



DAWOOD FAMILY TAKAFUL LIMITED

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Shari'ah Vetting Certificate

Dated: 21st-June-2023

FROM:	Shari'ah Board (SB) – Dawood Family Takaful Limited
TO:	Ghazanfar-ul-Islam – Chief Executive Officer
CC:	1. Chief Operating Officer – Dawood Family Takaful Limited 2. Chief Financial Officer – Dawood Family Takaful Limited 3. Head of Actuarial Functions & Risk Management – Dawood Family Takaful Limited
SUBJECT:	RE: Introducing Three New Variants of Sehal Plan and Change in Payment Term
NO. OF PAGES	1. 01 [Including this Page]

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

All praise to Almighty Allah: The Lord of The Worlds, peace be upon His Last and Final Prophet Muhammad, upon his family, his companions, and all those who followed them with virtue.

This is to certify that we have reviewed the “**Sehal Plan - Individual Family Takaful Plan**”. The revised Sehal plan contains three new variants called Sehal Gold Takaful Plan, Sehal Platinum Takaful Plan, and Sehal Diamond Takaful Plan, with First Year allocation rates of 65%, 70%, and 80% respectively and Surrender Charge will be 30% in these three new variants The product feature for the existing Sehal Takaful plan will remain the same, except the payment term and the name will be changed to Sehal Silver Takaful Plan. The payment term for all variants will be allowed up to coverage term.

Now, we, the Shari'ah Board members, unanimously approve the amendments in Sehal Takaful Plan with the amended initial year's allocations and surrender charge and affirm that there is nothing contrary to Shari'ah in it.

For & Behalf of

Shari'ah Board (SB)
Dawood Family Takaful Limited

Munib ur Rehman
Prof. Mufti Munib-ur-Rehman
Chairman

Mufti Syed Sabir Hussain
Member

Mufti Syed Zahid Siraj
Member