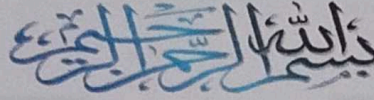


Certificate of Sharia'h Compliance For the Group Family Takaful Products



This is to certify that I, the Shariah Advisor of Salaam Family Takaful Limited, have reviewed the Group Family Takaful Products along with the Supplementary benefits tabularized hereunder, and hereby unanimously approve the said products.

I further certify that, to the best of my knowledge, it is permissible according to the rules of the Shariah for participants to obtain membership and benefits from it.

Basic Group Family Takaful Membership Document:

Group Family Takaful Participant Membership Documents

Group Family Takaful Supplementary benefits:

Takaful Accidental Death Benefit

Takaful Accidental Disability Benefit

Takaful Natural Disability Benefit

Takaful Accidental Medical Expenses Benefit

Takaful Critical Illness Benefit

Signed at Karachi on 27th Jumada Al-Awwal, 1444 AH corresponding to the December 22, 2022.



Signed & stamped by

Mufti Sajjad Ashraf Usmani

Sharia Advisor-Salaam Family Takaful Limited