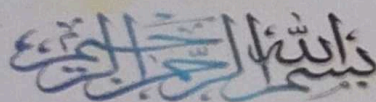


# Certificate of Sharia'h Compliance for the Individual Family Takaful Products



*This is to certify that I, the Shariah Advisor of Salaam Family Takaful Limited, have reviewed the Individual 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 Individual Family Takaful Membership Document:**

Unit Linked Participant Membership Documents

**Individual Family Takaful Supplementary benefits:**

Accidental Death Takaful Benefits (ADTB)

Accidental Death and Dismemberment Takaful Benefits (ADDTB)

Family Income Takaful Benefit (FITB)

Critical Illness Takaful Benefit (CITB)

Permanent and Total Disablement Takaful Benefit (PTDB)

Waiver of Deposit Takaful Benefit (WODTB)

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



Signed & stamped by

**Mufti Sajjad Ashraf Usmani**

Sharia Advisor-Salaam Family Takaful Limited