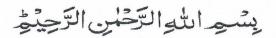
Head Office Emerald Tower, Office No. 1104, 11th Floor, T + 92 21 36269941-44 Plot G-19, Block 5, KDA Improvement Scheme No. 5, Clifton, Karachi.

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## CERTIFICATE OF SHARIAH COMPLIANCE

For

## ASKARI LIFE ASSUARENCE COMPANY LIMITED WINDOW TAKAFUL OPERATIONS

In the capacity of Shariah Adviser of the Askari Life-Window Takaful Operations, I hereby certify that I have reviewed the structure of the "Sarparast Mashaal Family Takaful" Which is based on the Wakala-Waaf Takaful Model. I have examined all the relevant processes and documents including the Participant's Membership Documents (PMD) and following supplementary Benefits offered with this Family Takaful certificate;

- Accidental Death and Disability
- 2. Level Term Family Takaful
- Level Term Family Takaful
  Waiver of Contribution(Death)
  Waiver of Contribution (Disability)
  Monthly Income Benefit
  Anmol Zindagi Benefit
- 6. Major Surgery Benefit

- 7. Critical Illness Benefit
- 8. School Fee Waiver Benefit

Based on Shariah Ruling and to the Best of my Knowledge and belief, the "Sarparast Mashaal Family Takaful" of Askari Life-Window Takaful Operations, Investment of the Takaful Fund and relevant processes are fully compliant from all aspect of Shariah.

In my opinion, it is permissible from Shariah point of view to obtain membership in this Family Takaful Certificate, participate in Waqf fund and benefit from it.

Dr. Muhammad Zubair Usmani

Shariah Adviser

**ASKARI LIFE ASSURANCE COMPANY LIMITED** WINDOW TAKAFUL OPERATIONS