



CERTIFICATE OF SHARI'AH COMPLIANCE

FOR JUBILEE LIFE INSURANCE COMPANY LTD –
WINDOW TAKAFUL OPERATIONS

In the capacity of Shari'ah Advisor of Jubilee Life Insurance Company Ltd – Window Takaful Operations, I hereby certify that I have reviewed the structure of '**Jubilee Family Takaful-Kamil Takaful Savings Plan**' for Bank Alfalah Limited, which is based on the 'Wakalah-Waqf Takaful Model'. I have examined all relevant processes, product specifications and related documents, including the Participant's Membership Document. In addition, I have also reviewed in detail and perform continuous monitoring of the investments with regard to all Family Takaful Funds.

Based on the Shari'ah rulings and to the best of my knowledge and belief, the '**Jubilee Family Takaful-Kamil Takaful Savings Plan**' of Jubilee Life Insurance Company Ltd – Window Takaful Operations, investments of all Takaful Funds, relevant documents and processes are fully compliant from all aspects of Shari'ah.

In my opinion, it is permissible from Shari'ah point of view to obtain Membership in this product, participate in the Waqf Fund and benefit from it.

Mufti Zeeshan Abdul Aziz
Shari'ah Advisor