



CERTIFICATE OF SHARIAH COMPLIANCE
FOR JUBILEE LIFE INSURANCE COMPANY LTD – WINDOW
TAKAFUL OPERATIONS

In the capacity of Shariah Advisor of Jubilee Life Insurance Company Ltd – Window Takaful Operations, I hereby certify that I have reviewed the structure of **Jubilee Family Takaful-Sarmaya Plan** which is based on the Wakalah-Waqf Takaful Model. I have examined all relevant processes and 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 Shariah rulings and to the best of my knowledge and belief, the **Jubilee Family Takaful-Sarmaya 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 Shariah.

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

Mufti Zeeshan Abdul Aziz
Shariah Advisor