

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

**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 Falak Family Takaful" Which is based on the Wakala-Waqf 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;

- |  |                                   |
|--|-----------------------------------|
| 1. Accidental Death and Disability     | 7. Critical Illness Benefit       |
| 2. Level Term Family Takaful           | 8. School Fee Waiver Benefit      |
| 3. Waiver of Contribution(Death)       | 9. Hospitalization Cash Benefit   |
| 4. Waiver of Contribution (Disability) | 10. Hajj Accidental Death Benefit |
| 5. Monthly Income Benefit              | 11. Anmol Zindagi Benefit         |
| 6. Major Surgery Benefit               |                                   |

Based on Shariah Ruling and to the Best of my Knowledge and belief, the "Sarparast Falak 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**