



**STATE LIFE  
TAKYAB TAKAFUL**  
WINDOW TAKAFUL OPERATIONS

تحفظ کی بات، شریعت کے ساتھ

## *Shariah Compliance Certificate*

*In the capacity of the Shariah Advisor of State Life Insurance Corporation of Pakistan (Window Takaful Operations) . I hereby certify that I have reviewed the structure of:*

*• Group Term Family Takaful*

*Which are based on the "Wakalah - Waqf Model". I have examined all the relevant process and documents including the Participant's Membership Document in addition, I perform continuous monitoring of the investments with regard to all family Takaful funds.*

*Based on Shariah rulings and to the best of my knowledge and belief, the Investments of all Takaful Funds, relevant documents and processes are compliant from all aspects of Shariah.*

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



**Mufti Muhammad Hassaan Kaleem**  
*Graduated Jamia Dar-ul-Uloom Karachi.*  
*Shariah Advisor,*  
*State Life Window Takaful Operations.*