



**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:

- Takaful Saving Plan*
- Child Education & Marriage Plan*
- Takaful Endowment Plan*
- Takaful Golden Endowment Plan*

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.*