

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

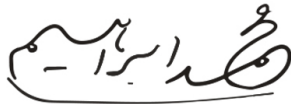
## CERTIFICATE OF SHARIAH COMPLIANCE

### FOR EFU LIFE ASSURANCE LTD - WINDOW TAKAFUL OPERATIONS

In the capacity of Shariah Advisor of EFU Life Assurance Ltd - **Window Takaful Operations**, I certify that I have reviewed the structure of the Individual and Group Family Takaful products and riders which are based on the **Wakalah-Waqf** takaful model. I have also examined all relevant processes and documents including the Participants Membership Documents. In addition I have reviewed in detail the investments with regard to all Takaful funds.

Based on Shariah rulings and to the best of my knowledge and belief, the **Window Takaful Operations** of EFU Life Assurance Ltd including Individual and Group Family Takaful products and riders, investments of all Takaful funds, relevant documents and processes are compliant from all aspects of Shariah.

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



Mufti Muhammad Ibrahim Essa  
Shariah Advisor

