

**MUFTI MUHAMMAD IBRAHIM ESSA**

Graduate from Jamiah Darul Uloom Karachi, Pakistan  
Shariah Advisor – Islamic Finance and Takaful/Retakaful

**المفتى ابراهيم عيسى**

خريج الجامعة دارالعلوم كراتشي  
المشير الشرعى للامور المالية الاسلامية

**بسم الله الرحمن الرحيم**

## **SHARIAH COMPLIANCE CERTIFICATE**

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UNDER RULE 26(1)(e) OF TAKAFUL RULES, 2012

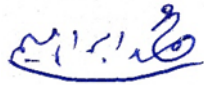
FOR EFU LIFE ASSURANCE LTD – WINDOW TAKAFUL OPERATIONS

In the capacity of Shariah Advisor of EFU Life Assurance Ltd – Window Takaful Operations, I certify that I have reviewed the structure of EFU Sehat Zamin Plan which is based on the Wakalah-Waqf takaful model. I have also examined all relevant processes and documents including the Participants Membership Document.

Based on Shariah rulings and to the best of my knowledge and belief, the EFU Sehat Zamin Plan by Takaful Bazaar of EFU Life Assurance Ltd – Window Takaful Operations, investment policy of the Takaful fund, relevant documents and processes are all Shariah compliant.

In my opinion, it is permissible from the Shariah point of view to obtain membership in this plan and benefit from it.

Dated: 20 February, 2025



Muhammad Ibrahim Essa

Shariah Advisor

EFU Life Assurance Limited Window Takaful Operations

