

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

September 12, 2017

نحمده و نصلى على رسوله الكريم

SHARIAH COMPLIANCE CERTIFICATE

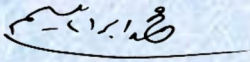
FOR ATRIUM UNDERWRITERS LTD LLOYD'S SYNDICATE 2609– WINDOW RETAKAFUL OPERATIONS

In the capacity of Shariah Advisor- Atrium Underwriters Ltd Lloyd's Syndicate 2609, I certify that I have reviewed the ReTakaful structure of Atrium Underwriters Ltd Lloyd's Syndicate 2609 which is based on the Wakalah-Waqf ReTakaful model. I have also examined all relevant processes and documents including the Participant ReTakaful Fund Deed (WAQF DEED)

Based on Shariah rulings and to the best of my knowledge and belief, the **ReTakaful model** of Atrium Underwriters Ltd Lloyd's Syndicate 2609 is compliant from all aspects of Shariah.

In my opinion, it is permissible from the Shariah point of view to obtain the ReTakaful Policies from Atrium Underwriters Ltd Lloyd's Syndicate 2609 and benefit from them.

Dated: September 12, 2017



Mufti Muhammad Ibrahim Essa
Shariah Advisor- Atrium Underwriters Ltd Lloyd's Syndicate 2609