



CERTIFICATE OF SHARIAH COMPLIANCE

In compliance with the **Terms of Reference of the Shariah Advisors** of MUA Life Ltd, we have reviewed the structure and all relevant documentations and papers and received all such clarifications and explanations as we considered necessary in respect of **Takaful Unit Linked Plan**, which consists of the following:

- ▶ **Basic Cover Option** and
- ▶ **Additional Cover Option**

Based on the **Shariah rulings** and **principles**, and to the best of our knowledge and belief, the **MUA Takaful Plan** of **MUA Life Ltd** is **fully Shariah compliant**, subject to implementation of the plan in strict compliance with the approved Shariah structure.

Dr Kamaruzaman Noordin

Senior Lecturer, Department of Shariah and Management, Academy of Islamic Studies, University of Malaya, Malaysia.

Registered Shariah Adviser with the Securities Commission of Malaysia; Member of the Shariah Advisory Committee of Employees Provident Fund (EPF); Chairman of Shariah Committees of Swiss Re Retakaful and Kenanga Investment Bank Berhad.

Dr Safinar Salleh

Assistant Professor, Department of Islamic Law, Ahmad Ibrahim Kulliyah of Laws, International Islamic University, Malaysia.

Member of the Shariah Committees of MUFG Bank (Malaysia) Berhad, Swiss Re Retakaful and Export-Import Bank of Malaysia Berhad; past Member of the Shariah Committee of Bank Simpanan Nasional Malaysia.

20 March 2019

MUA Life Ltd

FSC Licence number IS100000018

