



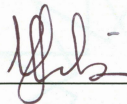
## Certificate of

# Shari'ah Compliance

We, the members of the Shari'ah Supervisory Board of Capital Legacy, hereby confirm that the Family Takaful Fund operated by Capital Legacy complies with Shari'ah principles.



Mufti Ahmed Suliman



Mufti Yusuf Suliman



Mufti Zaid Haspatel

6 August 2021

Issue/Re-Issue Date

As the signatories we confirm that the Shari'ah offering adheres to Shari'ah principles by:

- meeting all the requirements of a Last Will and Testament that has been drafted according to Shari'ah principles;
- ensuring that the Family Takaful, which includes the Tazkiya™ Legacy Protection Plan™ and its integrated and extender benefits, is Shari'ah compliant;
- conducting the Estate Administration process according to Shari'ah principles; and
- conducting all Trustee services according to Shari'ah principles.

in partnership with \_\_\_\_\_



Capital Legacy Solutions (Pty) Ltd is an Authorised Financial Services Provider. The Tazkiya™ Legacy Protection Plan™ is a Family Takaful Fund underwritten by Guardrisk Life Ltd, a Licensed Life Insurer.