

CERTIFICATE OF SHARI'AH COMPLIANCE

We, the undersigned members of the
Shari'ah Advisory Committee, hereby approve the
Retakaful
products offered by
GIC Re South Africa Ltd.



Mufti Yusuf Suliman
(Chairman)



Mufti Ahmed Suliman



Sheikh Tauha Karaan

29/12/2017

Date Issued



GIC Re South Africa Ltd