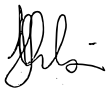


CERTIFICATE OF SHARI'AH COMPLIANCE

We, the undersigned members of the
Shari'ah Advisory Committee, hereby confirm that
the Retakaful
products offered by
GIC Re South Africa Ltd. complies with the
principles of Shari'ah



Mufti Yusuf Suliman
(Chairman)



Mufti Ahmed Suliman



Mufti Zaid Haspatel

19 December 2023

Date Issued



GIC Re South Africa Ltd