



KATILIM EMEKLİLİK VE HAYAT A.Ş. RATIFICATION CERTIFICATE FOR PARTICIPATION HEALTH INSURANCE PRODUCTS

Katılım Emeklilik ve Hayat A.Ş. carries out activities in the Life, Personal Accident, and Health Insurance segments in addition to the Personal Pension Segment and embraces the following principles in all its participation health insurance products and participation insurance activities;

1. Issuance of health participation insurance agreements for the purpose of cooperation and solidarity among the participators,
2. Being transparent, reliable, and open to the participators in the insurance agreements and notifications regarding deductions from premiums and participation insurance coverages provided pursuant to the insurance legislation and approved rates,
3. Utilization of equity of the Company and contribution premiums collected from participators with investment instruments, which conform to participation principles and are approved by the Advisory Committee of the company.

Utilization of the following for the same purpose:

- a. Participation accounts to be opened in participation banks,
 - b. Stock certificates suitable for participation index, or stock certificates or share indexes that are approved by the Advisory Committee and updated by periodical reviews,
 - c. Purchase-sale transactions of gold, silver, and foreign exchange to be carried out with interest-free methods,
 - d. Gold, silver, and other precious metals, and capital market instruments based on the same with interest-free methods,
 - e. Public or Private Sector Sukuk, Lease Certificates, and similar interest-free investment and income instruments that are issued in Turkey or abroad and are approved by the Advisory Committee of issuing entity,
 - f. Interest-free Investment Funds and Interest-free Exchange Traded Funds approved by the Advisory Committee of the founder,
 - g. Other investment instruments approved by the Advisory Committee.
4. Failure to provide or receive services in religiously illegitimate fields and subjects in matters within the insurance coverage,
 5. Benefiting from hedges and services of the Participation Reinsurance (retakaful) companies that carry out activities related to the management of participating insurance risks in conformity with participation principles, and in case such are insufficient, receiving service from reinsurance companies as well.

Execution of health participation insurance agreements by Katılım Emeklilik ve Hayat A.Ş. within the frame of the above-mentioned procedures and applications and provision of participation products containing these principles to the customers fully conforms to participation principles.

Of course, only Allah knows the best.

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Prof. Dr. Hamdi DÖNDÜREN
Chairman of Advisory Committee

Dr. Mustafa DERECİ
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Mehmet ODABAŞI
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