



**BEREKET EMEKLİLİK VE HAYAT A.Ş.**  
Fiqh Opinion of the Advisory Committee on  
Participation Insurance Activities

Bereket Emeklilik ve Hayat A.Ş. operates in compliance with the principles of participation insurance as outlined in the Regulation on Participation Insurance Working Procedures and Principles.

In this regard, the organization conducts its products, services and processes in alignment with the principles of participation finance and participation insurance.

Our Advisory Committee has thoroughly reviewed and approved the products and services of Bereket Emeklilik ve Hayat A.Ş. in 2024, confirming their compliance with the principles of participation insurance.

9.01.2025

A blue ink signature of Prof. Dr. Servet Bayındır, consisting of several overlapping loops and lines.

**Prof. Dr. Servet Bayındır**  
Advisory Committee Chair

A blue ink signature of Prof. Dr. Abdurrahman Yazıcı, featuring a prominent triangular shape at the beginning.

**Prof. Dr. Abdurrahman Yazıcı**  
Advisory Committee Member

A blue ink signature of Dr. Yahya Şenol, written in a cursive style.

**Dr. Yahya Şenol**  
Advisory Committee Member