

Bereket Emeklilik ve Hayat A.Ş., established to operate in the Pension and Insurance sector, adheres to the principles outlined below;

1. Establish Private Pension Mutual Funds.
2. Collect participation shares in these funds from individuals wishing to join the Private Pension System.
3. Direct contributions received from participants and the state support provided by the government, as mandated by regulations, into investments that align with the principles and rules of Participation Finance.
4. Invest the capital pooled in the funds through the following methods:
 - a. Depositing in participation accounts opened within participation banks,
 - b. Investing in stocks that comply with the participation index,
 - c. Investing in mutual funds based on gold and similar valuable metals with physical value,
 - d. Investing in investment instruments such as Sukuk, Lease Certificates, Real Estate Investment Certificates, etc., ensuring they adhere to the risk and return sharing principles of Participation Finance,
 - e. Investing in potential future investment instruments that comply with the principles and rules of Participation Finance,
5. Distribute the total amount, comprising participation shares, income from fund operations, and public contributions, to the beneficial owners in full or installments, as dictated by the relevant regulations.
6. Bereket Emeklilik ve Hayat A.Ş. charges a specific fee for expenses and services incurred during fund operations, along with a profit share/commission from the managed funds at a pre-determined and publicly announced rate.
7. Implement deductions in pension plans and offer additional benefits to participants.
8. With the exception of contribution and cash management practices in executing of private pension activities and certain transactions mandated by legal regulations.

Offering retirement/pension plans to its customers, except for certain transactions that are obligatory due to legal regulations, within the framework of the principles mentioned above, is deemed appropriate from a fiqh perspective.



Prof. Dr. Servet Bayındır
Advisory Committee Chair

16.02.2024


Prof. Dr. Abdurrahman Yazıcı
Advisory Committee Member



Dr. Yahya Şenol
Advisory Committee Member