

Getting started

An Investment Advisor can help you determine if the wrap program is right for you. Call us at (703) 207-7005 for a free consultation today. Let's talk.

Together, we can create a responsible plan to help build your wealth.

Take advantage of this solution today.

That's greater peace of mind.



Why Work with Azzad?

Here's Why:

- ▶ **High quality Ethical Products** from a company committed to integrity, personal service, and ethically based investment principles.
- ▶ **Extensive Experience** from licensed financial advisors offering you personal investment advice.
- ▶ **Professional Management:** Independent, world renowned portfolio managers actively manage over a dozen portfolios in the program. The program includes the Azzad Funds, real estate and international securities.
- ▶ **Smart, Sophisticated Solutions** customized for high net worth and institutional investors including comprehensive financial planning with expertise asset allocation analysis.
- ▶ **Greater Peace of Mind**, portfolio managers use our proprietary software (ISFA) to screen holdings for ethical compliance. ISFA is the industry's first investment tool to screen companies worldwide for lines of business and financial ratios we consider unethical.

This brochure provides Clients with information about Azzad Asset Management and the Ethical Wrap Account Program that should be considered prior to becoming a Client of the Ethical Wrap Account. This information has not been approved or verified by any governmental authority. Investments are not FDIC-insured, nor are they deposits of or guaranteed by a bank or any other entity, so you may lose money. As with all investments, Azzad does not guarantee that your investment objectives will be achieved. When investing in any mutual fund through the program, make sure you obtain and carefully read the fund's prospectus before investing.

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Ethical Wrap Account

*For Affluent Investors
Who Demand More*



An account designed for:

- High Net Worth Individuals,
- Institutional Investors.

Why are you Investing?

BECAUSE:

When your assets grow and your needs become more complex, you need a firm that will support you. You need someone who will offer you solutions to saving more for retirement while putting children through college. Someone who'll help you grow your hard earned assets. Someone who'll help you achieve your goals in a tax-advantaged way.

AND

Someone who has the resources and technology to help you achieve your dreams in an ethical way. At Azzad, ethical investing isn't merely about screening companies. It's a rigorous process with the fundamental goal of making a difference.

That's why

We've designed the Ethical Wrap Account (EWA) program[®] to permit individual investors access to a separate account structure, price, and quality similar to that of institutional accounts. Under the program, your assets are allocated into one or more stock portfolios, managed by experienced portfolio managers. Asset allocations are made in accordance with your goals, objectives, and risk tolerance. Best of all: the companies in these portfolios have all been screened for compliance to Azzad's ethical screens. EWA can help put the power of ethically based investment advice to work for you.



Ethical Wrap Account

Asset Allocation Analysis

With an EWA, you'll be able to practice effective asset allocation. Your assets will be allocated in accordance with your investment goals and risk tolerance.

More Choices

An EWA offers you a wide choice of investments and flexibility to change your portfolio. Based on your investor profile, we'll assign you to an asset allocation plan. Your account will be invested in a wide range of asset classes including large cap, international and more!

Professional Management

An EWA gives you access to experienced, highly renowned portfolio managers available otherwise to institutional investors. In addition to basic financial screens such as market capitalization and financial solvency, portfolio managers screen stocks for compliance to Azzad's ethical investment screens.

More Personalized Service

Receive more sophisticated financial planning advice to help you plan your estate, save for retirement, send your children to college, or invest for your business. Your account is monitored and rebalanced in response to market and economic changes as well as changes to your investment needs.

**For more information,
call us today at
(703) 207-7005 to speak with a
financial advisor.**

The Benefits of an Ethical Wrap Account

If you're a high net worth investor whose primary goal is following ethically based investment principles, an Ethical Wrap Account can be an attractive solution to your unique investment needs. An EWA offers the benefits of active, professional money management through portfolios screened for ethical compliance combined with the benefits of personalized financial advice.

Here are some of the benefits of an Ethical Wrap Account:

Features	Ethical Wrap Account
Minimum Investment Required	\$500,000 , designed for high net worth and institutional investors. Under certain circumstances, may be willing to lower minimum.
Expertise	Yes , the account offers more than a dozen portfolios managed by experienced and world renowned portfolio managers.
Access to Professional Portfolio Managers?	Yes , the program offers many advantages including:
General Features	<ul style="list-style-type: none"> • Development of an asset allocation strategy • Ongoing financial advice and consultation • Portfolios managed by experienced portfolio managers • Online access to your account • All securities are screened for ethical compliance • Wide choice of investments and flexibility to change portfolio • Ongoing rebalancing to respond to changing market conditions
Able to be tailored to your unique needs?	
Service Reporting	<ul style="list-style-type: none"> • Quarterly reports containing information on your account including an inventory of portfolio holdings • A consolidated end of year tax statement • Electronic confirmations of each Account transaction.
Other Advantages	<ul style="list-style-type: none"> • More control- Direct ownership of your securities, • More diversification- Different asset classes including international, real estate, commodities, and other securities, • More Service- Comprehensive financial planning including Estate & Charitable Planning, • A Cost Effective Solution- with one annual fee, • Ethical Annuity and Life Insurance accounts available

