Important Legal Information:

Please note that the accompanying portfolios are not available to investors as stand alone portfolios (with the exception of the Azzad Ethical Mid Cap Fund and the Azzad Ethical Income Fund). They are available as part of an asset allocation strategy. For a description of each asset allocation strategy, be sure to read the accompanying notes.

The performance history shown here cannot guarantee future results. Furthermore, the performance is gross of fees meaning that the Ethical Wrap Program's standard fees are not deducted and, if applied, an investor's performance would be significantly lower. The Ethical Wrap Program is available to investors by an investment advisory agreement. Investors must also obtain and read the company's ADV Part II form (also referred to as our disclosure brochure). A free copy can be obtained by calling Azzad Asset Management at 888-862-9923.

AZZAD
ASSET MANAGEMENT

Folio Fact Sheet

LCM Large Cap (Large Cap Core)

Investment Objective
The LCM Large Cap portfolio seeks to achieve a rate of return equal to or greater than the S&P 500 Index. Historically, large cap stocks have achieved a rate of return higher than bonds, money market accounts and certificates of de stocks. However, mid cap stocks may also be more volatile than large cap securities.

The portfolio invests in roughly 100 different stocks.

Principal Investments
The LCM Large Cap portfolio invests primarily in companies valued at $10 billion or higher. The average size of the companies in which this portfolio invests is $77 billion. The LCM Large Cap portfolio chooses its investments from a universe of securities passing Azzad's ethical screens.

Inception Date
March 1, 2004

Fund Management
The LCM Large Cap folio is managed by Lotsoff Capital Management, founded in 1981, and overseen by Azzad Asset Management. Lotsoff has over $5 billion in assets under management and invests assets for major companies, universities and health care plans, including Toshiba, 3M, Baylor University and Harley Davidson.

Please contact your adviser if there are any changes in your financial situation or investment objectives, or if you wish to impose, add or modify any reasonable restrictions to the management of your account. Our current disclosure statement is set forth on Part II of Form ADV and is available for your review free of charge upon request (703) 207-7005. Remember, past performance does not guarantee future results.

AZZAD ASSET MANAGEMENT

Folio Fact Sheet

Russell 1000 Value (Large Cap Value)

Investment Objective
The Russell 1000 Value folio seeks to achieve a return equal to or greater than the Russell 1000 Value Index. The folio invests in roughly 25 different stocks.

Historically, large cap stocks have been less volatile than mid cap and small cap companies.

Principal Investments
The Russell 1000 Value folio invests primarily in companies valued at $10 billion or more. The portfolio invests in large cap “value” companies which typically have lower growth rates and higher dividend yields than large cap “growth” stocks. The Russell 1000 Value folio chooses its investments from a universe of securities passing Azzad’s ethical screens.

Inception Date
January 22, 2007

Fund Management
The Russell 1000 Value folio is managed by Azzad Asset Management.

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Folio Fact Sheet

LCM Mid Cap (Mid Cap Core)

Investment Objective

The LCM Mid Cap folio seeks to achieve a rate of return equal to or greater than the S&P Mid Cap Index. Historically, mid cap stocks have achieved a rate of return higher than large cap stocks but lower than mid cap stocks.

The folio invests in roughly 100 different stocks.

Principal Investments

The LCM Mid Cap folio invests primarily in companies valued between $1 billion and $10 billion. The average size of the companies in which this portfolio invests is $5 billion. The LCM Mid Cap folio chooses its investments from a universe of securities passing Azzad's ethical screens.

Inception Date

February 6, 2004

Fund Management

The LCM Mid Cap folio is managed by Lotsoff Capital Management, founded in 1981, and overseen by Azzad Asset Management. Lotsoff has over $5 billion in assets under management and invests assets for major companies, universities and health care plans, including Toshiba, 3M, Baylor University and Harley Davidson.

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ASSET MANAGEMENT

Folio Fact Sheet

Russell Mid Cap Value (Large Cap Value)

Investment Objective

The Russell Mid Cap Value folio seeks to achieve a return equal to or greater than the Russell Mid Cap Value Index. The folio invests in roughly 25 different stocks.

Historically, mid cap stocks have offered higher rates of return than large cap stocks but lower rates of return than small cap securities. Mid cap stocks have also been more volatile than large cap stocks but less volatile than small cap stocks.

Principal Investments

The Russell Mid Cap Value folio invests primarily in companies valued between $1 billion and $10 billion. The portfolio invests in mid cap "value" companies which typically have lower growth rates and higher dividend yields than mid cap "growth" stocks. The Russell Mid Cap folio chooses its investments from a universe of securities passing Azzad's ethical screens.

Inception Date

January 22, 2007

Fund Management

The Russell Mid Cap folio is managed by Azzad Asset Management.

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AZZAD ASSET MANAGEMENT

Folio Fact Sheet

Azzad Russell Mid Cap Growth (Mid Cap Growth)

Investment Objective

The Azzad Russell Mid Cap Growth folio seeks to achieve a return equal to or greater than the Russell Mid Cap Growth Index. The folio invests in roughly 50 different stocks.

Historically, mid cap stocks have offered higher rates of return than large cap stocks but lower rates of return than small cap securities. Mid cap stocks have also been more volatile than large cap stocks but less volatile than small cap stocks.

Principal Investments

The Azzad Russell Mid Cap Growth folio invests primarily in companies valued between $1 billion and $10 billion. The portfolio invests in mid cap “growth” stocks which typically have higher earnings growth rates than mid cap “value” stocks. The Azzad Russell Mid Cap Growth folio chooses its investments from a universe of securities passing Azzad’s ethical screens.

Inception Date

February 28, 2005

Fund Management

The Azzad Russell Mid Cap Growth portfolio is managed by Summit Investment Management and overseen by Azzad Asset Management. Summit was founded in 1987 and is an independent, employee-owned registered investment advisory firm.

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Folio Fact Sheet

Azzad Russell 2000 (Small Cap Core)

Investment Objective

The Azzad Russell 2000 folio seeks to achieve a return equal to or greater than the Russell 2000 Index. The folio invests in roughly 50 different stocks.

The Russell 2000 Index is primarily made up of small cap companies with market values less than $1 billion. Small cap stocks, over the long term, have achieved a higher rate of return than large cap and mid cap stocks. However, small cap stocks have also been more volatile than large cap and mid cap stocks.

Principal Investments

The Azzad Russell 2000 folio invests primarily in companies valued between $250 million and $1 billion. The folio chooses its investments from a universe of securities passing Azzad's ethical screens.

Inception Date

February 18, 2004

Fund Management

The Azzad Russell 2000 portfolio is managed by Summit Investment Management and overseen by Azzad Asset Management. Summit was founded in 1987 and is an independent, employee-owned registered investment advisory firm.

Please contact your adviser if there are any changes in your financial situation or investment objectives, or if you wish to impose, add or modify any reasonable restrictions to the management of your account. Our current disclosure statement is set forth on Part II of Form ADV and is available for your review free of charge upon request (703) 207-7005. Remember, past performance does not guarantee future results.

AZZAD ASSET MANAGEMENT

Folio Fact Sheet

Roanoke Small Cap Growth (Small Cap Growth)

Investment Objective

The Roanoke Small Cap Growth folio seeks to achieve a return equal to or greater than the Russell 2000 Growth Index. The folio invests in roughly 50 different stocks.

The Russell 2000 Growth Index is made up of small cap companies with market values less than $1 billion. Small cap stocks, over the long term, have achieved a higher rate of return than large cap and mid cap stocks. However, small cap stocks have also been more volatile than large cap and mid cap stocks.

Principal Investments

The Roanoke Small Cap Growth folio invests primarily in companies valued between $250 million and $1 billion. The portfolio invests in small cap "growth" companies which typically have higher earnings growth rates than small cap "value" stocks. Over long periods of time, growth and value stocks have generated similar returns. However, over short periods of time, one category often outperforms the other for several months and even years.

The Roanoke Small Cap Growth folio chooses its investments from a universe of securities passing Azzad's ethical screens.

Inception Date

February 15, 2007

Fund Management

The Roanoke Small Cap Growth folio is managed by Roanoke Asset Management and overseen by Azzad Asset Management. Roanoke Asset Management was founded in 1978 and is a registered investment advisor. The portfolio managers have worked together for over 20 years. Roanoke manages nearly $300 million for corporations, public funds, foundations, endowments and high net worth individuals.

Please contact your adviser if there are any changes in your financial situation or investment objectives, or if you wish to impose, add or modify any reasonable restrictions to the management of your account. Our current disclosure statement is set forth on Part II of Form ADV and is available for your review free of charge upon request (703) 207-7005. Remember, past performance does not guarantee future results.

AZZAD ASSET MANAGEMENT

Folio Fact Sheet

Azzad Russell 2000 Growth (Small Cap Growth)

Investment Objective

The Azzad Russell 2000 Growth folio seeks to achieve a return equal to or greater than the Russell 2000 Growth Index. The folio invests in roughly 50 different stocks.

The Russell 2000 Growth Index is made up of small cap companies with market values less than $1 billion. Small cap stocks, over the long term, have achieved a higher rate of return than large cap and mid cap stocks. However, small cap stocks have also been more volatile than large cap and mid cap stocks.

Principal Investments

The Azzad Russell 2000 Growth folio invests primarily in companies valued between $250 million and $1 billion. The portfolio invests in small cap “growth” companies which typically have higher earnings growth rates than small cap “value” stocks. Over long periods of time, growth and value stocks have generated similar returns. However, over short periods of time, one category often outperforms the other for several months and even years.

The Azzad Russell 2000 Growth folio chooses its investments from a universe of securities passing Azzad’s ethical screens.

Inception Date

April 23, 2004

Fund Management

The Azzad Russell 2000 Growth portfolio is managed by Summit Investment Management and overseen by Azzad Asset Management. Summit was founded in 1987 and is an independent, employee-owned registered investment advisory firm.

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AZZAD
ASSET MANAGEMENT

Folio Fact Sheet

All Cap Value

Investment Objective
The All Cap Value folio seeks to achieve a return equal to or greater than the Wilshire 5000 Index. The folio invests in roughly 25 different stocks. By being able to invest in a large universe of companies, the All Cap Value folio can select which asset class (small, mid or large) to emphasize at a given time.

Principal Investments
The All Cap Value folio invests in all capitalization ranges of the market (small, mid and large). The folio seeks out companies that are “value” oriented or are trading at low price multiples relative to the market (i.e., low P/E ratios and low price-to-book ratios). The All Cap Value folio chooses its investments from a universe of securities passing Azzad’s ethical screens.

Inception Date
January 24, 2007

Fund Management
The All Cap Value folio is managed by Azzad Asset Management.

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ASSET MANAGEMENT

Folio Fact Sheet

Azzad Core (All Cap Core)

Investment Objective

The Azzad Core folio seeks to achieve a return equal to or greater than the Wilshire 5000 Index. The folio invests in roughly 50 different stocks.

The Wilshire 5000 Index is made up of small, mid and large cap companies. By being able to invest in a large universe of companies, the Azzad Core folio can select which asset class (small, mid or large) to emphasize at a given time.

Principal Investments

The Azzad Core folio invests in small, mid and large cap companies. The folio chooses its investments from a universe of securities passing Azzad's ethical screens.

Inception Date

February 6, 2004

Fund Management

The Azzad Core folio is managed by Summit Investment Management and overseen by Azzad Asset Management. Summit was founded in 1987 and is an independent, employee-owned registered investment advisory firm.

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ASSET MANAGEMENT

Folio Fact Sheet

Heartland Multi-Cap Core (All Cap Core)

Investment Objective

The Heartland Multi-Cap Core folio seeks to achieve a return equal to or greater than the Wilshire 5000 Index. The folio invests in roughly 25 different stocks.

The Wilshire 5000 Index is made up of small, mid and large cap companies. By being able to invest in a large universe of companies, the Heartland Multi-Cap Core folio can select which asset class (small, mid or large) to emphasize at a given time.

Principal Investments

The Heartland Multi-Cap Core folio invests in small, mid and large cap companies. The investment strategy employed looks to purchase “growth at a reasonable price” or GARP. This strategy looks for companies growing earnings quickly but trading at a reasonable value relative to the overall market.

The folio chooses its investments from a universe of securities passing Azzad’s ethical screens.

Inception Date

February 5, 2007

Fund Management

The Heartland Multi-Cap Core folio is managed by Heartland Financial and overseen by Azzad Asset Management. Heartland Financial is a consortium of community banks located in Arizona, Iowa, Illinois, New Mexico, Montana and Wisconsin. The company has over $1.5 billion under management for clients throughout the United States and abroad.

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AZZAD ASSET MANAGEMENT

Folio Fact Sheet

Azzad Ethical Mid Cap Fund (All Cap)

Investment Objective
The Azzad Ethical Mid Cap Fund seeks to achieve a return equal to or greater than the S&P 400. The fund is available exclusively by **prospectus**, for your free copy please call 888-862-9923 or download a copy from our website.

Principal Investments
The Azzad Ethical Mid Cap Fund is a publicly traded mutual fund (symbol: ADJEX). The mutual fund invests in small, mid and large cap companies. The fund seeks to earn an “absolute return” which means a return that is not dependent on the general market. If U.S. equity markets fall, for example, the Azzad Ethical Mid Cap Fund may hold cash to whether the storm.

The Azzad Ethical Mid Cap Fund chooses its investments from a universe of securities passing Azzad’s ethical screens.

Inception Date
November 20, 2000

Fund Management
The Azzad Ethical Mid Cap Fund is managed by Azzad Asset Management.

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AZZAD ASSET MANAGEMENT

Folio Fact Sheet

Azzad Ethical Income Fund (Large Cap, dividend yielding)

Investment Objective
The Azzad Ethical Income Fund seeks to achieve a return equal to or greater than the S&P 500. The fund is designed for capital appreciation and income generation through dividends. The fund is available exclusively by **prospectus**, for your free copy please call 888-862-9923 or download a copy from our website.

Principal Investments
The Azzad Ethical Income Fund invests in a publicly traded mutual fund (symbol: AEIFX).The mutual fund invests in small, mid and large cap companies exhibiting high dividend yields or trading at a deep discount to the market.

The Azzad Ethical Income Fund chooses its investments from a universe of securities passing Azzad's ethical screens.

Inception Date
July 10, 2000

Fund Management
The Azzad Ethical Income Fund is managed by Azzad Asset Management.

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AZZAD ASSET MANAGEMENT

Folio Fact Sheet

International Folio

Investment Objective

The International folio seeks to achieve a return equal to or greater than the Morgan Stanley Capital International Europe, Australia and Far East Index (MSCI EAFE). The folio invests in roughly 15 different stocks.

Historically, investments in developing economies (which are part of the International folio) have been more volatile than investments in developed markets. However, the advantages of higher returns and diversification makes international investments an important part of a total portfolio perspective.

Principal Investments

The International folio invests in companies in the developed economies (such as Japan and Western Europe) and developing economies (such as China, India and Latin America). All securities purchased in the International folio are traded on U.S. exchanges. Some companies that are based in the United States but conduct a significant amount of business overseas may also be considered for purchase.

The International folio chooses its investments among a universe of securities passing Azzad's ethical screens.

Inception Date

June 18, 2004

Fund Management

The International folio is managed by Azzad Asset Management.

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Folio Fact Sheet

Western Europe Folio

Investment Objective
The Western Europe folio seeks to achieve a return equal to or greater than the S&P Europe 350 Index. That index tracks the performance of European equities, primarily those in Western Europe that have the largest market capitalizations.

The folio invests in roughly 15 different stocks.

Principal Investments
The Western Europe folio invests in companies in France, the United Kingdom, Germany, Italy, Russia, Switzerland, Norway, Finland, Sweden, the Netherlands and Denmark. All securities purchased in the Western Europe folio are traded on U.S. exchanges. Some companies that are based in the United States but conduct a significant amount of business in Western Europe may be considered for purchase.

The Western Europe folio chooses its investments among a universe of securities passing Azzad's ethical screens.

Inception Date
May 3, 2005

Fund Management
The Western Europe folio is managed by Azzad Asset Management.

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Folio Fact Sheet

Latin America Folio

Investment Objective
The Latin America folio seeks to achieve a return equal to or greater than the S&P Latin America 40 Index. That index tracks the performance of stocks in Mexico and South America.

Historically, investments in developing economies, such as Latin America, have been more volatile than investments in developed markets. However, the advantages of higher returns and diversification makes international investments an important part of a total portfolio perspective.

The folio invests in roughly 15 different stocks.

Principal Investments
The Latin America folio invests in companies in Mexico, Brazil, Argentina, Chile, Peru, Uruguay, Venezuela and Columbia. All securities purchased in the Latin America folio are traded on U.S. exchanges. Some companies that are based in the United States but conduct a significant amount of business in Latin America may be considered for purchase.

The Latin America folio chooses its investments among a universe of securities passing Azzad's ethical screens.

Inception Date
November 1, 2005

Fund Management
The Latin America folio is managed by Azzad Asset Management.

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ASSET MANAGEMENT

Folio Fact Sheet

Japan Folio

Investment Objective
The Japan folio seeks to achieve a return equal to or greater than the Morgan Stanley Capital International Japan Index (MSCI Japan). That index tracks the performance of stocks in Japan.

The folio invests in roughly 15 different stocks.

Principal Investments
The Japan folio invests in companies headquartered or conducting significant business in Japan. All securities purchased in the Japan folio are traded on U.S. exchanges. Some companies that are based in the United States but conduct a significant amount of business in Japan may be considered for purchase.

The Japan folio chooses its investments among a universe of securities passing Azzad's ethical screens.

Inception Date
June 30, 2004

Fund Management
The Japan folio is managed by Azzad Asset Management.

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Folio Fact Sheet

Asia Folio

Investment Objective
The Asia folio seeks to achieve a return equal to or greater than the Morgan Stanley Capital International Pacific excluding Japan Index (MSCI Pacific ex-Japan Index). That index tracks the performance of stocks in Australia, Hong Kong, New Zealand and Singapore.

Historically, investments in developing economies, such as those in the Asia folio, have been more volatile than investments in developed markets. However, the advantages of higher returns and diversification makes international investments an important part of a total portfolio perspective.

The folio invests in roughly 15 different stocks.

Principal Investments
The Asia folio invests in companies headquartered or conducting significant business in Asia. All securities purchased in the Asia folio are traded on U.S. exchanges. Some companies that are based in the United States but conduct a significant amount of business in Asia may be considered for purchase.

The Asia folio chooses its investments among a universe of securities passing Azzad's ethical screens.

Inception Date
January 5, 2005

Fund Management
The Asia folio is managed by Azzad Asset Management.

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AZZAD ASSET MANAGEMENT

Folio Fact Sheet

REIT Folio

Investment Objective
The REIT (Real Estate Investment Trust) folio seeks to achieve a return equal to or greater than the Dow Jones Wilshire REIT Index.

Historically, real estate investment trusts have done well when interest rates were low and occupancy rates at commercial and residential properties were high. REIT securities tend to pay high dividends because the majority of earnings must be distributed, by law, to shareholders.

The folio invests in roughly 15 different stocks.

Principal Investments
The REIT folio invests in companies that are set up as real estate investment trusts according to Securities Laws. All securities purchased in the REIT folio are traded on U.S. exchanges. Some companies that are royalty trusts may be considered for investments.

The REIT folio chooses its investments among a universe of securities passing Azzad's ethical screens.

Inception Date
April 20, 2004

Fund Management
The REIT folio is managed by Azzad Asset Management.

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AZZAD ASSET MANAGEMENT

Folio Fact Sheet

Energy Folio

Investment Objective
The Energy folio seeks to achieve a return equal to or greater than the Dow Jones U.S. Oil & Gas Index.

The folio invests in roughly 15 different stocks.

Principal Investments
The Energy folio invests in several types of energy companies, including explorers & producers, refiners, integrated, international, services, equipment and alternative energy firms. All securities purchased in the Energy folio are traded on U.S. exchanges.

The Energy folio chooses its investments among a universe of securities passing Azzad's ethical screens.

Inception Date
September 29, 2005

Fund Management
The Energy folio is managed by Azzad Asset Management.

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ASSET MANAGEMENT

Folio Fact Sheet

Metals & Mining

Investment Objective

The Metals & Mining folio seeks to achieve a return equal to or greater than the S&P Metals & Mining Index. The exchange traded fund which corresponds to this index has the symbol: XME.

Principal Investments

The Metals & Mining portfolio invests in precious metals (such as silver and gold) and mining companies that explore and sell commodities. The folio investments include producers of aluminum, gold, steel, precious metals, minerals and also diversified metals and minerals.

Inception Date

July 13, 2007.

Fund Management

The Metals & Mining folio is managed by Azzad Asset Management.

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AZZAD ASSET MANAGEMENT

Strategy Fact Sheet

Income Strategy

Investment Objective
The Income Investment Strategy seeks current income and capital preservation over growth. It is designed for investors that have a low risk tolerance. The strategy calls for the client to hold 45 percent of total assets in cash while the remaining 55 percent is invested in the equity market and commodities.

The Income Strategy is suitable for investors with a short time horizon until retirement (or already in retirement), a low risk tolerance for volatility and a low return requirement.

Principal Investments
The Income Strategy invests in 22 different folios covering the following asset classes:

- Large Cap
- Mid Cap
- Small Cap
- All Cap
- REIT
- International (Developing and Developed markets)
- Commodities (Gold and Silver)
- Energy

Some of the folios are managed by external asset managers while others are managed by Azzad. Please see the "Folio Fact Sheet" for more information on the individual folios.

All folios choose their investments among a universe of securities passing Azzad's ethical screens.

Inception Date
2003

Fund Management
The Income Investment Strategy is managed by Azzad Asset Management. The individual folios are managed by external firms and Azzad Asset Management. The external mangers include Lotsoff Capital Management, Summit Investment Management, Roanoke Asset Management and Heartland Financial.

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AZZAD ASSET MANAGEMENT

Strategy Fact Sheet

Growth & Income Strategy

Investment Objective

The Growth & Income Investment Strategy seeks a mixture of current income and growth. It is designed for investors that have an average level of risk tolerance.

The Growth & Income Strategy is suitable for investors with a short or intermediate-term time horizon until retirement (or already in retirement), an average level of risk tolerance for volatility and a low or average return requirement.

Principal Investments

The Growth & Income Strategy invests in 22 different folios covering the following asset classes:

- Large Cap
- Mid Cap
- Small Cap
- All Cap
- REIT
- International (Developing and Developed markets)
- Commodities (Gold and Silver)
- Energy

Some of the folios are managed by external asset managers while others are managed by Azzad. Please see the "Folio Fact Sheet" for more information on the individual folios.

All folios choose their investments among a universe of securities passing Azzad's ethical screens.

Inception Date

2003

Fund Management

The Growth & Income Investment Strategy is managed by Azzad Asset Management. The individual folios are managed by external firms and Azzad Asset Management. The external mangers include Lotsoff Capital Management, Summit Investment Management, Roanoke Asset Management and Heartland Financial.

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AZZAD ASSET MANAGEMENT

Strategy Fact Sheet

Growth & Income (No Funds) Strategy

Investment Objective

The Growth & Income (No Funds) Strategy seeks a mixture of current income and growth. It is designed for investors that have an average level of risk tolerance. This strategy differs from the Growth & Income Strategy by not investing in mutual funds.

The Growth & Income (No Funds) Strategy is suitable for investors with a short or intermediate-term time horizon until retirement (or already in retirement), an average level of risk tolerance for volatility and a low or average return requirement.

Principal Investments

The Growth & Income (No Funds) Strategy invests in 20 different folios covering the following asset classes:

- Large Cap
- Mid Cap
- Small Cap
- All Cap
- REIT
- International (Developing and Developed markets)
- Commodities (Gold and Silver)
- Energy

Some of the folios are managed by external asset managers while others are managed by Azzad. Please see the “Folio Fact Sheet” for more information on the individual folios.

All folios choose their investments among a universe of securities passing Azzad’s ethical screens.

Inception Date

2003

Fund Management

The Growth & Income (No Funds) Strategy is managed by Azzad Asset Management. The individual folios are managed by external firms and Azzad Asset Management. The external mangers include Lotsoff Capital Management, Summit Investment Management, Roanoke Asset Management and Heartland Financial.

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AZZAD ASSET MANAGEMENT

Strategy Fact Sheet

Growth Strategy

Investment Objective
The Growth Strategy seeks capital appreciation or growth for a portfolio. It is designed for investors that have an average or above-average level of risk tolerance.

The Growth Strategy is suitable for investors with an intermediate- or long-term time horizon until retirement, an average or above-average level of risk tolerance for volatility and an average or above-average return requirement.

Principal Investments
The Growth Strategy invests in 22 different folios covering the following asset classes:

- Large Cap
- Mid Cap
- Small Cap
- All Cap
- REIT
- International (Developing and Developed markets)
- Commodities (Gold and Silver)
- Energy

Some of the folios are managed by external asset managers while others are managed by Azzad. Please see the "Folio Fact Sheet" for more information on the individual folios.

All folios choose their investments among a universe of securities passing Azzad's ethical screens.

Inception Date
2003

Fund Management
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AZZAD ASSET MANAGEMENT

Strategy Fact Sheet

Growth (No Funds) Strategy

Investment Objective

The Growth (No Funds) Strategy seeks capital appreciation or growth for a portfolio. It is designed for investors that have an average or above-average level of risk tolerance. This strategy differs from the Growth Strategy by not investing in mutual funds.

The Growth (No Funds) Strategy is suitable for investors with an intermediate- or long-term time horizon until retirement, an average or above-average level of risk tolerance for volatility and an average or above-average return requirement.

Principal Investments

The Growth (No Funds) Strategy invests in 20 different folios covering the following asset classes:

- Large Cap
- Mid Cap
- Small Cap
- All Cap
- REIT
- International (Developing and Developed markets)
- Commodities (Gold and Silver)
- Energy

Some of the folios are managed by external asset managers while others are managed by Azzad. Please see the "Folio Fact Sheet" for more information on the individual folios.

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Inception Date

2003

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Strategy Fact Sheet

Aggressive Growth Strategy

Investment Objective
The Aggressive Growth Strategy seeks capital appreciation or growth for a portfolio. It is designed for investors that have an above-average level of risk tolerance.

The Aggressive Growth Strategy is suitable for investors with a long-term time horizon until retirement, an above-average level of risk tolerance for volatility and an above-average return requirement.

Principal Investments
The Aggressive Growth Strategy invests in a select number of folios out of the 22 possible folios Azzad offers. The concentration of having 10 or fewer portfolios is meant to magnify potential return. Volatility is also increased as a result. The 22 folios from which the Aggressive Growth Strategy chooses its investments follow:

- Large Cap
- Mid Cap
- Small Cap
- All Cap
- REIT
- International (Developing and Developed markets)
- Commodities (Gold and Silver)
- Energy

Some of the folios are managed by external asset managers while others are managed by Azzad. Please see the “Folio Fact Sheet” for more information on the individual folios.

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Inception Date
2003

Fund Management
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Strategy Fact Sheet

Small Growth (SG) Strategy

Investment Objective

The Small Growth Strategy seeks capital appreciation or growth for a portfolio. It is designed for investors that have an average or above-average level of risk tolerance and a total portfolio amount of $50,000 or less.

The Small Growth Strategy is suitable for investors with an intermediate- or long-term time horizon until retirement, an average or above-average level of risk tolerance for volatility and an average or above-average return requirement.

Principal Investments

The Small Growth Strategy invests in 10 or fewer portfolios. The reduced number is necessary because small account sizes are unable to diversify across hundreds of stocks. The different folios from which the Small Growth Strategy chooses its investments cover the following asset classes:

- Large Cap
- Mid Cap
- Small Cap
- All Cap
- REIT
- International (Developing and Developed markets)
- Commodities (Gold and Silver)
- Energy

Some of the folios are managed by external asset managers while others are managed by Azzad. Please see the “Folio Fact Sheet” for more information on the individual folios.

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Inception Date

2003

Fund Management

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AZZAD ASSET MANAGEMENT

Strategy Fact Sheet

Select Income

Investment Objective

The Select Income Investment Strategy seeks current income and capital preservation. It is designed for investors that have a below-average level of risk tolerance and require low turnover. A taxable account, for example, would require low turnover so as to avoid generating a high tax bill.

The Select Income Strategy is suitable for investors with a taxable account, a short time horizon until retirement (or already in retirement), a below-average level of risk tolerance for volatility and a low return requirement.

Principal Investments

The Select Income Strategy invests in 10 or fewer low-turnover portfolios. The low turnover folios cover the following asset classes:

- Large Cap
- Mid Cap
- Small Cap
- All Cap
- REIT
- International (Developing and Developed markets)
- Commodities (Gold and Silver)
- Energy

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Inception Date

April 30, 2007

Fund Management

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Strategy Fact Sheet

Select Growth & Income

Investment Objective

The Select Growth & Income Investment Strategy seeks a mixture of current income and growth. It is designed for investors that have an average level of risk tolerance but require low turnover. A taxable account, for example, would require low turnover so as to avoid generating a high tax bill.

The Select Growth & Income Strategy is suitable for investors with a taxable account, a short or intermediate-term time horizon until retirement (or already in retirement), an average level of risk tolerance for volatility and a low or average return requirement.

Principal Investments

The Select Growth & Income Strategy invests in 10 or fewer low-turnover portfolios. The low turnover folios cover the following asset classes:

- Large Cap
- Mid Cap
- Small Cap
- All Cap
- REIT
- International (Developing and Developed markets)
- Commodities (Gold and Silver)
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Strategy Fact Sheet

Select Growth

Investment Objective

The Select Growth Investment Strategy seeks capital appreciation or growth for a portfolio. It is designed for investors that have an average or above-average level of risk tolerance but require low turnover. A taxable account, for example, would require low turnover so as to avoid generating a high tax bill.

The Select Growth Strategy is suitable for investors with a taxable investment account, an intermediate- or long-term time horizon until retirement, an average or above-average level of risk tolerance for volatility and an average or above-average return requirement.

Principal Investments

The Select Growth Strategy invests in 10 or fewer low-turnover portfolios. The low turnover folios cover the following asset classes:

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- Mid Cap
- Small Cap
- All Cap
- REIT
- International (Developing and Developed markets)
- Commodities (Gold and Silver)
- Energy

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Inception Date

April 30, 2007

Fund Management

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AZZAD ASSET MANAGEMENT

Strategy Fact Sheet

Select Aggressive Growth

Investment Objective

The Select Aggressive Growth Investment Strategy seeks capital appreciation or growth for a portfolio. It is designed for investors that have an above-average level of risk tolerance but require low turnover. A taxable account, for example, would require low turnover so as to avoid generating a high tax bill.

The Select Aggressive Growth Strategy is suitable for investors with a taxable investment account, a long-term time horizon until retirement, an above-average level of risk tolerance for volatility and an above-average return requirement.

Principal Investments

The Select Aggressive Growth Strategy invests in 10 or fewer low-turnover portfolios. The low turnover folios cover the following asset classes:

- Large Cap
- Mid Cap
- Small Cap
- All Cap
- REIT
- International (Developing and Developed markets)
- Commodities (Gold and Silver)
- Energy

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Inception Date

April 30, 2007

Fund Management

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Strategy Fact Sheet

Income Strategy

Investment Objective

The Income Investment Strategy seeks current income and capital preservation over growth. It is designed for investors that have a low risk tolerance. The strategy calls for the client to hold 45 percent of total assets in cash while the remaining 55 percent is invested in the equity market and commodities.

The Income Strategy is suitable for investors with a short time horizon until retirement (or already in retirement), a low risk tolerance for volatility and a low return requirement.

Principal Investments

The Income Strategy invests in 22 different folios covering the following asset classes:

- Large Cap
- Mid Cap
- Small Cap
- All Cap
- REIT
- International (Developing and Developed markets)
- Commodities (Gold and Silver)
- Energy

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Strategy Fact Sheet

Growth & Income Strategy

Investment Objective

The Growth & Income Investment Strategy seeks a mixture of current income and growth. It is designed for investors that have an average level of risk tolerance.

The Growth & Income Strategy is suitable for investors with a short or intermediate-term time horizon until retirement (or already in retirement), an average level of risk tolerance for volatility and a low or average return requirement.

Principal Investments

The Growth & Income Strategy invests in 22 different folios covering the following asset classes:

- Large Cap
- Mid Cap
- Small Cap
- All Cap
- REIT
- International (Developing and Developed markets)
- Commodities (Gold and Silver)
- Energy

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Strategy Fact Sheet

Growth & Income (No Funds) Strategy

Investment Objective

The Growth & Income (No Funds) Strategy seeks a mixture of current income and growth. It is designed for investors that have an average level of risk tolerance. This strategy differs from the Growth & Income Strategy by not investing in mutual funds.

The Growth & Income (No Funds) Strategy is suitable for investors with a short or intermediate-term time horizon until retirement (or already in retirement), an average level of risk tolerance for volatility and a low or average return requirement.

Principal Investments

The Growth & Income (No Funds) Strategy invests in 20 different folios covering the following asset classes:

- Large Cap
- Mid Cap
- Small Cap
- All Cap
- REIT
- International (Developing and Developed markets)
- Commodities (Gold and Silver)
- Energy

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ASSET MANAGEMENT

Strategy Fact Sheet

Growth Strategy

Investment Objective

The Growth Strategy seeks capital appreciation or growth for a portfolio. It is designed for investors that have an average or above-average level of risk tolerance.

The Growth Strategy is suitable for investors with an intermediate- or long-term time horizon until retirement, an average or above-average level of risk tolerance for volatility and an average or above-average return requirement.

Principal Investments

The Growth Strategy invests in 22 different folios covering the following asset classes:

- Large Cap
- Mid Cap
- Small Cap
- All Cap
- REIT
- International (Developing and Developed markets)
- Commodities (Gold and Silver)
- Energy

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AZZAD ASSET MANAGEMENT

Strategy Fact Sheet

Growth (No Funds) Strategy

Investment Objective

The Growth (No Funds) Strategy seeks capital appreciation or growth for a portfolio. It is designed for investors that have an average or above-average level of risk tolerance. This strategy differs from the Growth Strategy by not investing in mutual funds.

The Growth (No Funds) Strategy is suitable for investors with an intermediate- or long-term time horizon until retirement, an average or above-average level of risk tolerance for volatility and an average or above-average return requirement.

Principal Investments

The Growth (No Funds) Strategy invests in 20 different folios covering the following asset classes:

- Large Cap
- Mid Cap
- Small Cap
- All Cap
- REIT
- International (Developing and Developed markets)
- Commodities (Gold and Silver)
- Energy

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AZZAD ASSET MANAGEMENT

Strategy Fact Sheet

Aggressive Growth Strategy

Investment Objective
The Aggressive Growth Strategy seeks capital appreciation or growth for a portfolio. It is designed for investors that have an above-average level of risk tolerance.

The Aggressive Growth Strategy is suitable for investors with a long-term time horizon until retirement, an above-average level of risk tolerance for volatility and an above-average return requirement.

Principal Investments
The Aggressive Growth Strategy invests in a select number of folios out of the 22 possible folios Azzad offers. The concentration of having 10 or fewer portfolios is meant to magnify potential return. Volatility is also increased as a result. The 22 folios from which the Aggressive Growth Strategy chooses its investments follow:

- Large Cap
- Mid Cap
- Small Cap
- All Cap
- REIT
- International (Developing and Developed markets)
- Commodities (Gold and Silver)
- Energy

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Strategy Fact Sheet

Small Growth (SG) Strategy

Investment Objective

The Small Growth Strategy seeks capital appreciation or growth for a portfolio. It is designed for investors that have an average or above-average level of risk tolerance and a total portfolio amount of $50,000 or less.

The Small Growth Strategy is suitable for investors with an intermediate- or long-term time horizon until retirement, an average or above-average level of risk tolerance for volatility and an average or above-average return requirement.

Principal Investments

The Small Growth Strategy invests in 10 or fewer portfolios. The reduced number is necessary because small account sizes are unable to diversify across hundreds of stocks. The different folios from which the Small Growth Strategy chooses its investments cover the following asset classes:

- Large Cap
- Mid Cap
- Small Cap
- All Cap
- REIT
- International (Developing and Developed markets)
- Commodities (Gold and Silver)
- Energy

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Strategy Fact Sheet

Select Income

Investment Objective

The Select Income Investment Strategy seeks current income and capital preservation. It is designed for investors that have a below-average level of risk tolerance and require low turnover. A taxable account, for example, would require low turnover so as to avoid generating a high tax bill.

The Select Income Strategy is suitable for investors with a taxable account, a short time horizon until retirement (or already in retirement), a below-average level of risk tolerance for volatility and a low return requirement.

Principal Investments

The Select Income Strategy invests in 10 or fewer low-turnover portfolios. The low turnover folios cover the following asset classes:

- Large Cap
- Mid Cap
- Small Cap
- All Cap
- REIT
- International (Developing and Developed markets)
- Commodities (Gold and Silver)
- Energy

Some of the folios are managed by external asset managers while others are managed by Azzad. Please see the “Folio Fact Sheet” for more information on the individual folios.

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Inception Date

April 30, 2007

Fund Management

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Strategy Fact Sheet

Select Growth & Income

Investment Objective

The Select Growth & Income Investment Strategy seeks a mixture of current income and growth. It is designed for investors that have an average level of risk tolerance but require low turnover. A taxable account, for example, would require low turnover so as to avoid generating a high tax bill.

The Select Growth & Income Strategy is suitable for investors with a taxable account, a short or intermediate-term time horizon until retirement (or already in retirement), an average level of risk tolerance for volatility and a low or average return requirement.

Principal Investments

The Select Growth & Income Strategy invests in 10 or fewer low-turnover portfolios. The low turnover folios cover the following asset classes:

- Large Cap
- Mid Cap
- Small Cap
- All Cap
- REIT
- International (Developing and Developed markets)
- Commodities (Gold and Silver)
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Strategy Fact Sheet

Select Growth

Investment Objective

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The Select Growth Strategy is suitable for investors with a taxable investment account, an intermediate- or long-term time horizon until retirement, an average or above-average level of risk tolerance for volatility and an average or above-average return requirement.

Principal Investments

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- Small Cap
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- REIT
- International (Developing and Developed markets)
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Strategy Fact Sheet

Select Aggressive Growth

Investment Objective

The Select Aggressive Growth Investment Strategy seeks capital appreciation or growth for a portfolio. It is designed for investors that have an above-average level of risk tolerance but require low turnover. A taxable account, for example, would require low turnover so as to avoid generating a high tax bill.

The Select Aggressive Growth Strategy is suitable for investors with a taxable investment account, a long-term time horizon until retirement, an above-average level of risk tolerance for volatility and an above-average return requirement.

Principal Investments

The Select Aggressive Growth Strategy invests in 10 or fewer low-turnover portfolios. The low turnover folios cover the following asset classes:

- Large Cap
- Mid Cap
- Small Cap
- All Cap
- REIT
- International (Developing and Developed markets)
- Commodities (Gold and Silver)
- Energy

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