AZZAD®

Confidential Investor Profile Questionnaire

Please complete this questionnaire to help us better assess your goals, time frame and risk tolerance. We'll use the information you provide us to develop your unique investor profile and asset allocation plan. The more information you can provide us, the better we can develop a plan that's customized to your needs.

If you have any questions about completing this form, please call your investment advisor. The answers you provide on this questionnaire will be kept strictly confidential. Please refer to our privacy policy for more information. Please fax to us at 703-852-7478.

A. Your Personal Information

Your Full Name: _________________________ Your Birth Date: ____/_____/________ Are you self-employed? _________

Occupation: ___________________ Preferred Retirement Age: _________

Spouse Name: _________________________ Your Birth Date: ____/_____/________Are you self-employed? _________

Occupation: ________________ Preferred Retirement Age: _________

Child information, if applicable:

Child Name: ________________ Birth Date: ________________ Education Savings? $________________

Child Name: ________________ Birth Date: ________________ Education Savings? $________________

Child Name: ________________ Birth Date: ________________ Education Savings? $________________

Daytime Telephone Number: _________________________Email Address: _________________________

B. Your Financial Background

Approximate Net Worth: $_________________________ Approximate Income: $________________________

Approximate Liabilities: $_________________________ Current Retirement Account Balance: $______________________

Other Investable Assets: $_____________________

What type of retirement account(s) do you currently maintain? ______________________________________

About how much $ do you anticipate needing each year after retirement? $_________________________

**A reasonable estimate is approximately 80% of your current (after tax) income.*

If you would like us to apply taxes to your plan, please provide us with the following information:

Pre-retirement Tax Rates: Income Tax (federal) _______% Capital Gains Tax (federal) ________%

Post-retirement Tax Rates: Income Tax (federal) _______% Capital Gains Tax (federal) ________%

In this section you may include your goal(s) for example: Sarah's college education, type: contribution Amount: $1,000, frequency: monthly Begin Date: 9/1/2007 End Date: 9/1/2014 Number of Times: 84.

Goal Description	Type (withdrawal or contribution)	Amount	Frequency	Begin Date	End Date	Number of Times

C. Other Variables to Consider

Please note any other variables we should consider when developing your plan:

Please mark only one choice. If you feel you need to elaborate, please do so on page 1, Section C.

1. What is your age?

☐ 30 or under
☐ 31-49
☐ 50-65
☐ 66+

2. Assume you are investing $100,000 and have the following hypothetical portfolios from which to choose. The dollar values below represent the two possible values of these portfolios after one year-- low and high. Assuming there is an equal chance of achieving either result (low or high), indicate which portfolio represents the maximum risk/return trade-off you would be willing to accept. *(Portfolio 1 = least risk; Portfolio 6 = greatest risk)*

☐ Portfolio 1: $100,000 - $105,000
☐ Portfolio 2: $95,000 - $115,000
☐ Portfolio 3: $90,000 - $125,000
☐ Portfolio 4: $85,000 - $135,000
☐ Portfolio 5: $75,000 - $150,000
☐ Portfolio 6: $65,000 - $160,000

3. Keeping in mind your investment goals for this account and your tolerance for short-term market fluctuations, where would you place yourself on the following risk tolerance scale?

☐ 1 (least risk tolerant)
☐
☐
☐
☐
☐
☐
☐
☐
☐ 10 (most risk tolerant)

4. Your investable assets are:

☐ Greater than your current income.
☐ Less than your current income.

5. Over the next several years, you expect your annual income to:

☐ Stay about the same.
☐ Grow moderately.
☐ Grow substantially.
☐ Decrease moderately.
☐ Decrease substantially.

6. What do you expect to be your next major expenditure?

☐ Buying a house.
☐ Paying for college education.
☐ Providing for retirement.
☐ Capitalizing a new business.

7. When do you expect to use the bulk of the money you are accumulating in your investments?

☐ Any time in the coming months. Liquidity is highly important.
☐ Probably in the future - 1 to 5 years from now.
☐ 6-10 years from now.
☐ 11-20 years from now.

8. Life insurance may be useful in protecting assets and/or in reducing any subsequent estate tax liabilities. Which of the following best describes your situation:

☐ I have adequate life insurance.

☐ I do not have life insurance, but I plan to acquire it in the near future.

☐ I do not have any life insurance and do not intend to acquire any.

9. What is the investment time horizon most appropriate for this account? *If you are highly concerned about volatility and looking for short-term results, answer "1 Year". If you are less concerned with volatility and are looking to maximize long-term performance, answer "8+ years".*

☐ 1 year

☐ 1-3 years

☐ 4-7 years

☐ 8+ years

10. Which of these plans would you choose for your investment dollars?

☐ You would opt for maximum diversity, dividing your portfolio among all available investments, including those ranging from highest return-greatest risk to lowest return-lowest risk.

☐ You are concerned about having too much exposure to any single asset class. You would divide your portfolio between two investments with high rates of return and moderate risk.

☐ You would put your investment dollars in the investment with the highest rate of return and most risk.

11. If you were to invest in one stock mutual fund, which one would you choose?

☐ A fund that invests in companies holding the potential to make significant technological breakthroughs, and whose stocks are still at their low initial offering prices.

☐ A fund that only invests in established, well-known companies that have potential for continued growth.

☐ Broadly diversified fund devoted to well-established, "blue chip" companies that pay dividends.

12. Assume you are investing in a bond. Which of the following would you choose?

☐ A "high yield bond" that offers a higher yield than most other bonds, but also has a higher risk of default than investment grade bonds.

☐ A "treasury bond", which offers a relatively low interest rate, but is backed by the United States Government.

☐ The bond of a well-established company that offers a yield and level of risk somewhere between a treasury bond and a high yield bond.

☐ "Tax-free bond"-- because minimizing taxes is your primary investment objective.

13. Please select the answer below which best reflects your investment philosophy toward risk and return.

☐ My primary goal is the preservation of my capital. I desire returns slightly exceeding those of risk-free investments. Accordingly, I want my portfolio risk level to be low, with minimal price volatility.

☐ Growth of capital is my primary objective. I am willing to accept the higher volatility that is associated with this goal. I want to outperform equity indices over the course of market cycles.

14. Indicate your target rates of return for the periods specified:

1st year	
5th year	

15. My primary reason for building this account portfolio is:

☐ Retirement

☐ The benefit of my spouse and children

☐ The fun of it

***** Please note: We understand some of the above questions such as question 12 do not conform with Sharia'h based investment guidelines. We do not invest in interest based fixed income products. However, this question is used to access your risk tolerance. Please regard it as a hypothetical question.***