

## Getting Started

Opening your Ethical Wrap Account is easy. Contact us at 888-862-9923 and an advisor will help you:

- ▶ Complete a questionnaire to help you identify your investor profile.
- ▶ Based on your investor profile, we'll assign you to an asset allocation plan.
- ▶ Review your plan with your advisor and open appropriate accounts. We'll work with you to transfer and consolidate any accounts you may already have with other firms.
- ▶ As your financial situation changes, consult with your advisor on goals that are important to you including estate and retirement planning, saving for college stretching your assets through retirement, charitable giving and much more!
- ▶ Access your account at: [www.azzad.net](http://www.azzad.net) to view your performance, transaction history, holdings, statements and much more!



**AZZAD**<sup>®</sup>

**Azzad Asset Management, Inc.**  
3141 Fairview Park Drive, Suite 460  
Falls Church, Virginia 22042  
U.S.A.

Office: 888-862-9923  
Fax: 703-852-7478

E-mail: [info@azzad.net](mailto:info@azzad.net)

Investments are not FDIC-insured, nor are they deposits of or guaranteed by a bank or any other entity, so you may lose money. Azzad<sup>®</sup> does not guarantee that your investment objectives will be achieved. The Ethical Wrap Program<sup>®</sup> is made available through an Investment Advisory Agreement and the firm's ADV Part II brochure. To request a free copy including other important disclosure information, please call 888-862-9923, 05/08/2008 ©.

[www.azzad.net](http://www.azzad.net)



**Ethical Wrap Account**

*For Affluent Investors  
Who Demand More*



## A Smarter Way to Invest

As your wealth grows and your needs become more complex, you demand a **comprehensive solution**. You need someone to help you analyze your present financial life and help you plan your future. You need someone to help you build your wealth and stay in harmony with values that you cherish. Your solution— the **Ethical Wrap Program®** (EWA).

EWA combines world class money managers, asset allocation and financial planning expertise with ethical screening and an efficient back office brokerage technology to give you a **more disciplined way to invest**.

Benefit from personalized planning from advisors who share your values. Your advisor will employ a host of tools to better understand your profile. Your plan will include the appropriate mix of asset classes that allow you to aim for the return you desire with a level of risk your appetite can handle.

Your account may contain several portfolios with stocks from different asset classes including international, domestic, reits, commodities and more! World class money managers specialized in their asset class manage each portfolio.

Best of all: **We help you build your wealth on an ethical investment philosophy that's genuine**. Your holdings are prescreened to exclude companies that profit from alcohol, tobacco, gambling, meat products, and others. Your account will include companies we believe have strong fundamentals but do not harm society.



## A Comprehensive Solution

### Asset Allocation Analysis

Did you know that asset allocation may account for more than 90% of your portfolio's performance? EWA helps you diversify your account among a variety of asset classes. Your assets will be allocated in line with your investor profile.

### More Choices

An EWA offers you a wide choice of investments and flexibility to change your portfolio. Based on your profile, we'll assign you an asset allocation plan. Your account will be invested in a wide range of asset classes including large/mid/small caps, growth and value, 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.

Your account is monitored and rebalanced in response to market and economic changes as well as changes to your investment needs.

### More Personalized Service

Receive more sophisticated financial planning advice to help you plan your estate, save for retirement, send your children to college, or stretch your investments through your retirement.

**For more information,  
call 888-862-9923**

## More control, More choices

**I**f you're a high net worth investor, who demands a wealth management solution that incorporates your values, an Ethical Wrap Account may be an attractive solution. Benefit from professional money management through portfolios screened for ethical compliance combined with the benefits of personalized financial advice.

Features	Ethical Wrap Account
<b>Minimum Investment</b>	\$500,000
<b>Professional Managers</b>	World class money managers specialized in their asset class, with proven track records, manage your account
<b>Tailored to your unique needs</b>	<ul style="list-style-type: none"> <li>• Development of an asset allocation strategy</li> <li>• Ongoing financial advice and consultation</li> <li>• All securities screened for ethical compliance</li> <li>• Wide choice of investments and flexibility to change portfolio</li> <li>• Ongoing rebalancing to respond to changing market conditions</li> </ul>
<b>Reporting</b>	<ul style="list-style-type: none"> <li>• Quarterly reports containing information on your account</li> <li>• An online consolidated end of year tax statement</li> <li>• Online access to your account to view holdings, transactions, and performance</li> </ul>
<b>A better way to invest</b>	<ul style="list-style-type: none"> <li>• Direct ownership of your securities,</li> <li>• Different asset classes including international, real estate, commodities, and other securities,</li> <li>• Comprehensive financial planning including Estate &amp; Charitable Planning,</li> <li>• A Cost Effective Solution— one annual fee based on your account's value.</li> </ul>