

# FACTS

## WHAT DOES AZZAD ASSET MANAGEMENT DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>■ Social Security number and birth date</li> <li>■ Name and mailing address address</li> <li>■ E-mail address and occupation</li> </ul>
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Azzad Asset Management chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Azzad Asset Management share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>■ Call 888.862.9923 — our menu will prompt you through your choice(s) <b>or</b></li> <li>■ Visit us online: <a href="http://www.azzadasset.com">www.azzadasset.com</a></li> </ul> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information 2 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
	Call 888-862-9923 or go to <a href="http://www.azzadasset.com">www.azzadasset.com</a>

## Who we are

**Who is providing this notice?**

Azzad Asset Management

## What we do

**How does Azzad Asset Management protect my personal information?**

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also maintain a comprehensive written information security program that includes safeguards and procedures designed to detect, respond to, and recover from unauthorized access to or use of customer information.

**How does Azzad Asset Management collect my personal information?**

We collect your personal information, for example, when you

- Open your account or make a transfer into your account
- Open your account or make a transfer into your account
- Participate in a financial planning assessment

**Why can't I limit all sharing?**

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

**What happens when I limit sharing for an account I hold jointly with someone else?**

Your choices will apply to everyone on your account unless you indicate otherwise.

## Definitions

**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Azzad Funds

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Azzad does not share with nonaffiliates so they can market to you.

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Azzad does not jointly market.

## Other important information

We maintain a comprehensive written information security program that includes administrative, technical, and physical safeguards, as well as policies and procedures designed to detect, respond to, and recover from unauthorized access to or use of customer information.

In the event of a security incident involving sensitive customer information, we will take appropriate steps to investigate, mitigate harm, and, where required by law, notify affected individuals.

We require service providers and other third parties with whom we share customer information to maintain the confidentiality and security of such information and to use it only for authorized purposes.

We collect and use customer information only as necessary to provide our services, operate our business, and comply with applicable law.

We retain customer information for as long as necessary to fulfill our legal, regulatory, and business obligations and dispose of such information securely when it is no longer required.

The term “personal information” includes information collected from or about you, including information derived from such information in connection with providing financial products or services.