AZZAD
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Bashar M. Qasem
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Form ADV Part 2: Brochure Supplement

ITEM 1: Introduction and Overview

This brochure supplement dated 1/26/2026 provides information about Bashar Qasem that supplements the Azzad Asset Management's brochure. You should have received a copy of that brochure.

Please contact Lejeana Love, llove@kbc.team if you did not receive Azzad Asset Management's brochure, or if you have any questions about the contents of this supplement.

Additional information about Mr. Qasem is available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2: Educational, Background and Business Experience

Bashar Qasem is Chief Executive Officer of Azzad Asset Management and is the firm's principal shareholder. Mr. Qasem serves as Chairman and Director on the Board of Trustees of the Azzad Mutual Funds. He is also an Investment Adviser Representative and sits on the Investment Committee at Azzad Asset Management, Inc.

Having founded Azzad in 1997, he assists clients with their investment policy statements, retirement, college planning and other financial needs. Mr. Qasem also assists small businesses with establishing their qualified retirement plans (such as 401K and profit-sharing plans) and organizations with their charitable giving needs. He is a frequent speaker on faith based socially responsible investing at conferences in the United States and abroad.

Born July 1964 and raised in Kuwait, Mr. Qasem graduated from the University of Jordan with a BS in Electrical Engineering. He also has post graduate work in Business Administration from South Eastern University in Washington DC.

Mr. Qasem has held Series 6 (Investment Company Products/Variable Life Contracts Representative Exam) and 26 (Investment Company (Mutual Funds) Principal) licenses. He currently holds Series 65 license (Uniform Investment Advisor). He earned his CSAA® (Certified Shari'ah Adviser and Auditor) designation in 2009 and is a member of AAOIFI (Accounting and Auditing Organization for Islamic Financial Institutions).

Under Mr. Qasem's leadership, Azzad developed and pioneered an automated approach to its faith-based, socially responsible screening process. Azzad Asset Management also developed an approach to managing strategically allocated broadly diversified portfolios of individual models for socially conscious investors based on the modern portfolio theory. He also designed the first Waqf trust document agreement to be used with private foundations as a Waqf devise in the United States.

Mr. Qasem currently resides in the suburbs of Washington DC with his wife and three children.

Designations:

Series 65 License (Uniform Investment Advisor)
The Uniform Investment Advisor Law Examination (Series 65 license) is required by anyone intending to provide any kind of financial advice or service on a noncommission basis. It is designed to qualify candidates as investment adviser representatives. The exam for this license was substantially expanded in 2000 to become a 180-minute exam. The exam now not only covers the rules and regulations pertaining to registered investment advisers, but also various investment vehicles and disciplines, economics, ethics and analysis.

Certified Shari'ah Adviser and Auditor (CSAA)
The CSAA certification program is the only credential designed specifically for financial professionals specialized in Islamic finance who want to attain a level of competency as an advanced investment consultant in Islamic finance. The CSAA program is designed to equip candidates with the requisite technical understanding and professional skills required for the international Islamic banking and finance industry. Applicants must successfully pass an examination.

ITEM 3: Disciplinary Information

Mr. Qasem has no disciplinary history.

ITEM 4: Other Business Activities

A. Investment-Related Activities
   1. Mr. Qasem is the Chairman and a Board Director for the Azzad Mutual Funds. In order to stem any conflict of interest, he does not receive any compensation for his service in these positions.
   2. Mr. Qasem does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

B. Non Investment-Related Activities
   1. Mr. Qasem is not engaged in any other business or occupation.

ITEM 5: Additional Compensation

Mr. Qasem does not receive any economic benefit from a non-advisory client for the provision of advisory services.

ITEM 6: Supervision

While Mr. Qasem does not report directly to a supervisor, his clients' accounts are reviewed by an operations person and Azzad Asset Management's Chief Compliance Officer. In addition, Azzad Asset Management has a comprehensive supervisory program as well as a Code of Ethics that every investment advisor representative must sign and agree to abide by in any and all of their activities related to their work with clients.

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Fatima K. Iqbal, CFP®
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Form ADV Part 2: Brochure Supplement

ITEM 1: Introduction and Overview

This brochure supplement dated 1/26/2026 provides information about Fatima Iqbal that supplements Azzad Asset Management's brochure. You should have received a copy of that brochure.

Please contact Lejeana Love, llove@kbc.team if you did not receive Azzad Asset Management's brochure or if you have any questions about the contents of this supplement.

Additional information about Ms. Iqbal is available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2: Educational, Background and Business Experience

Fatima Iqbal is an Investment Adviser Representative/Financial Planner at Azzad Asset Management, Inc. Having joined Azzad in 2008, she is responsible for assisting clients with their investment policy statements, retirement and college planning and other complex financial planning needs. Ms. Iqbal also assists organizations with their charitable giving needs. She is a frequent speaker and writer on faith based socially responsible investing at conferences in the United States and abroad.

Born March 1983 and raised in Kentucky, Fatima graduated from Cornell University in 2005 with a BA degree in Applied Economics and Management and a Masters of Finance degree from Rochester Institute of Technology in 2007. She is a member of the Beta Gamma Sigma International Business Honor Society.

Ms. Iqbal earned her CFP (Certified Financial Planner) designation in 2011. She also holds Series 65 license (Uniform Investment Advisor).

She currently resides in the suburbs of Chicago with her husband children. Besides her work as an investment advisor representative, she serves as a Director of the Diwan Foundation, a nonprofit organization committed to supporting and improving American Muslim life at Cornell University.

Designations:

Certified Financial Planner (CFP®): 2011
The CFP® certification is recognized in the United States (and a number of other countries) for its (1) high standards of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, there are over 62,000 individual who have obtained the CFP® certification in the United States.

The qualifications for attaining the Certified Financial Planner designation include a bachelor's degree (or higher) or its equivalent in any discipline, from an accredited college or university. Equivalents are defined as: Chartered Financial Consultant (ChFC); Chartered Life Underwriter (CLU); Chartered Financial Analyst (CFA); PhD in business or economics; Doctor of Business Administration; Licensed attorney- inactive license acceptable or Licensed Certified Public Accountant(CPA)-inactive license acceptable.

In addition to the degree requirement above, each designee must take an exam that covers topics such as:

- General Principles of Financial Planning
- Insurance Planning & Risk Management
- Employee Benefits Planning
- Investment Planning
- Income Tax Planning
- Retirement Planning
- Estate Planning

The exam, administered over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances.

In addition, CFP candidates are required to complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year) and are bound by the CFP Board's *Standards of Professional Conduct,* a set of documents outlining the ethical and practice standards for CFP professionals. They must also complete 30 hours of continuing education hours every two years to maintain competence and stay up to date with developments in the financial planning field.

Series 65 License (Uniform Investment Advisor)
The Uniform Investment Advisor Law Examination (Series 65 license) is required by anyone intending to provide any kind of financial advice or service on a non-commission basis. It is designed to qualify candidates as investment adviser representatives. The exam for this license was substantially expanded in 2000 to become a 180-minute exam. The exam now not only covers the rules and regulations pertaining to registered investment advisers, but also various investment vehicles and disciplines, economics, ethics and analysis.

ITEM 3: Disciplinary Information

Ms. Iqbal has no disciplinary history.

ITEM 4: Other Business Activities

A. Investment-Related Activities
   1. Ms. Iqbal is not engaged in any other investment related activities.
   2. Ms. Iqbal does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

B. Non Investment-Related Activities
   1. Ms. Iqbal is not engaged in any other business or occupation.

ITEM 5: Additional Compensation

Ms. Iqbal does not receive any economic benefit from a non-advisory client for the provision of advisory services.

ITEM 6: Supervision

Supervisor: Bashar Qasem

Title: CEO

Phone Number: 703.207.7005

Ms. Iqbal reports directly to Mr. Qasem. In addition, Azzad Asset Management has a comprehensive supervisory program as well as a Code of Ethics that every investment adviser representative must sign and agree to abide by in any and all of their activities related to their work with clients. Additionally, all new client accounts are reviewed by Mr. Qasem, an operations person and reviewed by Azzad Asset Management's Chief Compliance Officer.

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Ayman Khalil
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Form ADV Part 2: Brochure Supplement

ITEM 1: Introduction and Overview

This brochure supplement dated 1/26/2026 provides information about Ayman Khalil that supplements the Azzad Asset Management's brochure. You should have received a copy of that brochure.

Please contact Lejeana Love, llove@kbc.team if you did not receive Azzad Asset Management's brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Khalil is available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2: Educational, Background and Business Experience

Ayman Khalil is an Investment Adviser Representative at Azzad Asset Management, Inc. Having joined Azzad in 2005, he assists clients with their investment policy statements, retirement and college planning and other financial needs. Mr. Khalil also assists small businesses with establishing their qualified retirement plans (such as 401K and profit-sharing plans). He is a frequent speaker on faith-based socially responsible investing at conferences in the United States.

Born in May 1965 and raised in Sweden, Mr. Khalil graduated from Linkoping University with an Associate degree in Political Science & Economics. He holds a BA degree in Political Science and Economics from State University of New York at Albany, and a Master's degree from Purdue University.

Before joining Azzad Asset Management, Mr. Khalil worked as a registered representative with First Investors Corporation. He has been in the investment advisory business since 2000, assisting clients with their retirement, college, and other financial goals.

Mr. Khalil has held Series 6 (Investment Company Products/Variable Contracts Representative) and 63 (Uniform Securities Agent) licenses. He currently holds Series 65 license (Uniform Investment Advisor).

He currently resides in the suburbs of Houston, Texas with his wife.

Designations:

Series 65 License (Uniform Investment Advisor)
The Uniform Investment Advisor Law Examination (Series 65 license) is required by anyone intending to provide any kind of financial advice or service on a non-commission basis. It is designed to qualify candidates as investment advisor representatives. The exam for this license was substantially expanded in 2000 to become a 180-minute exam. The exam now not only covers the rules and regulations pertaining to registered investment advisers, but also various investment vehicles and disciplines, economics, ethics and analysis.

ITEM 3: Disciplinary Information

Mr. Khalil has no disciplinary history.

ITEM 4: Other Business Activities

A. Investment-Related Activities
   1. Mr. Khalil is not engaged in any other investment related activities.
   2. Mr. Khalil does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

B. Non Investment-Related Activities
   1. Mr. Khalil is not engaged in any other business or occupation.

ITEM 5: Additional Compensation

Mr. Khalil does not receive any economic benefit from a non-advisory client for the provision of advisory services.

ITEM 6: Supervision

Supervisor: Bashar Qasem
Title: CEO
Phone Number: 703.207.7005

Mr. Khalil reports directly to Mr. Qasem. In addition, Azzad Asset Management has a comprehensive supervisory program as well as a Code of Ethics that every investment adviser representative must sign and agree to abide by in any and all of their activities related to their work with clients. Additionally, all new client accounts are reviewed by Mr. Qasem, an operations person and the Azzad Asset Management's Chief Compliance Officer.

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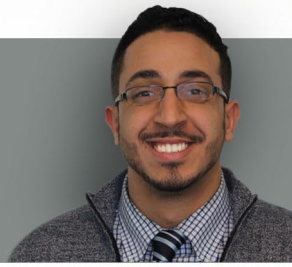

Form ADV Part 2: Brochure Supplement

ITEM 1: Introduction and Overview

This brochure supplement dated 1/26/2026 provides information about Ehab Alalfey that supplements Azzad Asset Management's brochure. You should have received a copy of that brochure.

Please contact Lejeana Love, llove@kbc.team if you did not receive Azzad Asset Management's brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Alalfey is available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2: Educational, Background and Business Experience

Ehab Alalfey is an Investment Adviser Representative of Azzad Asset Management. Having joined Azzad in 2016, he assists clients with their investment policy statements, retirement and college planning and other complex financial planning needs. Prior to his employment with Azzad, Mr. Alalfey was a financial advisor at Raymond James from 2012 where he helped to create comprehensive financial plans for affluent clients.

Born in March 1988 and raised in Maryland, Mr. Alalfey graduated from the University of Maryland in 2010 with a BS degree in International Business. He is currently pursuing his CFP (Certified Financial Planner) certification examination. Mr. Alalfey holds the Series 7 (General Securities Representative Examination) and Series 66 licenses (Uniform Combined State Security Agent and Investment Advisor Representative).

He resides in Maryland with his wife and children.

Designations

Series 7 License (General Securities Representative)
The General Securities Representative (Series 7 license) is required by anyone who wants to enter the securities industry to sell any type of security. It is designed to assess the competency of entry level General Securities Representatives. The examination is six hours long and consists of two hundred and eighty multiple choice questions. It covers a broad range of investments including stocks, bonds, options, limited partnerships, and investment company products.

Series 66 License (Uniform Combined State Law)
The Uniform Combined State Law (Series 66 license) is administered by the North American Securities Administrators Association (NASAA) and is equivalent to the successful completion of both the Series 63 and Series 65 exams. It is required by certain states in order for an investment professional to qualify for registration as an Investment Advisor Representative and as a securities agent representing a broker deal.

ITEM 3: Disciplinary Information

Mr. Alalfey has no disciplinary history.

ITEM 4: Other Business Activities

A. Investment-Related Activities
   1. Mr. Alalfey is not engaged in any other investment related activities.
   2. Mr. Alalfey does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

B. Non Investment-Related Activities
   1. Mr. Alalfey is not engaged in any other business or occupation.

ITEM 5: Additional Compensation

Mr. Alalfey does not receive any economic benefit from a non-advisory client for the provision of advisory services.

ITEM 6: Supervision

Supervisor: Bashar Qasem
Title: CEO
Phone Number: 703.207.7005

Mr. Alalfey reports directly to Mr. Qasem. In addition, Azzad Asset Management has a comprehensive supervisory program as well as a Code of Ethics that every investment adviser representative must sign and agree to abide by in any and all of their activities related to their work with clients. Additionally, all new client accounts are reviewed by Mr. Qasem, an operations person, and by Azzad Asset Management's Chief Compliance Officer.

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Ibtasam (Raj) Mahmood,
CRPC®, CFP®
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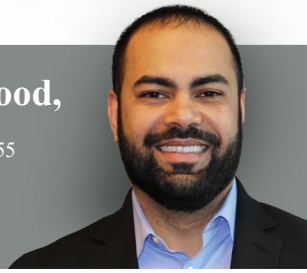

Form ADV Part 2: Brochure Supplement

ITEM 1: Introduction and Overview

This brochure supplement dated 1/26/2026 provides information about Ibtasam "Raj" Mahmood that supplements Azzad Asset Management's brochure. You should have received a copy of that brochure.

Please contact Lejeana Love, llove@kbc.team if you did not receive Azzad Asset Management's brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Mahmood is available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2: Educational, Background and Business Experience

Ibtasam "Raj" Mahmood is an Investment Adviser Representative of Azzad Asset Management. Having joined Azzad in 2019, he is responsible for assisting clients with their investment policy statements, retirement and college planning and other complex financial planning needs. Prior to his employment with Azzad, Mr. Mahmood was a financial advisor at AMJ Financial Wealth Management where he helped to create comprehensive financial plans for affluent clients. Prior to joining AMJ, Mr. Mahmood was a branch manager at TD Ameritrade where he was responsible for managing the daily activities of investment consultants as well as the sales team.

Born September 1981 and raised in Virginia, Mr. Mahmood graduated from George Mason University in 2004 with a BS degree in Decision Sciences & Management Information Systems. Mr. Mahmood earned his CFP (Certified Financial Planner) designation in 2022. Mr. Mahmood holds the Series 7 (General Securities Representative Examination) and Series 66 licenses (Uniform Combined State Security Agent and Investment Advisor Representative) and the Chartered Retirement Planning Counselor (CRPC) designation. He currently resides in Virginia with his wife and children.

Designations

Certified Financial Planner (CFP®): 2022
The CFP® certification is recognized in the United States (and a number of other countries) for its (1) high standards of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, there are over 62,000 individuals who have obtained the CFP® certification in the United States.

The qualifications for attaining the Certified Financial Planner designation include a bachelor's degree (or higher) or its equivalent in any discipline, from an accredited college or university. Equivalents are defined as: Chartered Financial Consultant (ChFC); Chartered Life Underwriter (CLU); Chartered Financial Analyst (CFA); PhD in business or economics; Doctor of Business Administration; Licensed attorney- inactive license acceptable or Licensed Certified Public Accountant(CPA)-inactive license acceptable.

In addition to the degree requirement above, each designee must take an exam that covers topics such as:

- General Principles of Financial Planning
- Insurance Planning & Risk Management
- Employee Benefits Planning
- Investment Planning
- Income Tax Planning
- Retirement Planning
- Estate Planning

The exam, administered over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances.

In addition, CFP candidates are required to complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year) and are bound by the CFP Board's *Standards of Professional Conduct,* a set of documents outlining the ethical and practice standards for CFP professionals. They must also complete 30 hours of continuing education hours every two years to maintain competence and stay up to date with developments in the financial planning field.

Series 7 License (General Securities Representative)
The General Securities Representative (Series 7 license) is required by anyone who wants to enter the securities industry to sell any type of security. It is designed to assess the competency of entry level General Securities Representatives. The examination is six hours long and consists of two hundred and eighty multiple choice

questions. It covers a broad range of investments including stocks, bonds, options, limited partnerships and investment company products.

Series 66 License (Uniform Combined State Law)
The Uniform Combined State Law (Series 66 license) is administered by the North American Securities Administrators Association (NASAA) and is equivalent to the successful completion of both the Series 63 and Series 65 exams. It is required by certain states in order for an investment professional to qualify for registration as an Investment Advisor Representative and as a securities agent representing a broker deal.

The Chartered Retirement Planning Counselor or CRPC® designation is the end result of a comprehensive program that helps financial advisers master the entire retirement planning process, going far beyond retirement income. The program is the industry benchmark for retirement planning credentials. The program is a three-semester graduate-level course consisting of nine modules that encompass pre-and post-retirement needs, asset management, estate planning and the entire retirement planning process using models and techniques from real client situations. Additionally, candidates must pass an end of course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations. Designees renew their designation every two-years by completing 16 hours of continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements.

ITEM 3: Disciplinary Information

Mr. Mahmood has no disciplinary history.

ITEM 4: Other Business Activities

A. Investment-Related Activities
   1. Mr. Mahmood is not engaged in any other investment related activities.
   2. Mr. Mahmood does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

B. Non Investment-Related Activities
   1. Mr. Mahmood is not engaged in any other business or occupation.

ITEM 5: Additional Compensation

Mr. Mahmood does not receive any economic benefit from a non-advisory client for the provision of advisory services.

ITEM 6: Supervision

Supervisor: Bashar Qasem
Title: CEO
Phone Number: 703.207.7005

Mr. Mahmood reports directly to Mr. Qasem. In addition, Azzad Asset Management has a comprehensive supervisory program as well as a Code of Ethics that every investment adviser representative must sign and agree to abide by in any and all of their activities related to their work with clients. Additionally, all new client accounts are reviewed by Mr. Qasem, an operations person and by Azzad Asset Management's Chief Compliance Officer.

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Deborah Klein, CFP®
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Form ADV Part 2: Brochure Supplement

ITEM 1: Introduction and Overview

This brochure supplement dated 1/26/2026 provides information about Deborah Klein that supplements Azzad Asset Management's brochure. You should have received a copy of that brochure.

Please contact Lejeana Love, llove@kbc.team, if you did not receive Azzad Asset Management's brochure or if you have any questions about the contents of this supplement.

Additional information about Ms. Klein is available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2: Educational, Background and Business Experience

Deborah Klein is an Associate Financial Planner and Investment Adviser Representative at Azzad Asset Management. Having joined Azzad in 2019, she is responsible for assisting financial advisors with onboarding new clients, entering and analyzing client data using financial planning software, answering client questions about their accounts and other general client service support. Prior to her employment with Azzad, Ms. Klein served in a similar role at Northwestern Mutual. She has previous security industry experience working in support roles at Lehman Brothers, Montgomery Securities and Piper Jaffrey.

Born June 1962 and raised in California, Ms. Klein graduated from California State University, Chico in 1986 with a Bachelor of Science degree in Business Administration. Ms. Klein earned her CFP (Certified Financial Planner) designation in 2021. She also holds her Series 65 license (Uniform Investment Advisor). Ms. Klein currently resides in Wisconsin.

Designations

Certified Financial Planner (CFP®): 2021
The CFP® certification is recognized in the United States (and a number of other countries) for its (1) high standards of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, there are over 62,000 individual who have obtained the CFP® certification in the United States.
The qualifications for attaining the Certified Financial Planner designation include a bachelor's degree (or higher) or its equivalent in any discipline, from an accredited college or university. Equivalents are defined as: Chartered Financial Consultant (ChFC); Chartered Life Underwriter (CLU); Chartered Financial Analyst (CFA); PhD in business or economics; Doctor of Business Administration; Licensed attorney- inactive license acceptable or Licensed Certified Public Accountant (CPA)-inactive license acceptable.

In addition to the degree requirement above, each designee must take an exam that covers topics such as:

- General Principles of Financial Planning
- Insurance Planning & Risk Management
- Employee Benefits Planning
- Investment Planning
- Income Tax Planning
- Retirement Planning
- Estate Planning

The exam, administered over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances.

In addition, CFP candidates are required to complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year) and are bound by the CFP Board's *Standards of Professional Conduct,* a set of documents outlining the ethical and practice standards for CFP professionals. They must also complete 30 hours of continuing education hours every two years to maintain competence and stay up to date with developments in the financial planning field.

Series 65 License (Uniform Investment Advisor)
The Uniform Investment Advisor Law Examination (Series 65 license) is required by anyone intending to provide any kind of financial advice or service on a non-commission basis. It is designed to qualify candidates as investment adviser representatives. The exam for this license was substantially expanded in 2000 to become a 180-minute

exam. The exam now not only covers the rules and regulations pertaining to registered investment advisers, but also various investment vehicles and disciplines, economics, ethics, and analysis.

ITEM 3: Disciplinary Information

Ms. Klein has no disciplinary history.

ITEM 4: Other Business Activities

A. Investment-Related Activities
   1. Ms. Klein is not engaged in any other investment related activities.
   2. Ms. Klein does not receive commissions, bonuses, or other compensation on the sale of securities or other investment products.

B. Non-Investment-Related Activities
   1. Ms. Klein is not engaged in any other business or occupation.

ITEM 5: Additional Compensation

Ms. Klein does not receive any economic benefit from a non-advisory client for the provision of advisory services.

ITEM 6: Supervision

Supervisor: Bashar Qasem
Title: CEO
Phone Number: 703.207.7005

Ms. Klein reports directly to Mr. Qasem. In addition, Azzad Asset Management has a comprehensive supervisory program as well as a Code of Ethics that every investment adviser representative must sign and agree to abide by any and all of their activities related to their work with clients. Additionally, all new client accounts are reviewed by Mr. Qasem, an operations person and by Azzad Asset Management's Chief Compliance Officer.

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Form ADV Part 2: Brochure Supplement

ITEM 1: Introduction and Overview

This brochure supplement dated 1/26/2026 provides information about Reem Hussein that supplements Azzad Asset Management's brochure. You should have received a copy of that brochure.

Please contact Lejeana Love, llove@kbc.team, if you did not receive Azzad Asset Management's brochure or if you have any questions about the contents of this supplement.

Additional information about Ms. Hussein is available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2: Educational, Background and Business Experience

Reem Hussein is the Chief Financial Planning Officer and an Investment Adviser Representative at Azzad Asset Management, Inc. Having joined Azzad in 2021, she is responsible for leading the firm's comprehensive financial planning efforts, including tax planning, estate planning and retirement planning. She oversees the development and implementation of customized plans for clients, ensuring alignment with their goals, risk tolerance, and time horizons. She works closely with other planners and lead advisors to integrate various planning disciplines and strategies. Prior to her employment with Azzad, Ms. Hussein served as an associate at Prudential Financial. She has previous financial services experience working in support roles at Spectrum Financial Group and Biomedical Ingenuity, Inc.

Born October 1982 and raised in Jordan, Ms. Hussein graduated from Texas Tech University in 2020 with a Ph.D. in Personal Financial Planning. Ms. Hussein earned her CFP (Certified Financial Planner) designation in 2019. She also holds her Series 63 and Series 7 licenses (Uniform Investment Advisor). Ms. Hussein currently resides in Texas.

Designations

Certified Financial Planner (CFP®): 2019
The CFP® certification is recognized in the United States (and a number of other countries) for its (1) high standards of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, there are over 62,000 individual who have obtained the CFP® certification in the United States.
The qualifications for attaining the Certified Financial Planner designation include a bachelor's degree (or higher) or its equivalent in any discipline, from an accredited college or university. Equivalents are defined as: Chartered Financial Consultant (ChFC); Chartered Life Underwriter (CLU); Chartered Financial Analyst (CFA); PhD in business or economics; Doctor of Business Administration; Licensed attorney- inactive license acceptable or Licensed Certified Public Accountant(CPA)-inactive license acceptable.

In addition to the degree requirement above, each designee must take an exam that covers topics such as:

- General Principles of Financial Planning
- Insurance Planning & Risk Management
- Employee Benefits Planning
- Investment Planning
- Income Tax Planning
- Retirement Planning
- Estate Planning

The exam, administered over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances.

In addition, CFP candidates are required to complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year) and are bound by the CFP Board's *Standards of Professional Conduct,* a set of documents outlining the ethical and practice standards for CFP professionals. They must also complete 30 hours of continuing education hours every two years to maintain competence and stay up to date with developments in the financial planning field.

Series 7 License (General Securities Representative)
The General Securities Representative (Series 7 license) is required by anyone who wants to enter the securities industry to sell any type of security. It is designed to assess the competency of entry level General Securities

Representatives. The examination is six hours long and consists of two hundred and eighty multiple choice questions. It covers a broad range of investments including stocks, bonds, options, limited partnerships and investment company products.

Series 63 License (Uniform Securities Agent State Law Examination)
The Uniform Securities State Law Examination (Series 63 license) is a North American Securities Administrators Association (NASAA) exam administered by FINRA. It is the state law test for broker-dealer representatives and the exam consists of 60 scored questions.

ITEM 3: Disciplinary Information

Ms. Hussein has no disciplinary history.

ITEM 4: Other Business Activities

A. Investment-Related Activities
   1. Ms. Hussein is not engaged in any other investment related activities.
   2. Ms. Hussein does not receive commissions, bonuses, or other compensation on the sale of securities or other investment products.

B. Non-Investment-Related Activities
   1. Ms. Hussein teaches an online course on financial literacy at Shepherd University.

ITEM 5: Additional Compensation

Ms. Hussein does not receive any economic benefit from a non-advisory client for the provision of advisory services.

ITEM 6: Supervision

Supervisor: Bashar Qasem
Title: CEO
Phone Number: 703.207.7005

Ms. Hussein reports directly to Mr. Qasem. In addition, Azzad Asset Management has a comprehensive supervisory program as well as a Code of Ethics that every investment adviser representative must sign and agree to abide by any and all of their activities related to their work with clients. Additionally, all new client accounts are reviewed by Mr. Qasem, an operations person, and by Azzad Asset Management's Chief Compliance Officer.

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Samer Eshmawy
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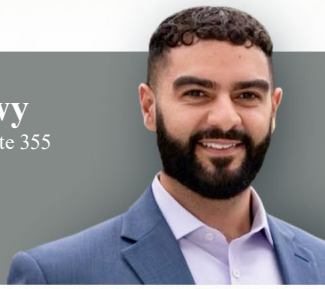

Form ADV Part 2: Brochure Supplement

ITEM 1: Introduction and Overview

This brochure supplement dated 1/26/2026 provides information about Samer Eshmawy that supplements Azzad Asset Management's brochure. You should have received a copy of that brochure.

Please contact Lejeana Love, llove@kbc.team if you did not receive Azzad Asset Management's brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Eshmawy is available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2: Educational, Background and Business Experience

Samer Eshmawy is an Investment Adviser Representative/Financial Planner at Azzad Asset Management, Inc. Having joined Azzad in 2025, he is responsible for assisting clients with their investment policy statements, retirement and college planning and other complex financial planning needs. Prior to his employment with Azzad, Mr. Eshmawy was a Financial Advisor at Modera Wealth Management, where he provided financial planning and investment management services to High-Net-Worth Individuals and Organizations. Prior to his employment at Modera, he was a Private Client Banker at J.P. Morgan Chase & Co. Where he assisted individuals with their investment, lending, and banking needs.

Born December 1993 and raised in New Jersey, Samer graduated Cum Laude from William Paterson University in 2021 with a BS degree in Financial Planning. Mr. Eshmawy earned his CFP (Certified Financial Planner) designation in 2022. He currently resides in Northern NJ with his wife and son.

Designations:

Certified Financial Planner (CFP®): 2022
The CFP® certification is recognized in the United States (and a number of other countries) for its (1) high standards of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, there are over 62,000 individual who have obtained the CFP® certification in the United States.

The qualifications for attaining the Certified Financial Planner designation include a bachelor's degree (or higher) or its equivalent in any discipline, from an accredited college or university. Equivalents are defined as: Chartered Financial Consultant (ChFC); Chartered Life Underwriter (CLU); Chartered Financial Analyst (CFA); PhD in business or economics; Doctor of Business Administration; Licensed attorney- inactive license acceptable or Licensed Certified Public Accountant(CPA)-inactive license acceptable.

In addition to the degree requirement above, each designee must take an exam that covers topics such as:

- General Principles of Financial Planning
- Insurance Planning & Risk Management
- Employee Benefits Planning
- Investment Planning
- Income Tax Planning
- Retirement Planning
- Estate Planning

The exam, administered over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances.

In addition, CFP candidates are required to complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year) and are bound by the CFP Board's *Standards of Professional Conduct,* a set of documents outlining the ethical and practice standards for CFP professionals. They must also complete 30 hours of continuing education hours every two years to maintain competence and stay up to date with developments in the financial planning field.

Series 65 License (Uniform Investment Advisor)
The Uniform Investment Advisor Law Examination (Series 65 license) is required by anyone intending to provide any kind of financial advice or service on a non-commission basis. It is designed to qualify candidates as investment adviser representatives. The exam for this license was substantially expanded in 2000 to become a 180-minute exam. The exam now not only covers the rules and regulations pertaining to registered investment advisers, but also various investment vehicles and disciplines, economics, ethics and analysis.

ITEM 3: Disciplinary Information

Mr. Eshmawy has no disciplinary history.

ITEM 4: Other Business Activities

A. Investment-Related Activities
   1. Mr. Eshmawy is not engaged in any other investment related activities.
   2. Mr. Eshmawy does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

B. Non Investment-Related Activities
   1. Mr. Eshmawy is not engaged in any other business or occupation.

ITEM 5: Additional Compensation

Mr. Eshmawy does not receive any economic benefit from a non-advisory client for the provision of advisory services.

ITEM 6: Supervision

Supervisor: Bashar Qasem

Title: CEO

Phone Number: 703.207.7005

Mr. Eshmawy reports directly to Mr. Qasem. In addition, Azzad Asset Management has a comprehensive supervisory program as well as a Code of Ethics that every investment adviser representative must sign and agree to abide by in any and all of their activities related to their work with clients. Additionally, all new client accounts are reviewed by Mr. Qasem, an operations person and reviewed by Azzad Asset Management's Chief Compliance Officer.

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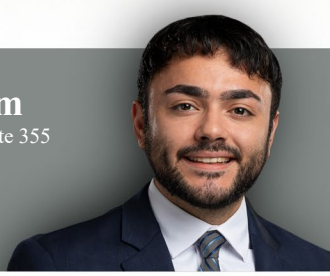

Form ADV Part 2: Brochure Supplement

ITEM 1: Introduction and Overview

This brochure supplement dated 1/26/2026 provides information about Tameem Qasem that supplements Azzad Asset Management's brochure. You should have received a copy of that brochure.

Please contact Lejeana Love, llove@kbc.team if you did not receive Azzad Asset Management's brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Qasem is available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2: Educational, Background and Business Experience

Tameem Qasem is a Financial Associate and Investment Adviser Representative at Azzad Asset Management, Inc. Having joined Azzad in 2023, he assists lead advisors with onboarding new clients, entering and analyzing client data using various financial planning software, answering client questions about their accounts and other general client service support. He is currently enrolled in the CFP® Board Registered Education Program on the path to earning his CFP® certification.

Prior to his employment with Azzad, Mr. Qasem held various positions with State Farm and Progressive Insurance.

Born in August 1997 and raised in Virginia, Mr. Qasem graduated from George Mason University School of Business with a Bachelor of Science in Business Analytics in 2023. Mr. Qasem holds his Series 65 (Uniform Investment Advisor Law). He currently resides in Virginia with his family.

Designations

Series 65 License (Uniform Investment Advisor Law Exam)
The Uniform Investment Advisor Law Examination (Series 65 license) is a North American Securities Administrators Association (NASAA) exam administered by FINRA. It is the state law test for Investment advisor representatives and the exam consists of 130 scored questions.

ITEM 3: Disciplinary Information

Mr. Qasem has no disciplinary history.

ITEM 4: Other Business Activities

A. Investment-Related Activities
   1. Mr. Qasem is not engaged in any other investment related activities.
   2. Mr. Qasem does not receive commissions, bonuses, or other compensation on the sale of securities or other investment products.

B. Non-Investment-Related Activities
   1. Mr. Qasem is not engaged in any other activities.

ITEM 5: Additional Compensation

Mr. Qasem does not receive any economic benefit from a non-advisory client for the provision of advisory services.

ITEM 6: Supervision

Supervisor: Bashar Qasem
Title: CEO
Phone Number: 703.207.7005

Mr. Qasem reports directly to the CEO, Mr. Bashar Qasem. In addition, Azzad Asset Management has a comprehensive supervisory program as well as a Code of Ethics that every access person must sign and agree to abide by any and all of their activities related to their work with clients. Additionally, all new client accounts are reviewed by Mr. Bashar Qasem, an operations person, and by Azzad Asset Management's Chief Compliance Officer.

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Form ADV Part 2: Brochure Supplement

ITEM 1: Introduction and Overview

This brochure supplement dated 1/26/2026 provides information about Atta Khan that supplements Azzad Asset Management's brochure. You should have received a copy of that brochure.

Please contact Lejeana Love, llove@kbc.team, if you did not receive Azzad Asset Management's brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Khan is available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2: Educational, Background and Business Experience

Atta Khan is a Financial Associate and Investment Adviser Representative at Azzad Asset Management, Inc. Having joined Azzad in 2019, he is responsible for managing the firm's financial planning and financial analysis projects. He provides guidance on investment and project decisions at Azzad and is responsible for ensuring that firm goals are met while adhering to an approved budget. He works with lead advisors to deliver a smooth client onboarding experience and manages support staff in the day-to-day performance of their jobs. He is currently enrolled in the CFP® Board Registered Education Program on the path to earning his CFP® certification.

Prior to his employment with Azzad, Mr. Khan served as a financial analyst responsible for financial reporting and research at SeekingAlpha.

Born March 1992 and raised in Pakistan, Mr. Khan graduated from George Washington University School of Business with a Master of Science in Finance in 2019. Mr. Khan holds his Series 65 (Uniform Investment Advisor Law). Mr. Khan currently resides in Virginia with his wife.

Designations

Series 65 License (Uniform Investment Advisor Law Exam)
The Uniform Investment Advisor Law Examination (Series 65 license) is a North American Securities Administrators Association (NASAA) exam administered by FINRA. It is the state law test for Investment advisor representatives and the exam consists of 130 scored questions.

ITEM 3: Disciplinary Information

Mr. Khan has no disciplinary history.

ITEM 4: Other Business Activities

A. Investment-Related Activities
   1. Mr. Khan is not engaged in any other investment related activities.
   2. Mr. Khan does not receive commissions, bonuses, or other compensation on the sale of securities or other investment products.

B. Non-Investment-Related Activities
   1. Mr. Khan is not engaged in any other activities.

ITEM 5: Additional Compensation

Mr. Khan does not receive any economic benefit from a non-advisory client for the provision of advisory services.

ITEM 6: Supervision

Supervisor: Bashar Qasem
Title: CEO
Phone Number: 703.207.7005

Mr. Khan reports directly to Mr. Qasem. In addition, Azzad Asset Management has a comprehensive supervisory program as well as a Code of Ethics that every access person must sign and agree to abide by any and all of their activities related to their work with clients. Additionally, all new client accounts are reviewed by Mr. Qasem, an operations person, and by Azzad Asset Management's Chief Compliance Officer.

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Form ADV Part 2: Brochure Supplement

ITEM 1: Introduction and Overview

This brochure supplement dated 10/9/2026 provides information about Montaser Takrouri that supplements Azzad Asset Management's brochure. You should have received a copy of that brochure.

Please contact Lejeana Love, llove@kbc.team if you did not receive Azzad Asset Management's brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Takrouri is available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2: Educational, Background and Business Experience

Montaser Takrouri is a Financial Associate and Investment Adviser Representative at Azzad Asset Management, Inc. Having joined Azzad in 2026, he assists lead advisors with onboarding new clients, entering and analyzing client data using various financial planning software, answering client questions about their accounts and other general client service support.

Prior to his employment with Azzad, Mr. Takrouri worked as an audit associate at PricewaterhouseCoopers, LLP.

Born in 2001 and raised in Mount Prospect, Illinois, Mr. Takrouri graduated from Harper College in 2020 with Associate of Arts degree and the University of Illinois – Chicago in 2023 with a Bachelor of Science in Accounting. Mr. Takrouri holds his Series 65 (Uniform Investment Advisor Law). He currently resides in Illinois with his family.

Designations

Series 65 License (Uniform Investment Advisor Law Exam)
The Uniform Investment Advisor Law Examination (Series 65 license) is a North American Securities Administrators Association (NASAA) exam administered by FINRA. It is the state law test for Investment advisor representatives, and the exam consists of 130 scored questions.

Certified Public Accountant
A Certified Public Accountant designation is the top-level achievement for accounting professionals. CPAs must have a bachelor's degree and 150 credit hours of coursework, as well as at least two years of public accounting experience. Finally, CPAs must pass the Uniform CPA Exam (a four-section, 16-hour assessment), governed by the Association of International Certified Professional Accountants (AICPA).

ITEM 3: Disciplinary Information

Mr. Takrouri has no disciplinary history.

ITEM 4: Other Business Activities

A. Investment-Related Activities
   1. Mr. Takrouri is not engaged in any other investment-related activities.
   2. Mr. Takrouri does not receive commissions, bonuses, or other compensation on the sale of securities or other investment products.
B. Non-Investment-Related Activities
   1. Mr. Takrouri is not engaged in any other activities.

ITEM 5: Additional Compensation

Mr. Takrouri does not receive any economic benefit from a non-advisory client for the provision of advisory services.

ITEM 6: Supervision

Supervisor: Fatima Iqbal, CFP®
Title: Senior Investment Advisor
Phone Number: 703.207.7005

Mr. Takrouri reports to Fatima Iqbal, CFP®. In addition, Azzad Asset Management has a comprehensive supervisory program as well as a Code of Ethics that every access person must sign and agree to abide by any and all of their activities related to their work with clients. Additionally, all new client accounts are reviewed by Azzad CEO Bashar Qasem, an operations person, and by Azzad Asset Management's Chief Compliance Officer.