



Form ADV Part 2: Brochure Supplement

ITEM 1: Introduction and Overview

This brochure supplement dated 3/21/2022 provides information about Zubair Khan that supplements Azzad Asset Management's brochure. You should have received a copy of that brochure.

Please contact Manal Fouz, mfouz@azzad.net, 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

Mr. Khan 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. Khan was a financial advisor at Hanscom Financial Services where he helped to create comprehensive financial plans for individuals and institutions. Prior to joining Hanscom, Mr. Khan was a Vice President & Private Client Advisor at JP Morgan Securities where he provided asset management advice and financial planning services for high-net worth clients.

Born February 1979 and raised in Connecticut, Mr. Khan graduated from the University of Connecticut in 2001 with a BA degree in English. In 2006 he graduated from the University of Hartford with a MBA degree in Finance and in 2016 earned a Master of Science degree from the University of Phoenix in Accountancy. Mr. Khan earned his CFA® (Chartered Financial Analyst) designation in 2013 and CFP® (Certified Financial Planner) certification examination in 2020. He also holds the Series 7 (General Securities Representative Examination) and Series 66 licenses (Uniform Combined State Security Agent and Investment Advisor Representative).

He currently 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.

The Investment Company and Variable Contracts Products Representative Exam (Series 6 license) qualifies a candidate as an Investment Company Products/Variable Contracts Limited Representative. The Series 6 is the primary license sought by insurance sales professionals and advisors and pertains to selling grouped securities that may be tied to insurance 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 Financial Analyst (CFA) charter is a globally respected, graduate level investment credential established in 1962 and awarded by the CFA Institute – the largest global association of investment professionals. To earn the CFA charter, candidates must pass Levels I, II, and III of the CFA Program, accrue the required work experience, be approved as a regular member and commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

The CFA Program is organized into three levels, each culminating in a six-hour examination. The program curriculum progresses in complexity as you move through the three levels:

- Level I: Focuses on a basic knowledge of the ten topic areas and simple analysis using investment tools.

- Level II: Emphasizes application of investment tools and concepts with a focus on valuation of all types of assets.
- Level III: Focuses on synthesizing all of the concepts and analytical methods in a variety of applications for effective portfolio management and wealth planning.

Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving financial industry.

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.

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 business or occupation.

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 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.