



## Form ADV Part 2: Brochure Supplement

### ITEM 1: Introduction and Overview

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

Please contact Manal Fouz, [mfouz@azzad.net](mailto: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 Ms. Hussein is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### ITEM 2: Educational, Background and Business Experience

Reem Hussein is an Associate Financial Planner at Azzad Asset Management, Inc. Having joined Azzad in 2021, she is responsible for assisting financial 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 her employment with Azzad, Ms. Hussein served in a similar role 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.