



**GUIDE TO SERVICES AND COMPENSATION  
FOR ERISA ACCOUNTS ADVISED BY  
AZZAD ASSET MANAGEMENT, INC. (“AZZAD”)  
(Pursuant to Section 408(b) (2) of ERISA)**

The following is a guide to important information that you should consider in connection with the services provided by AZZAD with your ERISA account(s).

Should you have any questions concerning this guide or the information provided to you concerning our services or compensation, please do not hesitate to contact Ms. Manal Fouz at phone number 888.862.9923 or email address: [manal@azzad.net](mailto:manal@azzad.net).

Required Information	Location(s)
Description of the services that AZZAD will provide to your plan.	These can be found in AZZAD’s WRAP FEE PROGRAM BROCHURE (APPENDIX 1 to Firm Brochure) under Description of our Services.
A statement concerning the services that AZZAD will provide as an ERISA fiduciary and a registered investment adviser.	These can be found in AZZAD’s WRAP FEE PROGRAM BROCHURE (APPENDIX 1 to Firm Brochure) under Description of our Services.
Direct compensation AZZAD will receive from your Plan.	Information regarding compensation AZZAD will receive from your Plan can be found in AZZAD’s WRAP FEE PROGRAM BROCHURE (APPENDIX 1 to Firm Brochure) under Fees and Compensation.
Indirect compensation AZZAD will receive from other parties that are not related to AZZAD.	Indirect compensation information can be found in AZZAD’s Form ADV, Part 2a under Brokerage Practices.
Compensation AZZAD will receive if you terminate this service agreement.	Information regarding compensation paid upon termination of your account can be found in AZZAD’s Form ADV, Part 2a under Fees and Compensation.
The manner in which the Plan is billed.	Information regarding the manner in which your Plan is billed can be found in AZZAD’s Form ADV, Part 2a under Fees and Compensation- Ethical Wrap Program, as well as, in AZZAD’s WRAP FEE PROGRAM BROCHURE (APPENDIX 1 to Firm Brochure) under Fees and Compensation.
The cost to your Plan of recordkeeping services.	Not Applicable. AZZAD is not a recordkeeper or administrator to your Plan.