

ETHICS  
EXCEPTIONAL SERVICE  
TRUST

## Finding the Right Retirement Plan

*Let Azzad help you find a plan that works for your business*



**AZZAD**

ASSET MANAGEMENT

*Invest with faith*

**Selecting the best plan for your business can be challenging. With so many different types of retirement plans to choose from, where do you even start? It is important that you choose a plan that best suits your needs, your business's needs and the needs of your employees, without compromising your values. As a plan sponsor and fiduciary to a qualified retirement plan, you need someone on your side to assist you with your responsibilities to the plan. We can help you:**

**Select the plan that is most appropriate for your business**

**Educate you and your employees about your plan**

**Service your plan (process plan loans, distributions, and much more)**

## **WHY AN AZZAD RETIREMENT PLAN IS IMPORTANT FOR YOU**

Retirement plans provide a powerful asset for your business. They can help you:

Save money in taxes for your business. Employer contributions to the plan are generally tax deductible.

Maximize your business's profitability by helping to attract and retain quality employees

Boost employee productivity further improving your business's bottom line

Enjoy significant tax advantages when saving for your retirement

Azzad Asset Management is driven by the desire to seek the best possible solutions for our clients. We specialize in plan design based on employer goals, budget, and employee demographics. Our long-tenured representatives are committed to your satisfaction and have served customers across the country since 1997. When you work with us, you have a partner with extensive depth of experience across all facets of retirement plans and a dedication to supporting your success while serving your best interests.

## HOW WE CAN HELP

### **Are you starting a retirement plan from scratch?**

We can refer you to a trusted third party administrator (including an actuary, if necessary) who can help set up a customized retirement solution for your business. Together, we will create a cost effective solution that is designed to meet your employees' goals.

### **Do you have a trusted independent third party administrator (or actuary) but want to change investment managers?**

Azzad can take over the plan's investment management and work with your current administrator to deliver exceptional service. We make sure the plan transition process is as seamless as possible.

### **Do you have a "bundled" retirement plan (your payroll, third party administrator, investment options all in one)?**

We can give you options. We believe that qualified retirement plans should be customized to meet your specific goals and changing business needs. Bundled plans offer "cookie cutter" solutions, are not equipped to incorporate even slight changes to your situation, and often fall short on compliance issues due to lack of proper attention to the plan. In addition, you are limited to your bundled provider's investment options, so you will not be able to take advantage of Azzad's halal, socially responsible investment portfolios.

Call us at 888.86.AZZAD  
or email [info@azzad.net](mailto:info@azzad.net)  
to get started today.

## SEVEN TENETS OF HALAL INVESTING

1. Screening and Filtering
2. Planning and Diversification
3. Hire the Qualified (Due Diligence)
4. Back-end Screening and Filtering
5. Proxy Voting and Shareholder Advocacy
6. Purification
7. Zakah

*At Azzad we abide by the 7 Tenets of Halal Investing. These rules serve as the foundation of our ethical philosophy. They help us to grow our clients' wealth in a halal and responsible way.*

## YOUR AZZAD QUALIFIED PLAN FINANCIAL CONSULTANT

One of the ways we help plan sponsors carry out their fiduciary duties is by assigning them a dedicated Azzad Qualified Plan Financial Consultant. Your consultant acts as a liaison between you, your third party administrator (TPA), and accountant to ensure that your plan runs smoothly. In addition, your Azzad retirement plan will have its own dedicated financial advisor to educate participants about the plan and their investment choices.

### SMALL BUSINESS RETIREMENT PLAN FACTS

	401(K) PLANS	CASH BALANCE
<b>WHO IT'S FOR</b>	Nearly all employers can open a 401K account. However, these plans may be particularly attractive to those employers with over 25 employees, a sufficient number of employees who will defer a portion of their salaries, are willing to make employer contributions and will spend the time and money that a 401K plan requires.	Closely held businesses who want to make larger tax deductible contributions than a defined contribution plan, have consistent and sustainable profits and want to favor partners who are older than staff.
<b>KEY FEATURES</b>	Employer contributions are discretionary and, if made, income tax deductible. Employees can contribute with pretax dollars; their deferrals are not included in their gross income. Note: a Safe Harbor 401K is designed to eliminate the need to test for discrimination and top heaviness; therefore, employer contributions are generally required.	A defined benefit plan with features of a defined contribution plan. Accounts are credited with an employer contribution credit plus an interest credit rate, as defined by the plan document. Funding is mandatory to keep the plan assets on course to pay the promised benefits at retirement.
<b>WHO CAN CONTRIBUTE</b>	An employee who is at least 21 years and worked 1,000 hours for the employer in a previous 12-month period. Two years of service may be required for participation in a discretionary employer contribution (if the plan has one) as long as the employee will be 100% vested immediately	Employer only
<b>CONTRIBUTION LIMITS</b>	Employees may defer up to \$17,500 (\$18,000 year 2015) of their salaries (\$23,000 if over age 50 year 2014, \$24,000 year 2015). However, highly compensated employees may be subject to other limits to satisfy various IRS tests.	No set limit. Contributions are based on actuarial assumption. Maximum annual retirement benefit is lesser of \$210,000 or 100% of average compensation for highest three consecutive years
<b>ANNUAL FILING &amp; MAINTENANCE</b>	5500 form, annual TPA services required. Annual notices must be given to employees (i.e. Safe Harbor Notices and other ERISA disclosures). A TPA may also be required to conduct annual testing of the plan to ensure compliance with various IRS requirements. Like all ERISA Plans, the employer must obtain an ERISA Fidelity Bond to protect plan assets from abuse or theft.	Form 5500, TPA & Actuarial Services required. May require ERISA Fidelity Bond and PBGC coverage.
<b>ACCESS TO ASSETS</b>	Generally, a 401(k) plan can distribute elective contributions and earnings to an employee only upon the employee's death, disability, severance from employment, attainment of age 59½, hardship, or termination of the plan.	Trigger event must occur to withdraw. Some plans may not allow distributions until retirement age.
<b>DEADLINES</b>	A Traditional 401K Plan may be established anytime on or before December 31st. However, a Safe Harbor 401K must be established on or before October 1st.	December 31

# PLANNING SERVICES

## WALAH/PURIFICATION CALCULATIONS

# TECHNOLOGY

## FEES AND INVESTMENTS

### GETTING STARTED

It's simple to start your Azzad Retirement Plan. Simply complete our business census worksheet (available from an Azzad financial advisor). After you return it to us, we will assess your business needs in conjunction with a third party administrator. Our team will then produce two customized illustrations for you to choose from. And we will serve as your trusted advisor to help you make the decision that is right for you.

DEFINED BENEFIT	PROFIT SHARING	SEP IRA	SIMPLE IRA
Self employed business owners with few or no employees who earn \$200,000 or more and want to save quickly for retirement	Small business with few employees whose profits or financial ability to contribute to a plan varies each year	Self employed business owners with few or no employees	Businesses with less than 100 employees, want employees to contribute and have no other plan
Funding based on an annual target benefit rather than contribution limits, mandatory annual funding, requires actuary services	Permits higher employer contributions than SEP or SIMPLE, offers delayed vesting or waiting periods for participation, requires annual tax filing. However, most flexible qualified plan.	Easiest plan to administer, optional contributions but all eligible employees must receive same percentage of comp	Requires limited level of employer contributions, partially funded by employee salary deferrals, inexpensive to administer
Employer only	Employer only	Employer only	Employer matching or non elective contributions with employee salary deferral contributions
No set limit. Contributions are based on actuarial assumption. Maximum annual retirement benefit is lesser of \$210,000 or 100% of average compensation for highest three consecutive years	25% of salary (20% of self-employment income) up to \$52,000 (\$53,000 for 2015)	The lesser of 25% of an employee's compensation (or 20% for yourself if self-employed contributing to your own SEP) or \$52,000 (\$53,000 for 2015). You may consider up to \$260,000 or \$265,000 for 2015 compensation	Employee salary deferral of \$12,000 (\$12,500 year 2015) and additional \$2,500 (\$3,000 year 2015) if over age 50, plus employer match
Form 5500, TPA & Actuarial Services required. May require ERISA Fidelity Bond and PBGC coverage.	Form 5500, TPA services required	None	None
Trigger event must occur to withdraw.	Trigger event must occur to withdraw. In service withdrawals may be permitted depending on plan	Penalty free after age 59 ½, possible 10% penalty if taken before	Penalty free after age 59 ½, 25% penalty if taken within 2 years after first contribution and possibly 10% penalty if taken before age 59 ½
December 31	December 31 (or end of fiscal year)	Generally April 15 or October 15 if filing an extension	October 1



{ Call us at 888.86.AZZAD  
or email [info@azzad.net](mailto:info@azzad.net)  
to get started today.