



# AZZAD ASSET MANAGEMENT

*Invest with faith*

## Individual Plan Participant Information (For Participant Level Accounts ONLY)

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_/\_\_\_\_/\_\_\_\_

Social Security Number \_\_\_\_\_ Email \_\_\_\_\_

Primary Address (US Only) \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Day Phone ( ) \_\_\_\_\_ Evening Phone ( ) \_\_\_\_\_

We require that each individual plan participant have a unique username.

- **Username Requirements:** 8-12 characters and not case sensitive. NOTE: You cannot change the username after it is created.

**Individual Plan Participant Username:**

**PLEASE CHECK AN APPROPRIATE STRATEGY FOR YOUR RETIREMENT ACCOUNT. IF YOU ARE UNSURE OR WOULD LIKE ADDITIONAL HELP, PLEASE COMPLETE THE QUESTIONS BELOW SO THAT WE MAY FURTHER GUIDE YOU.**

STRATEGY	% IN FIXED INCOME	% IN EQUITY	HISTORICAL ANNUALIZED RETURN*	HISTORICAL RANGE OF ANNUAL RETURNS	DESCRIPTION
<input type="checkbox"/> GLOBAL AGGRESSIVE	0%	100%	7.37%	-9.25% to +23.99%	This strategy is appropriate for an investor who has a long time (15-20 years) before retirement and is comfortable with all the ups and downs of the stock market. This strategy has a greater percentage in areas with higher return possibilities but also higher risk, or chance of losing money.
<input type="checkbox"/> GLOBAL MODERATE AGGRESSIVE	15%	85%	7.10%	-6.8% to +21%	This strategy is appropriate for an investor who has a long time before retirement (12-20 years) but wants to add some stability to their portfolio. This strategy invests 15% of the portfolio in fixed income which has less fluctuations (volatility) than the stock market. The remaining 85% is invested in stocks that vary in risk ranging from those with high risk with high return to low risk and low return.
<input type="checkbox"/> GLOBAL MODERATE	35%	65%	6.57%	-3.81% to +16.95%	This strategy is appropriate for an investor who has less than 12 years until retirement and wants to take a moderate level of risk. The strategy invests 35% in fixed income and 65% in stocks that range from those with high risk with high return to low risk and low return.
<input type="checkbox"/> GLOBAL MODERATE CONSERVATIVE	55%	45%	5.96%	-1.12% to +13.04%	This strategy is appropriate for an investor who is a few years before retirement (3-5 years) or is in retirement. This strategy invests 55% in fixed income and 45% in stocks. The portion in stocks are invested primarily in companies with moderate risk.
<input type="checkbox"/> GLOBAL CONSERVATIVE	80%	20%	4.75%	+1.61% to +7.89%	This strategy is appropriate for an investor who is in retirement or wants to take the least amount of risk in their portfolio.

*\*Historical Annualized Return of each allocation is from February 1999-March 2015  
Past performance cannot guarantee future results*

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**AZZAD**

**ASSET MANAGEMENT**

Individual Plan Participant Information

Please complete the questions below only if you did not check a strategy above and would like additional help in selecting an appropriate strategy.

1. **What is your age?**    30 or under    31 - 49    50 - 65    66+
  
2. **Assume you are investing \$100,000 and have the following hypothetical portfolios to choose from. Assuming there is an equal chance of achieving either result (low or high) which would you prefer? (Portfolio 1 = least risk; Portfolio 6 = greatest risk))**  

<input type="checkbox"/> Portfolio 1: \$100,000 - \$105,000	<input type="checkbox"/> Portfolio 4: \$85,000 - \$135,000
<input type="checkbox"/> Portfolio 2: \$95,000 - \$115,000	<input type="checkbox"/> Portfolio 5: \$75,000 - \$150,000
<input type="checkbox"/> Portfolio 3: \$90,000 - 125,000	<input type="checkbox"/> Portfolio 6: \$65,000 - \$160,000
  
3. **Keeping in mind your goals for this account and your tolerance for short-term market declines, where would you place yourself on the following scale?**  

<input type="checkbox"/> 1 (Least Risk Tolerant)	<input type="checkbox"/> 6
<input type="checkbox"/> 2	<input type="checkbox"/> 7
<input type="checkbox"/> 3	<input type="checkbox"/> 8
<input type="checkbox"/> 4	<input type="checkbox"/> 9
<input type="checkbox"/> 5	<input type="checkbox"/> 10 (Most Risk Tolerant)
  
4. **Your investable assets are:**    Greater than your current income    Less than your current income
  
5. **Over the next several years, you expect your annual income to:**  

<input type="checkbox"/> Stay about the same	<input type="checkbox"/> Decline moderately
<input type="checkbox"/> Grow moderately	<input type="checkbox"/> Decline substantially
<input type="checkbox"/> Grow substantially	
  
6. **What do you expect to be your next major expenditure?**  

<input type="checkbox"/> Buying a house (and/or paying off a current mortgage on a house)	<input type="checkbox"/> Providing for retirement
<input type="checkbox"/> Paying for college education	<input type="checkbox"/> Buying a new business
  
7. **When do you expect to use most of the money you are accumulating in this investment account?**  

<input type="checkbox"/> Any time in the coming months. Liquidity is highly important	<input type="checkbox"/> 6 - 10 years from now
<input type="checkbox"/> Probably in the future: 1 - 5 years from now	<input type="checkbox"/> 11 - 20 years from now
  
8. **Life insurance may be useful in protecting assets and/or in reducing any subsequent estate tax liabilities. Which of the following best describes your situation:**  

<input type="checkbox"/> I have adequate life insurance.
<input type="checkbox"/> I do not have life insurance, but I plan to acquire it in the near future.
<input type="checkbox"/> I do not have any life insurance and do not intend to acquire any.
  
9. **What is the investment time horizon most appropriate for this account? If you are highly concerned about volatility and looking for short-term results, answer "1 Year." If you are less concerned with volatility and are looking to maximize long-term performance, answer "8+ years."**  

<input type="checkbox"/> 1 year	<input type="checkbox"/> 4 - 7 years
<input type="checkbox"/> 1 - 3 years	<input type="checkbox"/> 8+ years

**CONTINUED**



**10. Which of these plans would you choose for your investment dollars?**

- You would opt for maximum diversity, dividing your portfolio among all available investments, including those ranging from highest return-greatest risk to lowest return-lowest risk.
- You are concerned about having too much exposure to any single asset class. You would divide your portfolio between two investments with high rates of return and moderate risk.
- You would put your investment dollars in the investment with the highest rate of return and most risk.

**11. If you were to invest in one stock mutual fund, which of the following would you choose?**

- A fund that invests in companies holding the potential to make significant technological breakthroughs, and whose stocks are still at their low initial offering prices.
- A fund that invests only in established, well-known large companies that have the potential for continued growth.
- A broadly diversified fund devoted to well established, large companies that pay dividends.

**12. Assume you are investing in a bond. Which of the following would you choose?**

- A "high yield bond" that offers a higher yield than most other bonds, but also has a higher risk of default than investment grade bonds.
- A "treasury bond," which offers a relatively low interest rate, but is backed by the United States Government.
- The bond of a well-established company that offers a yield and level of risk somewhere between a treasury bond and a high yield bond.
- A "tax-free bond"—because minimizing taxes is your primary investment objective.

**13. Please select which of the following best reflect your investment philosophy toward risk and return.**

- My primary goal is preserving my initial capital. Therefore, I want my portfolio risk level to be low, with minimal volatility.
- My primary goal is growth of my capital. I am willing to accept higher volatility in the short term, for greater performance in the long term.

