



Form ADV Part 2: Brochure Supplement

ITEM 1: Introduction and Overview

This brochure supplement dated 2/17/2023 provides information about Fatima Iqbal that supplements the 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 Ms. Iqbal is available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2: Educational, Background and Business Experience

Fatima Iqbal is an Investment Adviser Representative/Financial Planner at Azzad Asset Management, Inc. Having joined Azzad in 2008, she is responsible for assisting clients with their investment policy statements, retirement and college planning and other complex financial planning needs. Ms. Iqbal also assists organizations with their charitable giving needs. She is a frequent speaker and writer on faith based socially responsible investing at conferences in the United States and abroad.

Born March 1983 and raised in Kentucky, Fatima graduated from Cornell University in 2005 with a BA degree in Applied Economics and Management and a Masters of Finance degree from Rochester Institute of Technology in 2007. She is a member of the Beta Gamma Sigma International Business Honor Society.

Ms. Iqbal earned her CFP (Certified Financial Planner) designation in 2011. She also holds Series 65 license (Uniform Investment Advisor).

She currently resides in the suburbs of Chicago with her husband children. Besides her work as an investment advisor representative, she serves as a Director of the Diwan Foundation, a nonprofit organization committed to supporting and improving American Muslim life at Cornell University.

Designations:

Certified Financial Planner (CFP®): 2011

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 65 License (Uniform Investment Advisor)

The Uniform Investment Advisor Law Examination (Series 65 license) is required by anyone intending to provide any kind of financial advice or service on a non-commission basis. It is designed to qualify candidates as investment adviser representatives. The exam for this license was substantially expanded in 2000 to become a 180-minute exam. The exam now not only covers the rules and regulations pertaining to registered investment advisers, but also various investment vehicles and disciplines, economics, ethics and analysis.

ITEM 3: Disciplinary Information

Ms. Iqbal has no disciplinary history.

ITEM 4: Other Business Activities

- A. Investment-Related Activities
 - 1. Ms. Iqbal is not engaged in any other investment related activities.
 - 2. Ms. Iqbal does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.
- B. Non Investment-Related Activities
 - 1. Ms. Iqbal is not engaged in any other business or occupation.

ITEM 5: Additional Compensation

Ms. Iqbal 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. Iqbal 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 reviewed by Azzad Asset Management's Chief Compliance Officer.