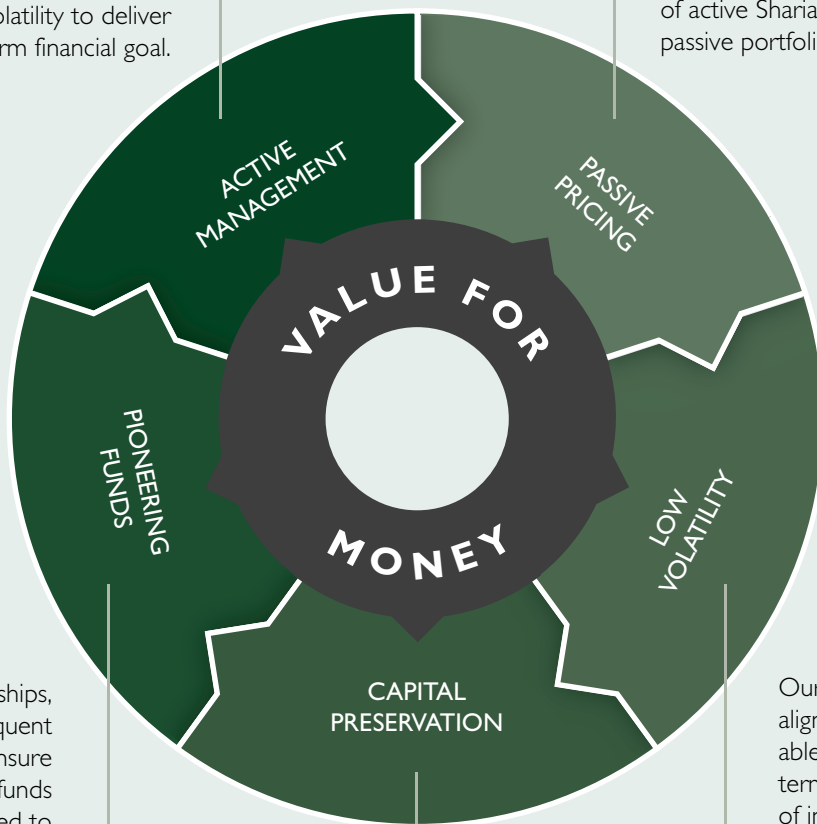


Our aim is to provide you with actively managed, low volatility portfolios focused on protecting and growing your wealth in a Sharia-compliant manner.

Active management is critical to what we deliver. We adopt a global orientated approach to investing with a focus on buying good quality funds without overpaying for them. We only add actively managed funds if we feel they can add value to your portfolio over the short-, medium- and long-term. Investing isn't just about targeting returns 10 years away, but instead actively managing your assets through short-term volatility to deliver that all important long-term financial goal.

Competitive performance shouldn't cost the earth. We specialise in finding the best Sharia-compliant fund managers at the lowest possible prices we can achieve. This enables us to provide you with the quality combination of active Sharia-compliant investing with passive portfolio charging.



Our industry relationships, extensive research and frequent fund manager interviews ensure we source some of the best funds for the lowest fees compared to our competitors. Sharia investing is one of the fastest growing areas of the investment universe with lots of exciting funds coming to market, which makes the future of Sharia investing a very attractive place to be.

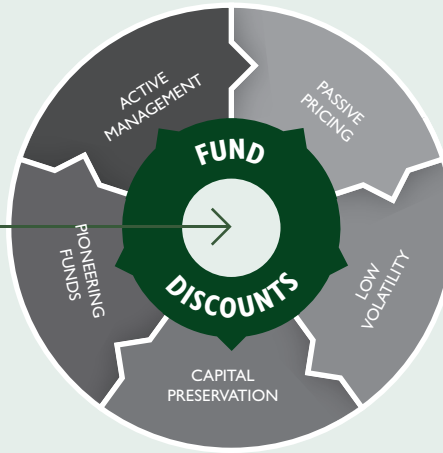
Our low volatility approach is aligned with your needs. Being able to protect you from short-term market risks by selling out of investments that might come under pressure, is a key part of what we do to defend your assets. The best phrase to describe us would be "a safe pair of hands."

Value for money means nothing if we are not protecting your capital when markets are volatile. We will never take unnecessary risks with your money, ensuring that your investments are never too far from a safe harbour.

We understand that you may require your money back at any time, so all of our investments are 100% liquid, which means that they can be sold whenever you need.

How active management of Sharia-compliant investments feeds into the construction of your portfolio.

1/3 of your portfolio comprises discounted funds



These are funds which we have uncovered as next generation winners. A requirement which we see as mandatory for any good portfolio manager. Owning the next generation of investment leaders can often come with significant discounts on offer for seeding these funds. This has been difficult to uncover within the Sharia investment space, but its recent growth in size is very encouraging for future fee negotiations.

1/3 of your portfolio comprises defensive funds



This part of your portfolio is key to offering a cost-effective solution to global market exposure. We believe there is an optimal level of investment into active funds, with the rise of Sharia-compliant passive ETFs providing strong cost-effective building blocks on which to build our tried and tested fund selection process.

1/3 of your portfolio comprises alpha funds



This part of your portfolio is reserved for funds which offer you the best opportunities. This is often with innovative fund managers with long track records of outperformance in an attractive part of the market. We believe these funds, despite tending to be more expensive, add significant value in their own right. Given our focus on being cost-efficient, we have a budget to invest into these highly effective managers.