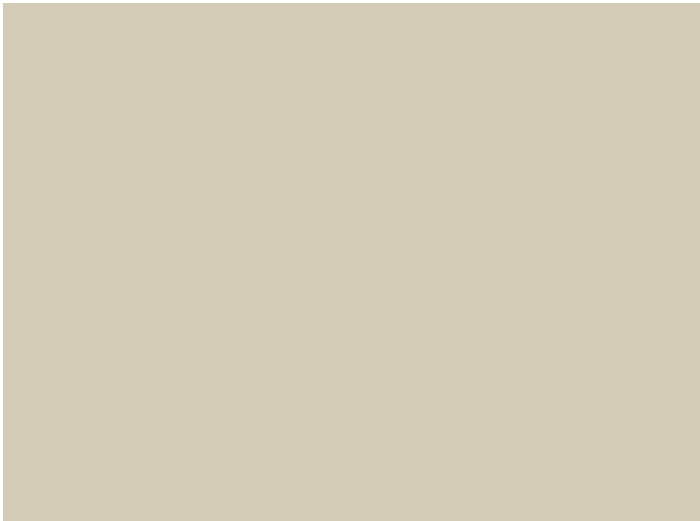




Islamic Finance

- Challenges
- Risk Mitigation
- Use of Tax laws for your benefits
- Invest in Sharia Compliant Funds
- Iman Fund





بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

In the name of Allah, Most Gracious, Most Merciful

NORTH AMERICAN ISLAMIC TRUST

Committed to Serving the Muslim Community

NAIT Mission

- **Revive Prophet's Sunnah of Waqf**
- **Limit Islamic Center's Properties from Potential Legal Liabilities**
- **Pool American Muslim Communities Financial Assets for Mutual Benefits**
- **Offer Shariah-Compliant Financial Products and Solutions**
- **Offer Value Added Services to Affiliated Centers**

NAIT Services

- **Islamic Centers Division WAQF Program**
Safe-Guarding Mosques & Islamic Schools
- **Islamic Centers Cooperative Fund ICCF**
Pooling Muslims Funds for Mutual Benefit
- **Iman Fund**
Shariah Compliant Mutual Fund
- **American Trust Publications (ATP)**
Publisher of Credible Islamic Titles

HALAL INVESTING

Q: What is a Halal company?



- ① Screen companies that are not in certain industries
- ② Screen companies with certain financial ratios

SCREENING PROCESS

Invest in companies that **AVOID**

Alcohol, Pork, Weapons, Defense, Adult Entertainment, Gambling, & Interest/Debt



What is Islamic Finance

Islamic finance is banking, lending, and saving practices that comply with Islamic law.

Islamic beliefs limit the types of investments allowed due to the nature of the underlying company or the features of the financial instrument.

Islamic banking views lending as a relationship that unfairly favors the lender; as a result, loans must not be interest-bearing since interest can not be earned.

Sharia law also states investors must not invest in companies that engage in forbidden activities, limiting the scope of public equities an Islamic investor can hold.

Though originating in the 7th century, recent gradual legitimization of Islamic finance has led to Islamic financial institutions, halal equity indexes, and Sharia law-compliant financial opportunities.

Investments Challenges

1. **Market Volatility:** Financial markets can be unpredictable, with fluctuations in asset prices affecting the value of your investments.
2. **Risk Management:** Identifying and managing risk is crucial.
3. **Inflation:** Inflation can erode the purchasing power of your investment returns.
4. **Lack of Knowledge:** Investing successfully requires understanding complex financial concepts and market dynamics.
5. **Emotional Bias:** Emotions such as fear, and greed can lead to impulsive decisions.
6. **Long-Term Commitment:** Successful investing often requires a long-term perspective,
7. **Economic Conditions:** Recessions, interest rate changes, and geopolitical events.
8. **Fees and Costs:** Investment accounts and products often come with fees and expenses.
9. **Diversification:** Achieving proper diversification across various asset classes and sectors.
10. **Regulatory and Tax Implications:** Navigating the complex rules and tax.
11. **Liquidity:** investments may not be easily convertible to cash without significant loss,
12. **Fraud and Scams:** There are risks of encountering fraudulent schemes.



Risk Mitigation

1. **Diversification:** Spread your investments across different asset classes.
2. **Asset Allocation:** Adjust your portfolio's asset mix based on your risk tolerance, investment goals, and time horizon.
3. **Diversification:** Spread your investments across different asset classes, sectors, and geographic regions.
4. **Asset Allocation:** Adjust your portfolio's asset mix based on your risk tolerance.
5. **Research and Due Diligence:** Conduct research before making investment decisions
6. **Regular Monitoring:** Continue to monitor investments and review your portfolio.
7. **Setting Stop-Loss Orders:** Use stop-loss orders to automatically sell investments.
8. **Hedging:** Consider using instruments like options or futures to hedge against losses.
9. **Risk Assessment Tools:** Risk assessment tools and software to evaluate the risk profile
10. **Stay Informed:** Keep up with market trends, economic indicators, and news .
11. **Consult Professionals:** Work with financial advisors or investment professionals.
12. **Avoid Emotional Decisions:** Make decisions based on research and strategy.
13. **Maintain Liquidity:** Keep a portion of your portfolio in liquid assets to ensure you can
14. **Long-Term Perspective:** Focus long-term investment goals and avoid impulsive acts.



Why Invest

- Investing can offer several benefits, depending on your financial goals and personal situation. Here are some reasons why people choose to invest:
 - 1. Grow Your Wealth:** Investing can help grow your money over time, potentially offering returns that outpace inflation and increase your overall wealth.
 - 2. Achieve Financial Goals:** Investments can be tailored to help you reach specific financial goals, such as buying a home, funding education, or planning for retirement.
 - 3. Generate Income:** Certain investments, like dividends from stocks or interest from bonds, can provide a regular income stream.
 - 4. Diversify Your Portfolio:** Investing in different assets (stocks, bonds, real estate) helps spread risk and can improve your portfolio's stability.
 - 5. Retirement Planning:** Investing is crucial for building a retirement fund that will support you when you're no longer working.



Use tax laws to your advantage

1. Utilize Tax-Advantaged Accounts

Individual Retirement Accounts (IRAs): Contributions are tax-deductible,

401(k)s and Other Employer-Sponsored Plans: Contributions are deductible.

2. Take Advantage of Capital Gains Tax Rates

Long-Term vs. Short-Term Capital Gains: Long-term has lower tax.

3. Offset Gains with Losses

Tax-Loss Harvesting: Sell investments at a loss to offset gains from other investments.

4. Make Use of Tax Credits and Deductions

Energy-Efficient Investments: Some investments in energy-efficient home or EV cars..

Educational Savings Accounts: Contribute to 529 Plans , Coverdell Education Savings

5. Consider Tax-Efficient Funds

Index Funds and ETFs: Low turnover and fewer taxable events Vs managed fund

Municipal Bonds: Interest from municipal bonds is often exempt from federal ,States.

Strategic Withdrawals: Withdraw funds from taxable accts. when your income is lower

Roth Conversions: Consider converting Traditional IRA to a Roth when low income.

7. Take Advantage of Tax-Deferred Accounts

Annuities: Annuities offer tax-deferred growth. High fees and complex. complexity.

8. Keep Records and Documentation

Maintain Detailed Records: Proper documentation of purchases, sales, and expenses.

9. Consult a Tax Professional

Professional Advice: Tax laws are complex and frequently changing.



Emotional Discipline: Emotions like fear and greed can cloud judgment and lead to irrational investment decisions.



Continuous Learning: The investment landscape is constantly evolving, so it's important to stay informed and continuously educate yourself.



Adaptability: Flexibility and adaptability are key traits of successful investors. Being able to adjust your investment strategy in response to changing market conditions or new information is essential for long-term success.



Patience and Persistence: Building wealth through investing often requires patience and persistence. It's important to stay focused on your long-term goals and resist the temptation to chase quick profits.



Dollar cost averaging: Avoid mistiming the market, take emotions out of investing, think long term.

Art of Investing

THE IMAN FUND



The Iman Fund
(Ticker: IMANX) –
an Islamic mutual fund
based on Halal
principles



Allied Asset Investors
- the Investment
Advisor with over 35+
years of investment
experience

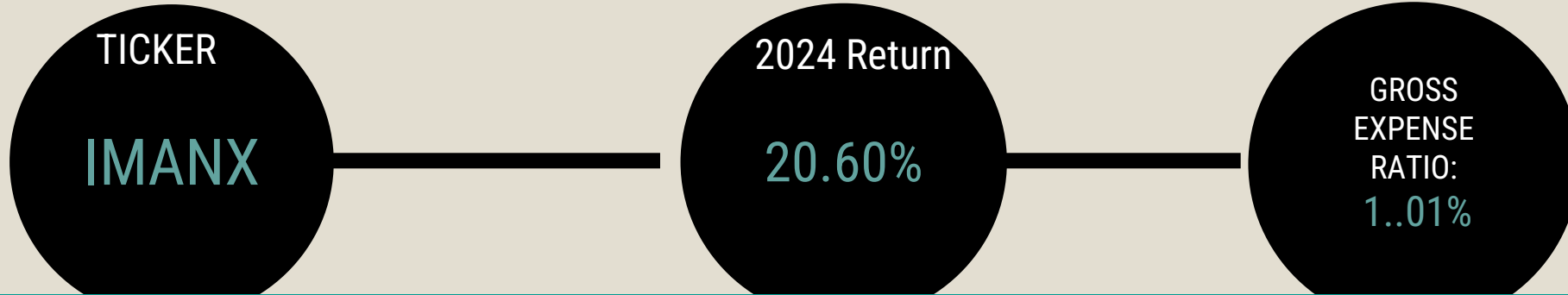
	Value	Core	Growth
Large			█
Mid			
Small			

The Fund invests in
many different stocks
but primarily invests in
large growth stocks

TICKER: IMANX

August 4th 2025

FUND PERFORMANCE



As of 8/04/2025	1-year	3-year	5-year	10-year
Iman Fund	12.80%	14.57%	10.22%	11.33%

The Performance data quoted represents past performance and does not guarantee future results. Investment return and principal value will vary, and shares may be worth more or less at redemption than at original purchase. Call 877-417-6161 or visit us at www.imanfund.com for the most recent month-end performance data. Current performance may be lower or higher than the performance data quoted.

TICKER: IMANX



IMAN FUND HOLDINGS

A small sample of the companies

Alphabet



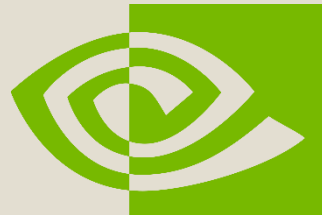
Microsoft



Alibaba.com™



accenture



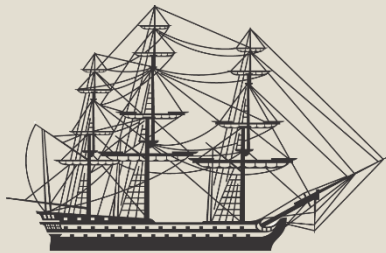
NVIDIA®

ExxonMobil

TICKER: IMANX


HOW TO INVEST IN IMAN

- 1 Invest in the fund directly
- 2 Invest through your regular brokerage account – Ticker symbol: IMANX



TICKER: IMANX

HOW TO INVEST IN IMAN

- 
- 1 Visit www.imanfund.com and click the 'Downloads' tab
 - 2 Find the application for the account you wish to open – there are forms for new direct account, IRA, & Coverdell (as well as account transfer forms)
 - 3 Fill out and complete the application form

LEARN MORE ABOUT THE FUND

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877-417-6161

8925 S Kostner ,Hometown, IL 60456



www.imanfund.com



TICKER: IMANX



IMAN FUND

SHARIAH COMPLIANT INVESTMENTS

☾★ **401K ROLLOVER**

☾★ **IRA (ROTH & TRADITIONAL)**

☾★ **COVERDELL EDUCATIONAL**

☾★ **REGULAR ACCOUNTS**

SCAN ME



IMAN FUND
ALLIED ASSET ADVISORS

HALAL INVESTING

WWW.IMANFUND.COM | 877-417-6161

INFO@INVESTAAA.COM

THE IMAN FUND IS DISTRIBUTED BY QUASAR DISTRIBUTORS, LLC

Reasons to Invest in IMAN Fund

- Adheres to strict halal standards
- Run by Muslims for Muslims
- All weather Fund
- Excellent Performance
- Benefits Islamic organization
- New lower expense ratio