

Halal Investing Made Easy

Trusted by over
100,000 customers
worldwide

 Wahed

wahedinvest.com





Your Halal Investing for the Future Starts Today

Talk to us about your options on **0808 169 6662** or visit **wahedinvest.com**

Start your Halal Investment journey from as little as £100

Launched in 2015 in the USA, Wahed's pioneering mission has centred around the idea that all Muslims should have access to an efficient Shari'ah compliant investment portfolio, regardless of their economic status.

As simple as it may sound, Islamic investment options are predominantly only available to wealthy individuals that can afford a high minimum investment amount. This phenomenon affects Islamic Investors more, due to the lack of competition amongst firms offering Shari'ah compliant services.

Many Muslims allow their savings to depreciate and lose value in conventional accounts, or they risk investing in non-Shari'ah compliant products. But now for as little as £100 with Wahed, you can watch your savings grow and prepare for those important events in life, like buying a home, performing Hajj, educating your children or planning a wedding, the list is endless.

i As with any investment your capital is at risk, as the value of your investment can go down as well as up. If you are unsure about whether investing is right for you, please seek expert advice.



The Wahed Product Overview

Wahed offers a completely digital investment solution, informed by world-class financial expertise and governed by a reputable ethical review board.

Wahed is able to deliver its automated investment management service at much lower costs to a global audience, without the constraints and inefficiencies faced by traditional banks and financial services. We have opened up access to high-quality financial products for ethical investors around the world and in the UK.

Our Investment Principles

We **DO NOT** invest in companies that deal with the following:



EXCESS DEBT



TOBACCO



ALCOHOL



GAMBLING



ADULT ENTERTAINMENT



IMPURE FOODSTOCK



USURIOUS INSTITUTIONS



FIREARMS



*Halal. Simple. Easy.
The best way I've
found to invest my
savings in a halal way.*

Saira, **London**



*As a community we
need to be strategic
with our savings and
Wahed now provides a
credible alternative.*

Hamza, **Glasgow**

As seen on



RACONTEUR

WALL STREET
JOURNAL

Mashable

Bloomberg

TC TechCrunch



Why Invest with Wahed?

'This company makes Halal Investing easy'

Forbes Business Magazine

Our technology makes investing as easy as 1, 2, 3. With a host of benefits that provides investors with a complete peace of mind.



A Transparent Digital Experience

Open an account in minutes and monitor your performance at any time across all devices



Just £100 Minimum Investment

We don't want to leave a single investor without access to our Shari'ah compliant platform



Account Security & Support

Wahed uses state of the art technology to safeguard your account and personal data, whilst providing telephone support when setting up and managing your account



Portfolio Rebalancing

Your portfolio is monitored and rebalanced to achieve your investment goals



Lower Fees

Our technology helps us reduce fees to a fraction of the industry average. No trading fees, no commissions. It's simple and clear

ANNUAL	FEE ACCOUNT BALANCE
0.99%	£100 - £249,000
0.49%	£249,000+



No Lock-in Period

Wahed Invest is a medium to long term investment platform. However you can place a withdrawal request at any time



Multiple Asset Classes

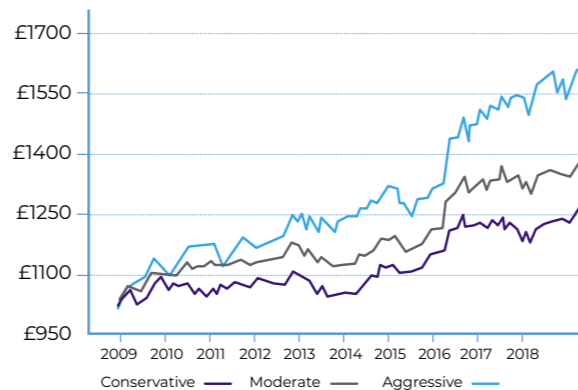
Invest in a diversified portfolio across 4 different asset classes including Sukuk (Islamic Bonds) and commodities

Investing in 3 Easy Steps

On registration Wahed Invest asks you a series of basic questions, including why you want to invest and how long for. To understand whether or not investing is appropriate for your circumstances and to determine your risk profile.

You will then be asked about the type of account you'd like to open, followed by how much you'd like to invest. We offer two types of accounts, the General Investment Account and the Stocks and Shares Individual Savings Account. You can choose from one of our six risk profiles, ranging between very aggressive, moderate or very conservative.

All securities used in the portfolio selection process are continuously monitored by our ethical review panel to ensure they comply with Shari'ah requirements.



Historical Portfolio Performance Insights with a £1000 Investment*

Begin your halal investment journey with just £100, whether it's for excess savings or a tax-advantaged savings through a Stock & Shares Individual Savings Account (ISA)

i * Past performance is not a guide to future performance, nor a reliable indicator of future results or performance. The returns are shown in GBP and exclude Wahed or custodial fees. Actual returns may fluctuate due to currency fluctuations. Data is sourced from Bloomberg.



1.

Sign Up Online at wahedinvest.com

Choose your investment plan and open your account within minutes.



2.

Deposit Funds

Transfer funds into your account, we will invest them on your behalf, based on your risk profile.



3.

Monitor Your Halal Investments

Monitor your performance and view your holdings at anytime.

i As with any investment your capital is at risk, as the value of your investment can go down as well as up. If you are unsure about whether investing is right for you, please seek expert advice.

Our Investment Methodology

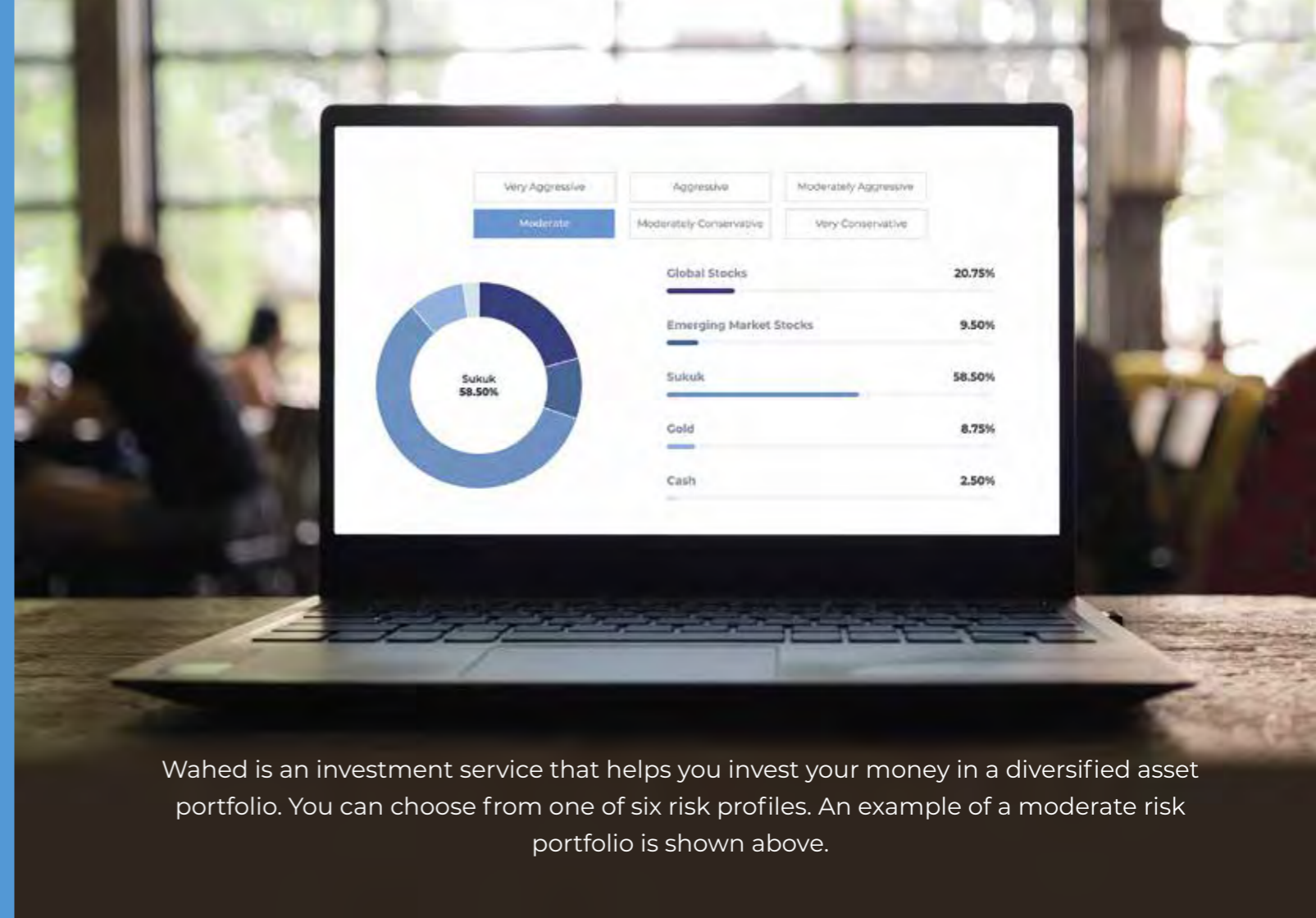
5 Key Steps

Simply put, Wahed aims to deliver a digital investment platform that maximises the long-term, net-of-fee real investment return for each client's particular tolerance for risk.

Optimal portfolios are identified using Modern Portfolio Theory (MPT) and combine a broad set of asset classes, each usually represented by a low-cost, passive exchange-traded fund (ETF).

Modern Portfolio Theory is the most widely accepted framework for managing diversified portfolios. The economists who developed MPT, Harry Markowitz and William Sharpe, received the Nobel Prize in Economics in 1990 for their ground-breaking research.

- 1 Identify a diverse set of asset classes
- 2 Select the most appropriate securities and/or funds to represent each asset class
- 3 Apply Modern Portfolio Theory to construct asset allocations that maximise the expected net-of-fee return for each level of portfolio risk
- 4 Determine your risk tolerance to select the allocation that is most appropriate for you
- 5 Monitor and periodically rebalance your portfolio taking advantage of dividend reinvestment



Wahed is an investment service that helps you invest your money in a diversified asset portfolio. You can choose from one of six risk profiles. An example of a moderate risk portfolio is shown above.

Your Investment Projections

The chart opposite is an illustration of what your investment could look like over the course of **30 years**, with a **£5,100** starting deposit and a recurring monthly deposit of **£200** on a moderate risk profile.

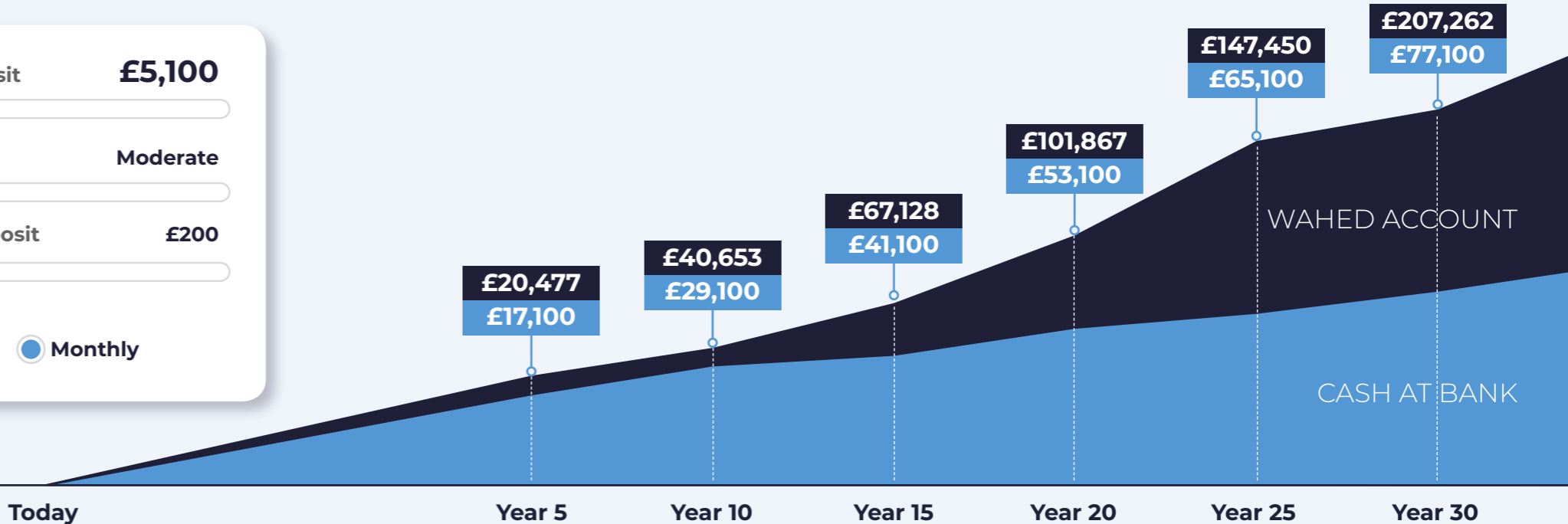
Visit our website at wahedinvest.com and use the **Goal Calculator Tool** towards the bottom of the homepage and submit your preferred figures to simulate different projections.

Starting Deposit **£5,100**

Risk Level **Moderate**

Recurring Deposit **£200**

Weekly Monthly



IMPORTANT INFORMATION: The value of an investment can go down as well as up so you could get back less than has been paid in. The figures shown are not a reliable indicator of potential investment performance. This is an example only, based on the assumptions used, including a fixed growth rate over the full term. It's important to keep in mind that the final value of your investment could be markedly different, depending on the actual growth rates. Please remember that inflation will reduce the spending power of any money you get back. These returns include Wahed fees. Annual fees are 0.99% for accounts up to £249,000 and 0.49% for accounts over £249,000.



With Wahed you are in Safe Hands

**£85,000
COMPENSATION
SCHEME**

Clients are covered by the Financial Services Compensation Scheme.



Check with us what protection the Financial Services Compensation Scheme offers you

www.fscs.org.uk

Wahed is overseen by some of the worlds most highly regulated jurisdictions and is authorised by the UK Financial Conduct Authority.

Licensed & Regulated

Regulated by the **Securities Exchange Commission (SEC)** in the United States of America and authorised and regulated by the **Financial Conduct Authority (FCA)** in the United Kingdom.

Wahed Invest Limited are members of the Financial Services Compensation Scheme, which provides customer protection of up to £85,000 per person per firm, if Wahed Invest Ltd is declared in default. This doesn't cover losses incurred through investment performance or if you get back less than you originally invested.

Wahed Shari'ah Board (AAOIFI)

Wahed has a renowned three person Shari'ah Board. Investments are screened for the presence of interest or Riba as well as certain debt ratios. We adhere to the Accounting and Auditing Organisation for Islamic Financial Institutions (AAOIFI) globally recognised Islamic investment standard.

Wahed as a company ensures that all contracts, processes and decisions are taken in compliance with Islamic Ethics. We provide clients with a unique annual purification report that includes both the methodology employed and the calculation figure.

Institutional Backers

Wahed is funded by a diverse group of Institutional and professional investors who believe in the long term vision and success of the enterprise.

These include; Cueball Capital, BECO Capital, Afkar Holdings managing partner Mr Khalid Jassim. Former JP Morgan Chase managing director Mr John Elkhair. Director of McKinsey & Company Mr Laurent Nordin, former McKinsey & Company partner Nasreddine Benaissa, Saudi Aramco Entrepreneurship Ventures, Cultiv8 (Dubai Department of Economic Development) and Rasameel.

Purification Methodology

Going the extra mile to
ensure your wealth is pure

Purification is the cleansing process that requires any investment income that might have been generated from unlawful activities according to Islamic principles be given to charity.

Our Shari'ah Board calculates the purification amounts and accrues it daily for all securities. This is calculated by considering the following:

- **The number of shares of each security**
- **The net income per share for each security**
- **The number of days held for each security**

We provide you with a unique annual purification report that includes both the methodology used and the calculation figures.



Wahed Invest is the best halal investment platform I have come across. It is very easy to see where your funds are being invested, its simple to track the performance of your portfolio and also very straightforward to fund your account whenever you need to.

Zakariya, Birmingham

A man in a green sweater is sitting at a wooden table outdoors. He is looking at a tablet computer. There is a white cup of coffee on a saucer next to the tablet. The background shows green foliage and a warm, golden light.

The Wahed Product Range

We have a range of Shari'ah compliant accounts and soon to be launched services, focused on helping you plan for the future and make the most of your savings in a halal way.

General Investment Account (GIA)

As described in this brochure, the Wahed General Investment Account allows individuals to invest in our portfolio based on their risk profile.

The minimum you can start saving with is £100 with no upper limits. All income, gains and losses are subject to tax. Wahed does not offer tax advice, it is best to seek advice from a professional tax adviser or your accountant. Wahed will issue you with annual tax certificates outlining any dividend income and capital gains or losses made within the tax year. You can use this information to help complete your tax returns.

Business Accounts

The Wahed Business Account is a new business Investment account aimed at helping businesses with tax efficient investment growth. For further details please contact our customer service team.

Stocks & Shares Individual Savings Account (ISA)

Set up an ISA with Wahed. An ISA is a tax-free saving account, which lets you save or invest money up to a certain amount without paying tax on your returns.

Any given tax year will have an ISA allowance. The tax year runs from April to April. This means you have until a specific date in early April of that tax year to use up your ISA allowance. When a new tax year starts you will have a brand-new ISA allowance. This happens on the first day of every new tax year.

If you do not use all your ISA allowance before the end of the tax year it will expire and you cannot carry forward any unused ISA allowance from one year to the next. Regardless of your rate of tax, you will not pay any income tax on money saved in an ISA, as long as you do not pay in more than your allowance each tax year.



Our services are focused on helping you plan for the future and making the most of your savings in a halal way.

Self-Invested Personal Pensions (SIPPs)

Wahed has formed a partnership with Options UK, who will be offering a Shari'ah Compliant Self Invested Personal Pension (SIPP) utilising Wahed Invest's portfolio services. Not everyone wants a pension company deciding how their pension savings are invested. Some people want to control where their money goes and how it grows. This is where SIPPs can provide an alternative. If you are self-employed, own a business or have opted out of your workplace pension then a SIPP could be right for you.

Put simply a SIPP is a flexible pension that gives you choices. Traditional pensions limit your investment choice to a shorter list of funds normally run by a pension company's own fund managers. With a SIPP you have a wider range of options from which you can choose, including commercial property. A SIPP can be set up on an execution only basis, though you don't need to, we always recommend you take independent financial advice from a qualified and regulated firm or individual. SIPPs can also be suitable for people who want to gather all of their pensions into one pot before they retire, or for those who want to keep their money invested after they retire so that they can draw down an income from it.

Workplace Pensions (WP)

Wahed has also formed a partnership with Options Corporate Pensions Ltd to offer Halal workplace pensions, by using the Wahed models as the Sharia default in the Options Workplace Pension Trust.

A workplace pension helps you save for your retirement and is arranged by your employer. Both you and your employer have to pay into it under Auto Enrolment rules. Contributions are taken directly from your wages and paid into your pension.

Both your employer and you must make contributions into a workplace pension. Currently the minimum is 8% of salary with the employer legally obliged to pay 3% and the remainder paid by the employees with tax relief coming from HMRC. Most current workplace pensions are defined contribution pensions. This means that the amount you have in your pension plan on retirement depends on how much you've paid into your pension and how your investments have performed over time.

For further details on SIPPs or Workplace Pensions please contact our customer service team.



Global Management Team

The Wahed management and investment teams, board of directors and advisors consist of seasoned professionals, industry leaders and scholars.



Junaid Wahedna (CEO)
CMA, CAIA, CDIF

Junaid is the CEO and founder of Wahed Inc. A graduate in Industrial Engineering and Operations Research from Columbia University in New York. Whilst studying he served as the Managing Editor of The Columbia Financial Review. He was formerly involved in merchant banking, serving as a financial analyst at M Capital Group (MCG).



Musa Abdul-Basser
Chief Legal & Compliance Officer

A licensed capital markets attorney with a law degree from Georgetown University Law Center and a BA from Wesleyan University, majoring in international relations. Musa has over 15 years of experience ranging from Wall Street private practice to AM Law 100 law firms.



Kareem Tabbaa
Chief Product Officer

Kareem leads and executes the company's product and growth plans. Prior to Wahed, Kareem worked in investment banking at Goldman Sachs in London. He graduated with honors from Cass Business School where he focused on Banking and International Finance.



Mehdi Benslimane
Head of Strategy

Mehdi has more than 11 years of experience working for Societe Generale, Morgan Generale, Morgan Stanley and BNP Paribas before joining Wahed. He has a MS in Finance from ESSEC Business School and a BA from Paris-Dauphine University.

UK Management Team



Aris Parviz
Head of UK Business

With a decade of experience in operations management, business strategy, growth and finance, Aris is an accounting graduate from George Mason University. His background includes providing advisory services at Deloitte and KPMG.



Trevor Davies
Chief Compliance Officer

Trevor is a senior compliance professional with over 25 years experience in regulated financial services. He previously worked with Al Rayan Bank, formerly the Islamic Bank of Britain, United Bank UK and NatWest, a part of the Royal Bank of Scotland Group. He is responsible for the company's adherence to all regulatory frameworks.



Abul Uddin
Business Development Manager

Abul joined Wahed having spent nearly 20 years in the wealth management industry. He has worked as an authorised investment and wealth management advisor for a range of banks including Kleinwort Hambros Private Bank and HSBC managing portfolios of high net worth clients.

A Dedicated Investment Team

The Wahed Investment Committee consists of experts and industry professionals.



Navid Goraya

Managing Director of White Oak Advisors Inc, New York, USA. Former Managing Director and Global Head of Wealth Management HSBC, New York USA



Samim Abedi

Global Head of Portfolios, Wahed Inc. Former Global Investments and Fixed Income Investment Strategy Advisor at JP Morgan and former member of Trading and Investments at Google.



Professor Jahangir Sultan

Professor of Finance, Bentley University, Boston, USA. Advisory Board Member at Artico Partners, Zurich and Green Technologies Ltd, New York, USA



Omar Bassal

Head of Asset Management at MASIC. Former Portfolio Manager of Azzad Asset Management, Inc and Equity Analyst at Profit Investment Management, LLC (Investor Resources Group). He also worked at Merrill Lynch's private wealth management group.

A Renowned Ethical Shari'ah Review Board



**Sheikh Muhammad
Ahmad Sultan**

Shaikh Muhammad procured his Masters A'alamiyah in Fiqh and Usool ul Fiqh from Jami'ah Ahsan UI Uloom and attained a BA in Islamic Sciences from Jamia Darul Uloom. He has worked predominantly in financial services along with retail and investment banking.



Mufti Faraz Adam

Mufti Faraz completed an Alimiyyah program in the UK and then graduated from the Iftaa course in South Africa. He holds a Master's Degree in Islamic Finance, Banking and Management from Newman University and currently serves as a full-time Zakat advisor and researcher at the National Zakat Foundation.



Dr. Aznan Hasan

Dr Aznan is a globally renowned Shari'ah Scholar who has been actively involved with the development of international Islamic Finance, having specialised in Islamic Commercial Law, Islamic Banking and Islamic Legal Theory.

Board of Directors & Advisors



Khalid Al Jasim

Director at Afkar Holdings.
Former Director,
ArcapitaBank



Feras Kandari

Managing Director Rosette
Merchant Bank UK. Former
member of Treasury,
National Bank of Kuwait



Salman T. Jaffrey

Chief Investment
Officer at Saudi Aramco
Entrepreneurship Ventures,
former Chief Financial Officer
at Saudi Aramco Energy
Ventures



Nasreddine Benaissa

Managing Partner, Eastgate
Capital, DIFC, former partner
McKinsey & Company



Ali Rahimtulla

Partner at Cue Ball Capital.
Former Vice President, Financial
Institutions Group at Goldman
Sachs



Laurent Nordin

Laurent Nordin co-founded capital D
after 22 years with McKinsey&Company.
He started with the Paris office in 1995,
became a Partner in 2001 and moved to
Dubai to co-lead and grow the
Middle-East office (now 450 consultants
with 5 locations).

Wahed

Revolutionising Halal Investing

London, United Kingdom

50 Liverpool Street
London EC2M 7PY

New York, USA

12E. 49th Street
Suite 7-123, NY 10017

Washington DC, USA

1775 Tysons Boulevard
VA 22102, Washington

Dubai, UAE

#103, HDS Business Centre,
Cluster M, JLT, P.O Box 336730

Kuala Lumpur, Malaysia

1st Floor, 43 Jalan Nova U5/76
40150 Shah Alam Selangor

Mumbai, India

6th Floor, 3 Guru Nanak Road
Bandra (West), 400050

0808 169 6662

wahedinvest.com

uksupport@wahedinvest.com



Registered in England and Wales (Company No. 10829012). Registered office: 50 Liverpool Street, London EC2M 7PY, UK. Wahed Invest Limited (Reference number: 833225) is authorised and regulated by the Financial Conduct Authority.

Please visit www.wahedinvest.com for full terms & conditions. No representation or warranty, express or implied is made or given by or on behalf of the author. Wahed or its affiliates as to the accuracy and completeness of the information contained herein and no responsibility or liability is accepted for such information. By accepting this document in its entirety, the recipient acknowledges and accepts the foregoing statement.