

# Halal Growth Strategy

## Objective

**Halal Growth Strategy** is designed to seek long-term capital appreciation by investing in securities that adhere to Islamic principles.

## Selection Process & Approach

**Overview:** Screening companies is the process taken when determining what makes for a halal investment. The selections are based on defined Islamic criteria which excludes companies with the following attributes:

1. Bonds and other interest-based investments.
2. Stocks of companies that do not adhere to Islamic values i.e. Alcohol, Pork-related products, Gambling, Pornography, Insurance and banking.
3. Stocks of companies that are highly leveraged (high debt).
4. Derivatives, currency swaps and other hedging strategies.

## Strategy Overview

- The portfolio is mainly comprised of US stocks of large capitalization.
- The portfolio holdings may range between 20-30 positions.
- The portfolio is monitored continuously and decisions to buy, sell or hold are made on a quarterly basis.
- The strategy seeks diversification by selecting investments in several market sectors i.e. Technology, Healthcare, Industrials etc.

## Process Outline

Begin with the S&P 500 Index and S&P ADR

Long Term Debt / Market Equity < 30%

Return on Equity > 15%

Analyst Examination and Rating

Halal Growth Strategy

\*\*Investment advice offered through Desla Wealth Management, a registered investment advisor.

\*\*There is no assurance any strategy will be profitable or protect against loss. Investing involves risks including loss of principal. There is no guarantee that a diversified portfolio will enhance overall returns or outperform a non-diversified portfolio. Diversification does not protect against market risk.

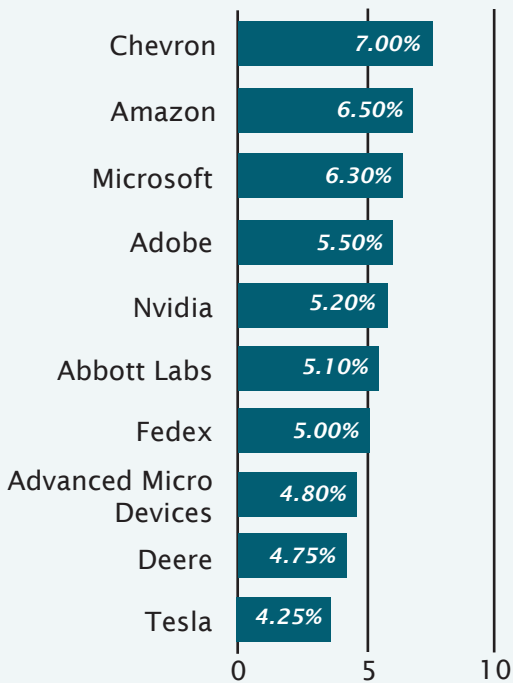
\*\*\*See reverse side for important disclosures

## Annual Management

Amount Invested	Cost
\$50,000.00 - \$99,999.99	1.75%
\$100,000.00 - \$249,999.99	1.50%
\$250,000.00 - \$499,999.99	1.25%
\$500,000.00+	1.00%

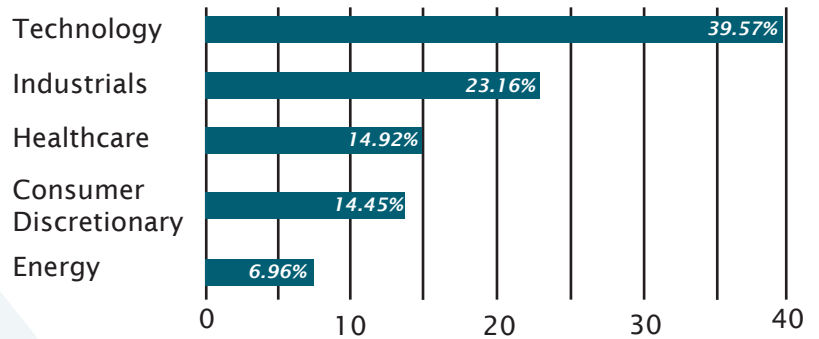
\*Minimum investment is \$50,000.00

## Top Ten Holdings



\*Data shown as of 06/25/2024

## Sector Allocation



### Management Team

*taking care of you like family*

#### Portfolio Manager

Dean Khatib

#### Industry

2010

#### Desla Wealth Management

2015



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