



# Open your eyes to **Islamic Super**

Focusing on a brighter future for Australian Muslims by removing that evil from their super. **Interest.**



# Our Purpose

**We make lives better by solving the financial challenges of our community**

For almost a decade, Hejaz has delivered on our promises to customers and earned recognition as Australia's leading Islamic Financial Group



# Why Hejaz Islamic Super

## Clear. Open. Transparent

We grow your superannuation Islamically

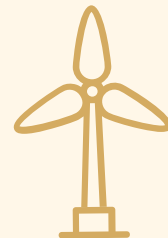
### We are Transparent

We ensure our relationship is built based on trust and with higher ethical standards



### We are Sustainable

We seek only those investments which do good to our planet and community



### We are Committed

We want to accomplish and provide world-changing returns for our members



### We are Responsible

We strive to provide an Islamic investment option and avoid things that don't align with our values



# What sets us apart from the rest



No Interest



Invested in Halal

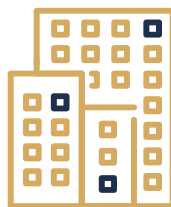


100%  
Transparent



Best Performing

Islamic Balanced Super Option  
FY18/19, FY19/20, FY 20/21



Largest

Islamic financial services  
provider in Australia



50+ years  
of collective  
Islamic finance experience



\$500M

Funds Under Management  
and Advice (FUMA)



APRA Regulated

through the Freedom of  
Choice / HUB24 platform

## As Seen On



The Adviser



FINANCIAL  
STANDARD.

MONEY|MANAGEMENT

AustralianBroker

FINANCIAL REVIEW



The Courier Mail

THE AGE

IFN Islamic Finance news  
The World's Leading Islamic Finance News Provider

ADVISER VOICE  
Education and information  
for financial advisers



GULF TIMES

Professional  
PLANNER

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# All superfunds, whether ethical or non-ethical, invest in interest bearing asset classes

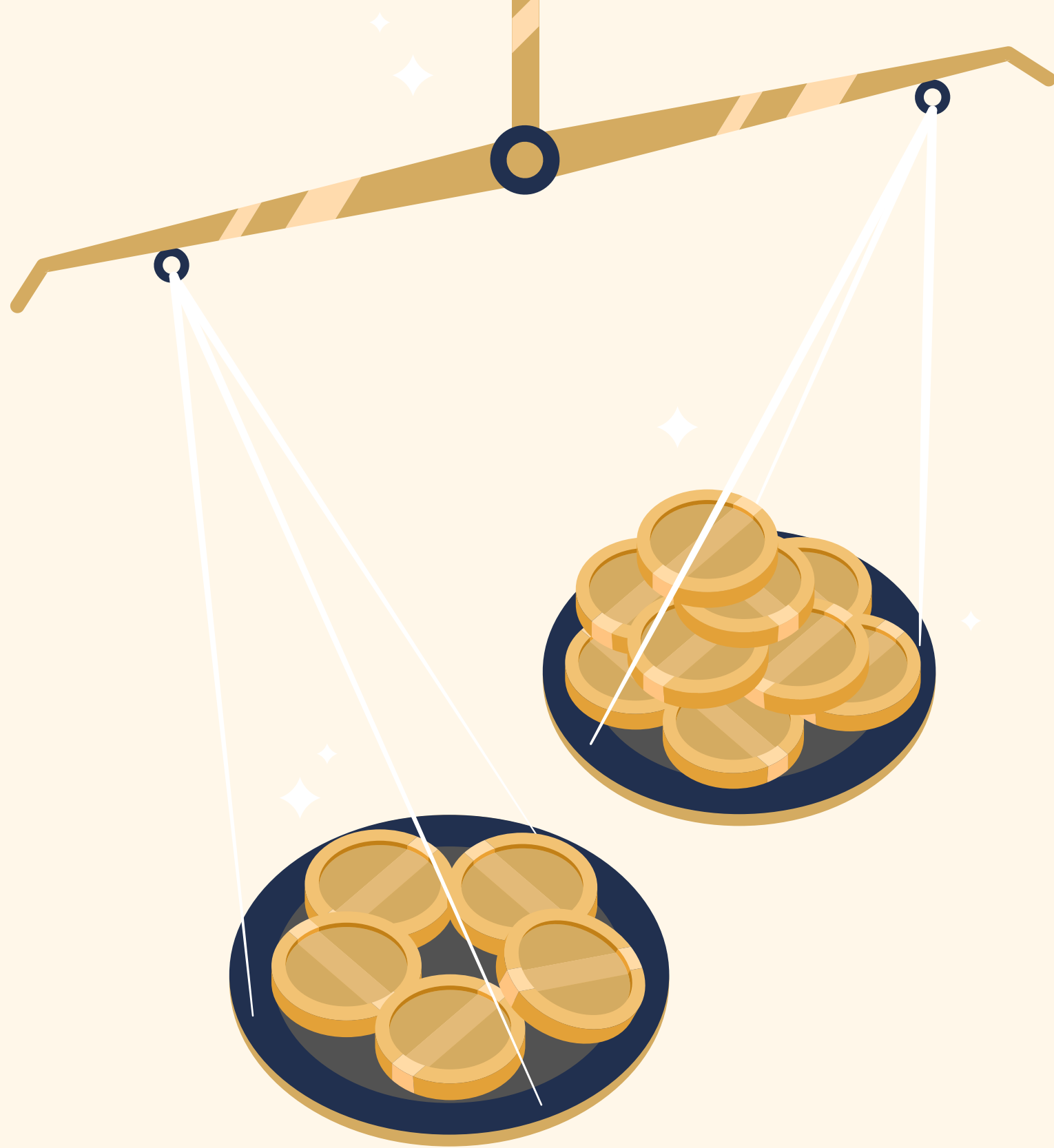


Halal and ethical investing are closely related but are not similar. It is submitted that Shariah principles often go beyond the requirements of ethical investment and have the benefit of providing clearer codification and ethical standard together with a mechanism for implementation that is supervised by the Shariah Supervisory Board or Shariah Advisors.

# \$3,300,000,000,000

Superannuation assets totaled  
\$3.3 trillion at the end of the  
June 2021 quarter





Unfortunately, most superannuation funds invest on average

**34% of your super**

in interest-bearing investments, while the remaining investments are conducted without any regard for Islamic investment principles.





All things being equal,  
**\$1,122,000,000,000**  
invested in interest

# We're different and this how we invest

As you prepare for your future retirement, your super should be invested and grown in alignment with your faith and values. Unfortunately, most super funds continually allocate your super towards Islamically impermissible investments such as Interest and gambling.

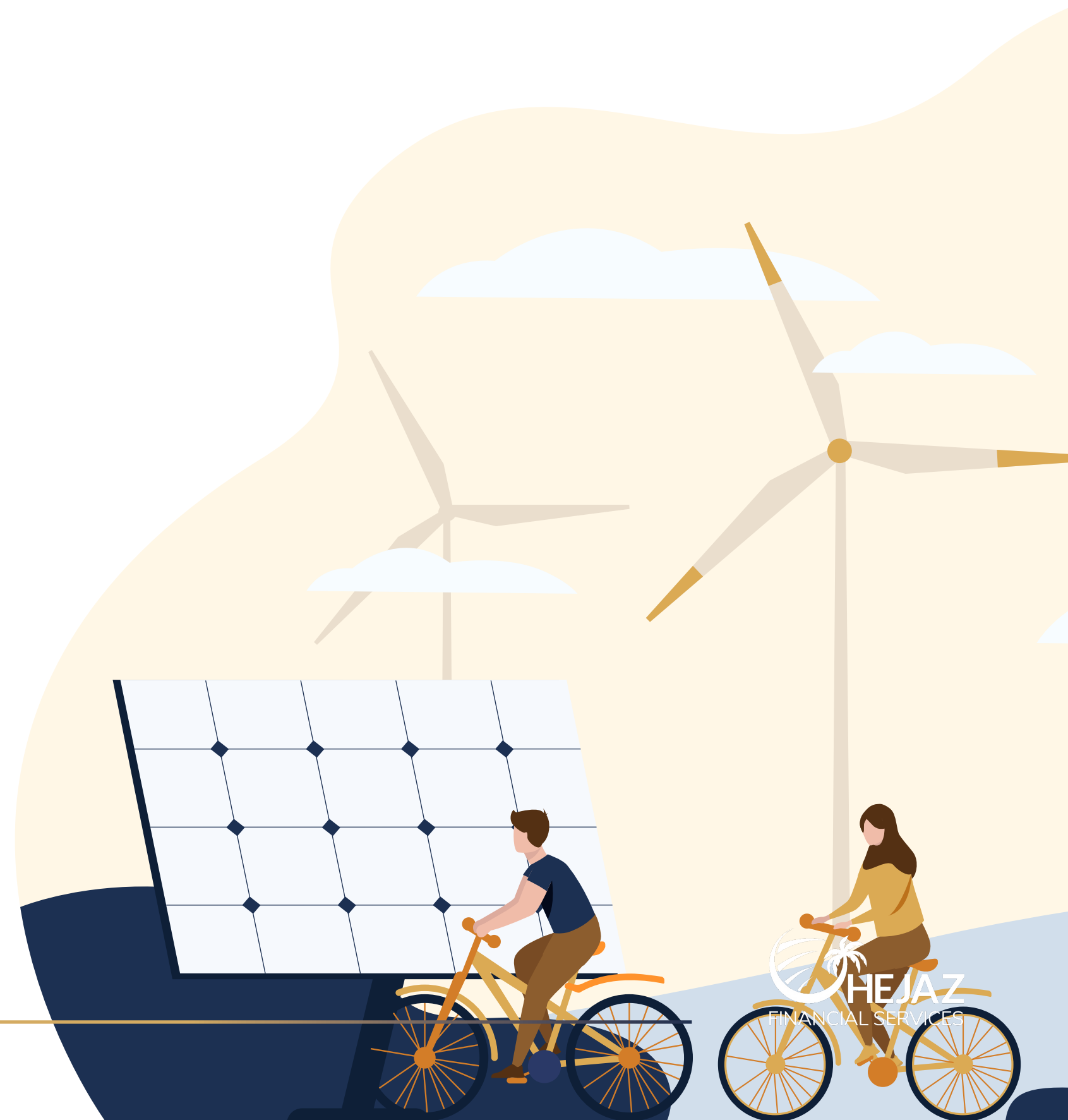
At Hejaz, we adopt a truly unique style of investment management, ensuring that impermissible investments are excluded from the outset, to deliver retirement savings that are pure, permissible, and prolific. This has always been **The Hejaz Way**.

## We Select

Islamically approved investments  
creating a better world

## We Exclude

Investments with interest and  
harmful impacts on people or the  
planet



# What is Halal Investing

Switching your super is easy, benefiting you while creating real change aligning to your beliefs. Here's how choosing Hejaz can compare with other actions you might take.

## We proactively invest in:

-  Clean Energy and Technology
-  Sustainable Agriculture
-  Circular Economy
-  Employment
-  Community Services
-  Health Care

## We don't invest in:

-  Conventional Weapons
-  Banks
-  Interests
-  Pig Products
-  Alcohol
-  Tobacco Production
-  Nuclear
-  Media
-  Gambling
-  Animal Cruelty

# Build by experts, approved by scholars

At Hejaz Financial Services, we employ a 3-tier Sharia governance process to ensure the Sharia compliance of our services. We begin by subscribing to the leading Sharia Standards stipulated by AAOIFI.



[Download Certificate](#)



## Sharia Compliant Investment Framework

All investments comply with a globally recognised Islamic Investment Standard



## World Class Investment Screening

Investments are filtered so that we are left with only Sharia Compliant investments to populate our clients' portfolios



## Global Sharia Board

Our Sharia governance process are audited periodically to ensure that the highest standards of Sharia compliance are upheld

# AAOIFI Stock Screening Methodology

## Revenue Ratio

Impermissible Revenue

Total Revenue

< 5%

## Interest Ratio

Interest bearing securities and assets

Trailing 36-months average market capitalization

< 30%

## Debt Ratio

Interest bearing debt

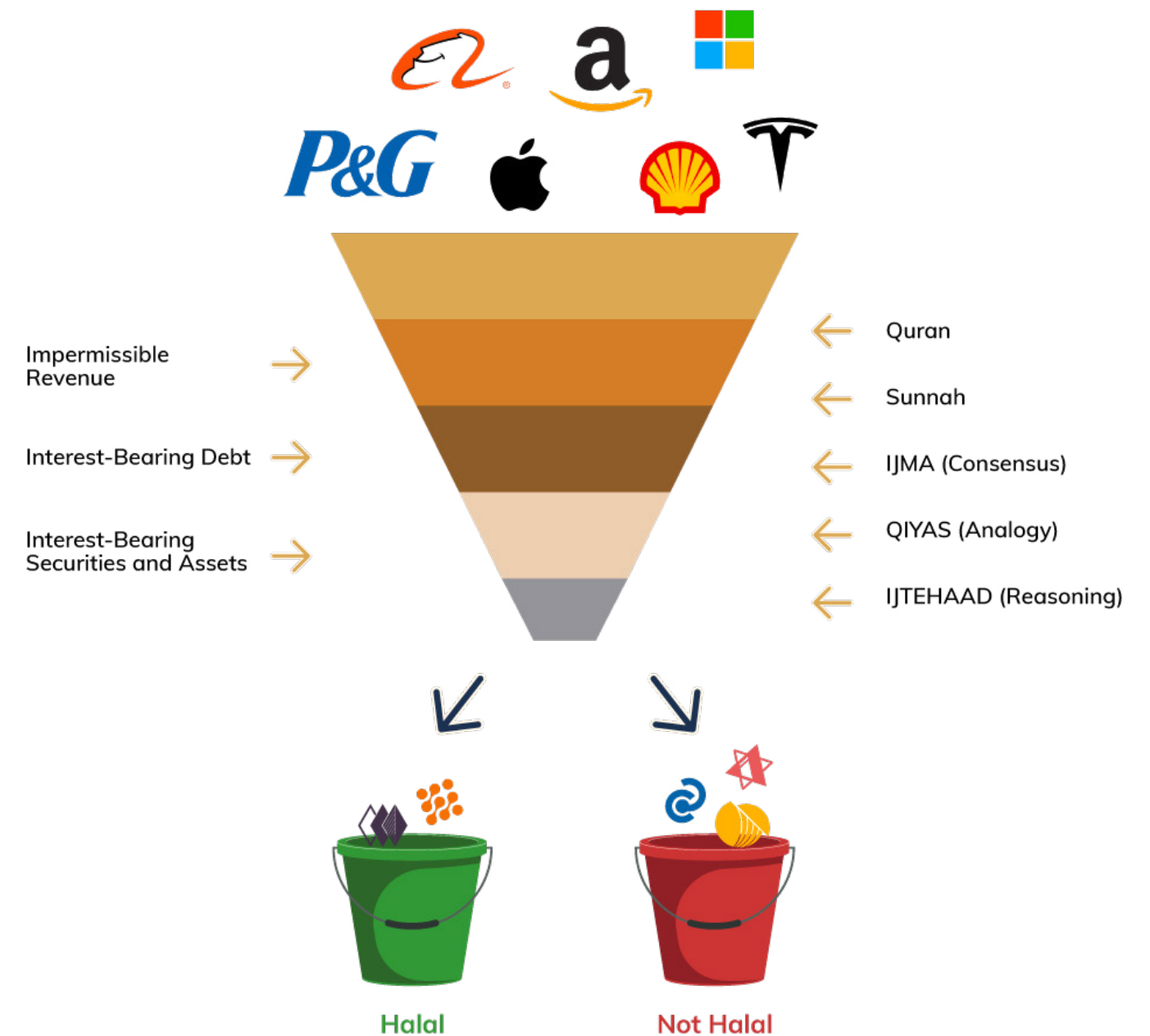
Trailing 36-months average market capitalization

< 30%

# Our Processes at Hejaz

All Hejaz investments pass our screens before being considered. This rules-based approach means that regardless of the investment option you choose, your super or investment has some level of positive impact while also protecting you from certain risks and interest.

We invest as widely as possible in different assets, sectors and regions, without compromising our main investment screens. This provides our members with the opportunity to earn superior returns that can come from companies that comply with Islamic standards.





# Ask yourself, Why Islamic Super?

When it comes to performance, there is more to it than just investment returns. Islamic superannuation is a lifestyle change, a conscious choice to make amends with requests from Allah سبحانه وتعالى .

The concept of Halal and Haram is not limited to physical goods and services; it is also applicable to the method of earning and business operation.





I have been seeking an ethical fund that consistently delivers performance and results and i can say that i have found my preferred provider. Whlist, most conventional funds finished negative for the 19/20 FY, I was fortunate to still be in a positive. Furthermore, I always receive fantastic service from the team at Hejaz.



Very prompt and pleasant to deal with. Helped me make better decisions regarding my finances and investments. I also found that they are very transparent regarding fees and the way they operate. I have enjoyed their Islamic Finance and Superannuation services and Inshallah i shall continue to do so.



Thank you to the staff for helping me clean all my superannuation as it was scattered everywhere. Been with them over 2 years, performance has been very very solid. Better than most funds and it is Islamic.

## Verified Google Reviews



# Get Rewarded!

## Members Get More

Get rewarded when you join us\* and continue being rewarded with our industry-leading rewards program.





REDEEM YOUR GIFT

## Receive your \$100 eGiftcard

Once you meet the terms and conditions, you will receive your eGiftcard via email once your superannuation has settled in your new Hejaz account. Choose an eGiftcard from over 200 retailers.



REWARDS DON'T STOP

# Get \$50 for every client referral\*

Refer a friend and you'll earn a **\$50 eGiftcard** when they sign up with Hejaz Islamic Super, and they will receive the signup bonus of **\$100!**

\*See [Terms and conditions](#)







THE WINNING NEVER STOPS

# Discounted Application Fee

Save up to \$1,400 when you apply for **Hejaz Home Finance**

PUT YOUR MONEY WHERE YOUR VALUES ARE

# Become an Islamic Superannuation member

Become a member today and start being rewarded in this world and the next.

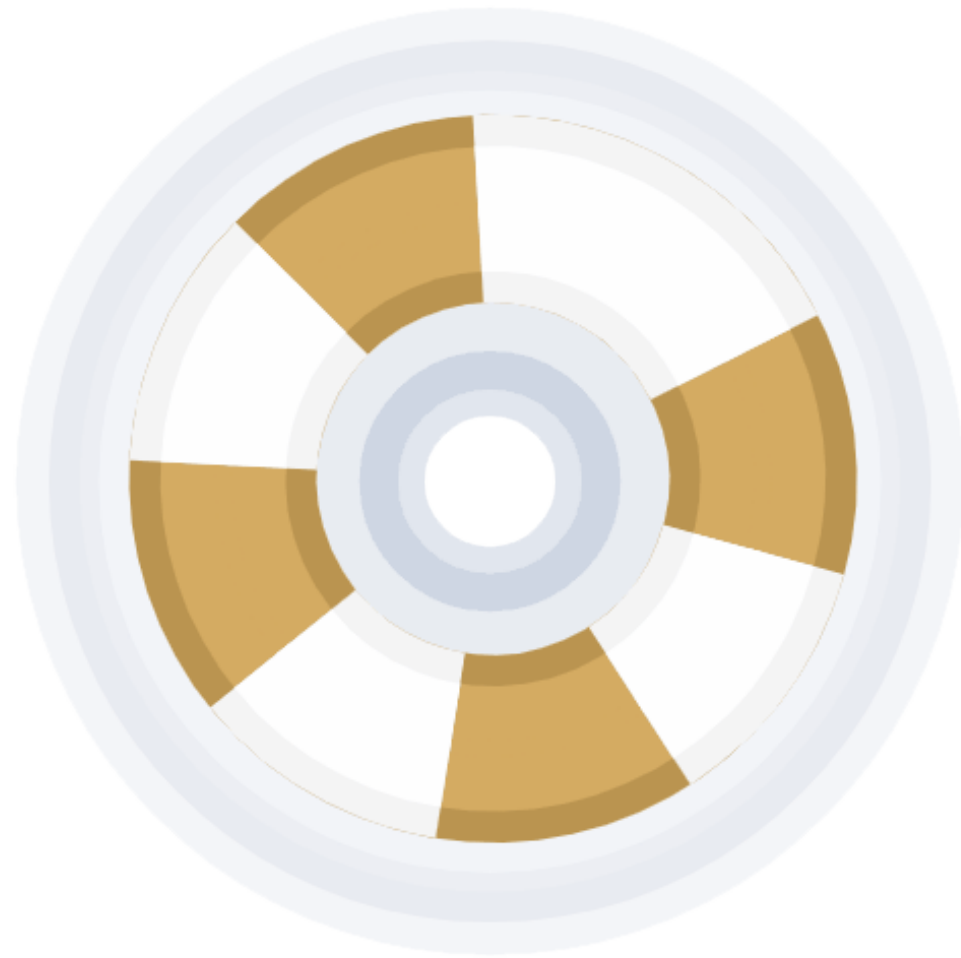




# Hayat Protection

Plan today for the uncertainties of tomorrow.

# Islam encourages the proactive protection of oneself, family, and assets.



The concept of Insurance is aligned closely with that of protection – The protection of one's assets, income, family, dependents, health, business, from possible detriment resulting from an unexpected adverse event or loss. In Islam, this protection can be broadly translated as the Arabic word, Takaful.

The origins of Takaful date back to the era of the Prophet Muhammad (PPUH), and transactions with Takaful based Protection were discovered during the Caliphate of Omar (RA) where Maritime Protection Takaful was taken out by merchants to protect their cargo during sea voyages.

[Download Certificate](#)

# All the coverage you're used to, plus some.

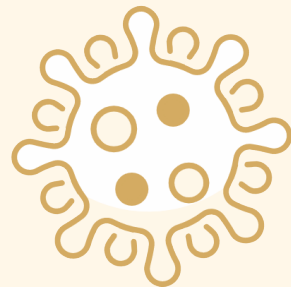
## Family Protection

Help provide for your debts and dependants.



## Illness Recovery

Protection when trauma and critical illness hits.



## Loss of Income

Protection when you can no longer earn a living.



## Critical Care

Lump-sum payment if you become permanently disabled





# Hayat Protection cost with Hejaz

Every client's circumstance is different and therefore we customize our Hayat Protection to everyone. We consider your age, smoker status, occupation, health and type of cover and amount you are seeking to determine hayat protection premiums.

One of our Hayat Protection specialists can contact you and go through the Hayat Protection details and provide a quote for you to consider once we receive your online Super application form.



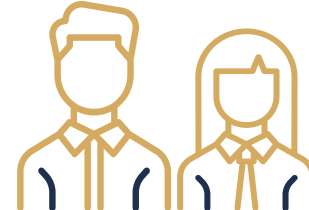
Payments is made out of your super.

**No out of pocket expense.**

# Ways to proceed further with Hayat Protection within your **Hejaz Super account**



Transfer your existing covers within your current Super. You will have the exact same policy including premiums and cover amounts.



Speak to one of our Hayat Protection specialists who can customize a hayat protection quote for your circumstance. You can dictate the cover types, how much cover and premiums you would like to obtain.



Opting out of hayat protection and not having any form of insurance within Super. In this case, you will not be insured and be at financial risk in the event of disability or premature death.

# Did you know?



## Takaful

Takaful is a system based on mutual assistance which was approved by the Islamic Fiqh Council in 1985 as a Shari'a compliant alternative to conventional insurance. Commercial insurance is considered unlawful because it involves prohibited elements including maisir (gambling), riba (interest) and gharar (uncertainty).



## Endorsement

Leading Islamic Scholars around the world have expressed their support for the utilization of compliant forms of personal and wealth Protection, which establish a degree of safety and security for the Muslim community.



## Encouraged

Being proactive in protecting oneself, family, health, and wealth is not only acceptable but encouraged.



## Mutual Protection

*“By my life, which is in Allah’s power, nobody will enter Paradise if he does not protect his neighbor who is in distress” - Imam Ahmad*

Based on the above basis, Islamic scholars had decided that there should be a concerted effort to implement the Takaful concept as the best way to resolve these needs.

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