

## OUR ETFs

The SP Funds suite of ETFs are designed to offer investors Sharia-compliant, diversified investment options.

### SPUS

The SP Funds S&P 500 Sharia Industry Exclusions ETF

Gain value-conscious exposure to an S&P 500 ETF composed according to AAOIFI guidelines.

### SPSK

The SP Funds Dow Jones Global Sukuk ETF

Diversify your fixed income exposure with world's first Sukuk ETF.

### SPRE

The SP Funds S&P Global REIT Sharia ETF

Value exposure to the real estate asset class through Sharia-compliant global REITs

SP Funds also offers a private fund for accredited investors – please contact us directly for additional information.



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*Before investing you should carefully consider the Fund's investment objectives, risks, charges and expenses. This and other information is in the prospectus. A prospectus may be obtained by visiting [www.sp-funds.com/spus/prospectus](http://www.sp-funds.com/spus/prospectus). Please read the prospectus carefully before you invest.*

As with all ETFs, Fund shares may be bought and sold in the secondary market at market prices. The market price normally should approximate the Fund's net asset value per share (NAV), but the market price sometimes may be higher or lower than the NAV. The Fund is new with a limited operating history.

Islamic religious law commonly known as Sharia has certain restrictions regarding finance and commercial activities permitted for Muslims, including interest restrictions and prohibited industries, which reduces the size of the overall universe in which the Fund can invest. The strategy to reduce the investable universe may limit investment opportunities and adversely affect the Fund's performance, especially in comparison to a more diversified fund.

Risks specific to SPRE: A real estate investment trust (REIT) is a security of a company that invests in real estate, either through real estate property, mortgages and similar real estate investments, or all of the foregoing. The Fund is expected to be concentrated in REITs. Through its investments in REITs, the Fund is subject to the risks of investing in the real estate market, including decreases in property revenues, increases in interest rates, increases in property taxes and operating expenses, legal and regulatory changes, a lack of credit or capital, defaults by borrowers or tenants, environmental problems and natural disasters. It is not possible to invest directly in an index. Investments in emerging markets may be more volatile and less liquid than more developed markets and therefore may involve greater risks.

Risks specific to SPUS: Equity securities, such as common stocks, are subject to market, economic and business risks that may cause their prices to fluctuate.

Risks specific to SPUS: Investments in foreign securities may involve risks such as social and political instability, market illiquidity, exchange-rate fluctuations, a high level of volatility and limited regulation. Investing in emerging markets involves different and greater risks, as these countries are substantially smaller, less liquid and more volatile than securities markets in more developed markets. Sukuk are financial certificates that are similar to conventional bonds but are structured to comply with Sharia law and its investments principles, which, among other things, prohibit charging or paying interest. Because no collateral is pledged as security for sukuk, purchasers of sukuk are subject to the risk that an issuer may not meet its payment obligations or that an underlying asset may not perform as expected or lose value. There may be times when the market is illiquid and it is difficult for the Fund to make an investment in or dispose of sukuk.

The Funds are distributed by Foreside Fund Services, LLC.



North America's Largest Family of  
Sharia-compliant ETFs



SP Funds is dedicated to providing the investment community with socially responsible, ethical, non-levered ETFs that can serve as important diversification tools.

[www.sp-funds.com](http://www.sp-funds.com)





## OUR FUNDS

### SPUS

**SPUS** employs a passive management approach, investing in large-capitalized U.S. equity securities that exhibit overall growth and satisfy certain environmental, social and governance ("ESG") criteria. The Fund seeks to track the investment results, before fees and expenses, of around 200 of the strongest, socially responsible companies within the S&P 500, widely regarded as the single best gauge of large cap US Equities. SPUS is the first Halal ETF licensed by the S&P 500. It follows AAOIFI standards and is offered on the New York Stock Exchange.

### SPSK

**SPSK** provides investors with the opportunity to invest in halal fixed income investments, offering decreased exposure to duration risk and interest rate risk. Sukuk are asset backed certificates that derive income through leases. This fund seeks to track the investment results, before fees and expenses, of the Dow Jones Sukuk Total Return Index. SPKS is the world's first and only Sukuk ETF. It is offered on the NYSE and is licensed by the S&P Dow Jones Indices (S&P DJI).

### SPRE

**SPRE** provides value exposure to the real estate asset class through Sharia-compliant REITs which meet screening requirements. It tracks the S&P Global Shariah All REIT Capped Index which includes all Sharia-compliant constituents of the S&P Global REIT and offers a strong potential for income and price returns, capital preservation and inflation hedging.

## CHAMPIONING PROGRESS

Your values mean everything to you, and now you can invest freely without compromising what's important to you. SP Funds is dedicated to providing you with socially responsible, ethical, non-levered ETFs.

SP Funds is committed to your financial goals and have developed the largest family of Sharia-compliant ETFs so you can get there confidently.

SP Funds makes it simple for individuals to invest in companies that avoid leverage with transparency at a low cost. Our ETFs are especially designed for those who want to focus on investments with low debt that may hold up better during economic downturns.

*"We designed our ETFs not only for investors who might be looking for halal exposure, but for any investor who looks at their portfolio through a value-focused lens as well as those who seek to avoid over-levered enterprises, which can encounter serious turbulence in choppy markets,"* Naushad Virji, CEO, SP Funds

## Want to Learn More?

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