

# UNDERSTANDING SHARIAH INVESTING

Shariah-compliant investing is based on Islamic finance principles, which strive to satisfy investors' financial demands of integrity, fair, trustworthy and honest principles. It also aims to have more equal wealth distribution. Shariah-compliant investing is becoming recognized not just as a religiously-directed investing but also as ethical investing that encourages socially beneficial economic activities.

## Providing Options for Investors Seeking Shariah-Compliant Investing

Investors with preference for shariah-based options in the past have had limited alternatives that align with their spiritual or social beliefs. Funds that invest or set up via shariah principles can provide the answer. Most importantly, these shariah-compliant funds offer a possibility for all to participate in planning their financial savings plans for retirement.

## Social and Moral Values-Based Investing

Shariah-compliant investing, like socially-responsible investing, enforces social values and good governance by excluding exposure to enterprises that participate in sectors that are deemed inconsistent with social and moral values; these include:

- Alcohol
- Tobacco
- Gambling
- Weapons or Arms

## Why KAF EFUNDS?

We provide holistic Islamic asset management with end-to-end shariah-compliant practices as an option. We propose a broader concept of shariah compliance that goes beyond investment screening to ensure shariah compliance in all elements of investment management operations. There are various investing solutions available to fit your risk profile and investment objectives. KAF EFUNDS is a great choice for investors who value investing in shariah-compliant or ethical investments and are looking for outperformance in their investment portfolios.

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