



# RETIREMENT ACCOUNTS

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**IMAN FUND**

*ALLIED ASSET ADVISORS*



# IMPORTANT DISCLOSURES

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## **Mutual Fund investing involves risk; principal loss is possible.**

*The Fund invests in foreign securities which involve greater volatility and political, economic, and currency risks and differences in accounting methods. It is possible that the Islamic Shari'ah restrictions placed on investments and reflected in the main investment strategies may result in the Fund not performing as well as mutual funds not subject to such restrictions.*

Distributor: Quasar Distributors, LLC.



# PATHS TO RETIREMENT



Employer based  
– 401K, Simple  
Retirement, SEP  
& Pension



Traditional  
IRA  
& Roth IRA



Personal  
Savings &  
Other  
Investments



Social  
Security

TICKER:  
IMANX





# SOCIAL SECURITY BENEFITS

- Based on your work history — top 35 earnings years
- A percentage of your annual earnings

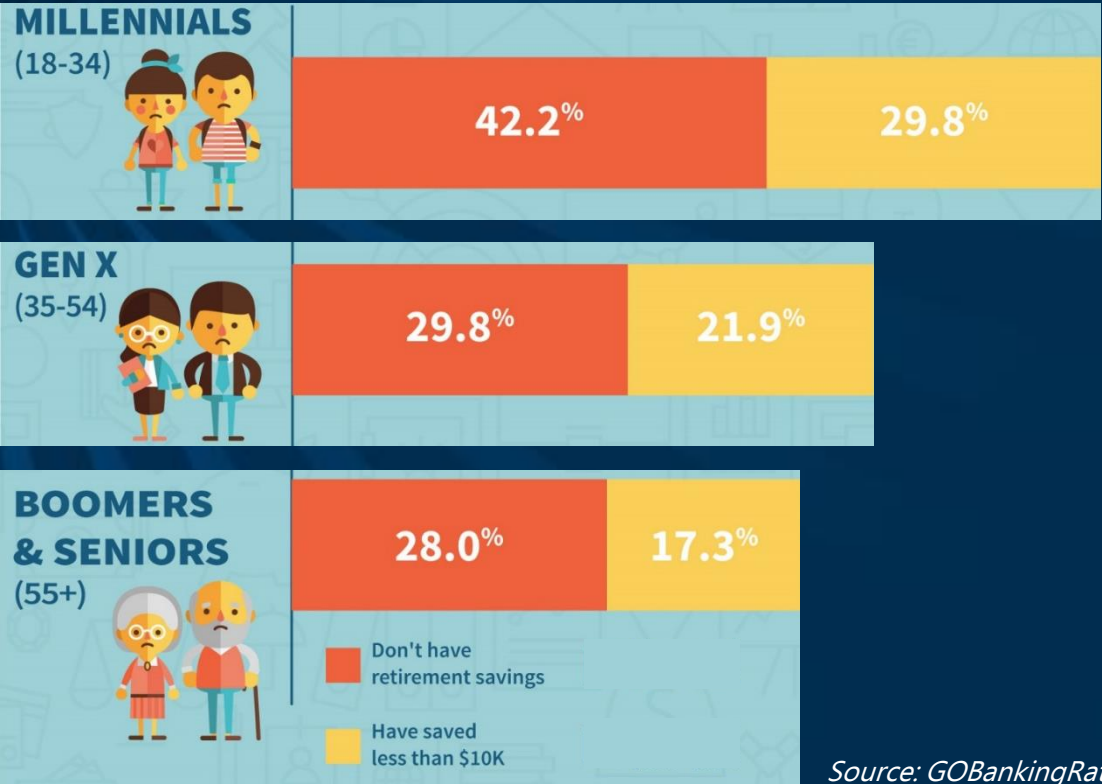


Source: The 2014 Annual Report of the Board of Trustees of the Federal Old-Age and Survivors Insurance and Federal Disability Insurance Trust Funds



# OUTLOOK

## How Much Millennials, Gen X and Boomers Have Saved for Retirement



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Source: *GOBankingRates.com*



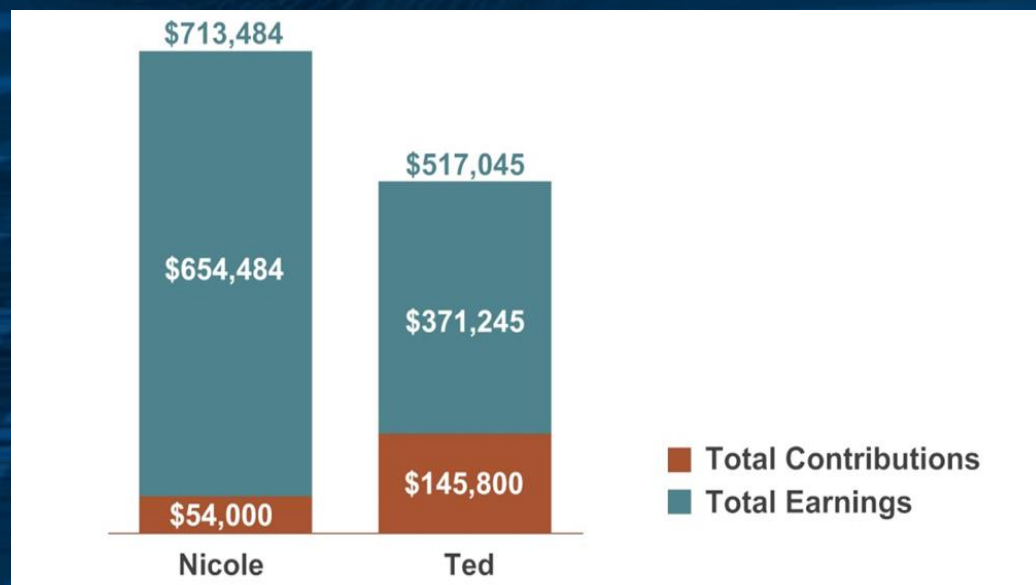


# INVESTING EARLY RATHER THAN LATER

Nicole and Ted invest the same exact amount of \$450 a month.

Nicole contributes for only ten years then stops (leaving her money in the IRA), until her retirement at 67.

Ted contributes for twenty-seven years until his retirement at 67.



How does Nicole end up with the larger retirement account even though Ted contributed almost 3 times as much money?



# SAVING FOR RETIREMENT

- REGULAR ACCOUNTS
- QUALIFIED ACCOUNTS
- NON-QUALIFIED ACCOUNTS





# REGULAR ACCOUNTS

- BANK SAVINGS
- BROKERAGE ACCOUNTS
- MUTUAL FUNDS
- OTHER FINANCIAL PRODUCTS





# QUALIFIED ACCOUNTS

- EMPLOYER BASED PLANS
  - 401(k) & 403(b)
  - SIMPLE
  - SEP
- OTHER PLANS
  - IRA & ROTH IRA
  - IRA ROLLOVERS



# EMPLOYER BASED PLANS

Employer  
Based



401  
K

SIMPLE  
IRA

Max Contribution -  
\$18,500 Annually  
For small  
workplaces

Self  
Employed?



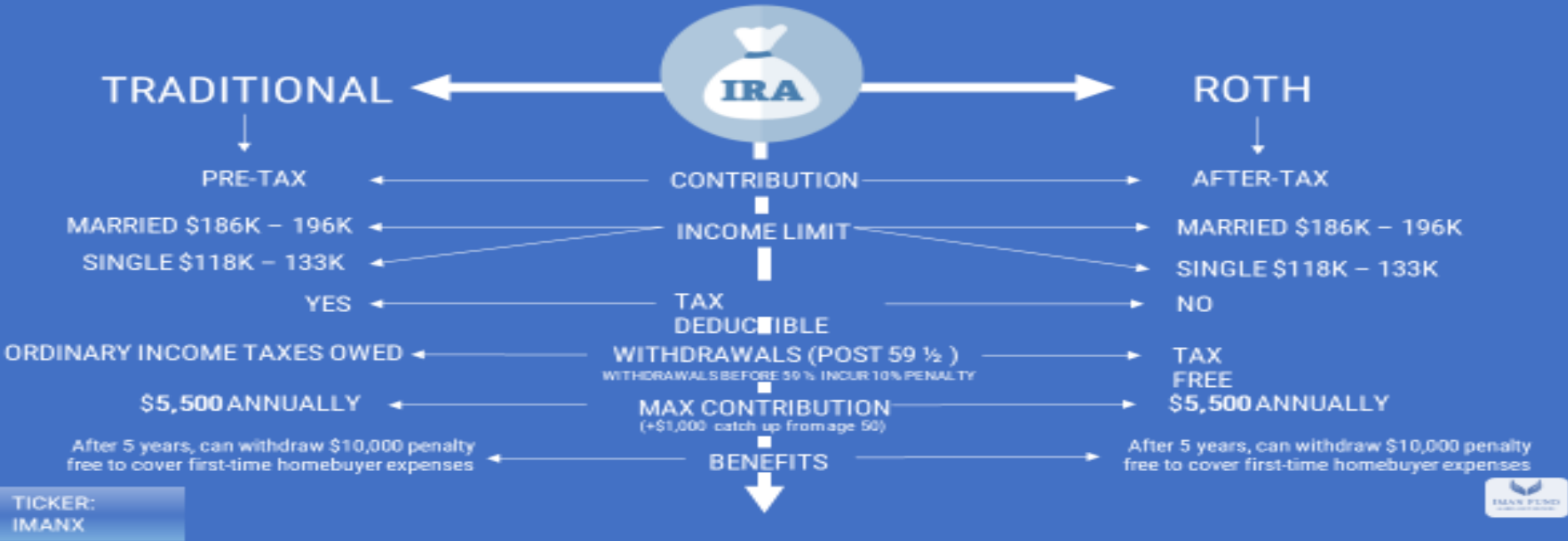
SEP

Max  
Contribution

\$54,000 or  
25% of income



# IRA







# IRA Comparison

SUMMARY	SEP IRA	Roth IRA	IRA (with pension)	IRA (Without pension)
Contribution		\$5,500*	\$5,500 *	\$5,500*
Tax deductible	Yes	No	Yes	Yes
Growth	Taxable	Tax Free	Taxable	Taxable
Employer minimum contribution	0	NA	NA	NA
Employer maximum contribution	25% of Income or \$54,000	NA	NA	NA
Income Limit - Married	No Limit	\$186-196 K	\$99-119 K	\$186-196 K
Income Limit- Single		\$118-133 K	\$62-72 K	\$118-133 K
Age limitation	59.5	59.5	59.5	59.5
Early withdrawal penalty	10%	10%	10%	10%
Assignable	No	No	No	No
Distribution	Taxable	Non taxable	Taxable	Taxable



# Rollover IRA

## Rollover IRA



# NON-QUALIFIED PLANS

- DEFERRED COMPENSATION PLANS [457(b)]
- EXECUTIVE BONUS PLAN
- GROUP CARVE-OUT PLANS
- SPLIT DOLLAR LIFE INSURANCE PLAN





# EDUCATIONAL ACCOUNTS

- COVERDELL EDUCATIONAL  
ACCOUNTS
- 529 PLANS



# HEALTH SAVINGS PLAN

## HEALTH SAVINGS PLAN





# QUALIFIED RETIREMENT PLAN INVESTING

- EQUITIES (Public Traded Securities)
- MUTUAL FUND
- Real Estate
- MONEY MARKET ACCOUNTS
- ETFs
- MANAGED ACCOUNTS
- PRIVATE FUNDS
- SELF DIRECTED



# HALAL INVESTING

Q: What is a Halal company?



- ① Screen companies that are not in certain industries
- ② Screen companies with certain financial ratios

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# HALAL INVESTMENTS





# ZAKAT & PURIFICATION

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# Questions & Answers

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