

*Client Relationship Summary dated 3/14/2025 for
ShariaPortfolio, Inc.*

Is an Investment Advisory Account Right for You?

Item 1: Introduction

ShariaPortfolio, Inc. (“Firm” or “ShariaPortfolio”) is an investment adviser registered with the Securities and Exchange Commission. It is important for you to understand how brokerage and investment advisory services and fees differ in order to determine which types of accounts and services are right for you. There are free and simple tools available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers and investing.

Item 2: Relationships and Services--What investment services and advice can you provide me?

ShariaPortfolio, Inc. (“Firm” or “ShariaPortfolio”) is a fee-only registered investment advisor focusing on Sharia-compliant investing. We will discuss your investment goals, design with you a strategy to achieve your investment goals, and regularly monitor and/or rebalance your advisory account. We will contact you (by phone or e-mail) at least annually to discuss your portfolio. Please note that advisory account refers to those established under our Access Program.

You can choose an account that allows us to buy and sell investments in your account without asking you in advance (a “*discretionary account*”) or we may give you advice and you decide what investments to buy and sell (a “*non-discretionary account*”).

The Firm sponsors a wrap program, wherein it offers its discretionary portfolio management services via an automated online interactive website (the “Express Program”). Details regarding this program are outlined in our Form ADV Part 2A – Appendix 1 (“Wrap Brochure”).

While we do offer advice with respect to proprietary products, our clients are not limited to those products and may invest in a broader variety of securities available in the market.

We generally require a minimum initial investment of **\$100,000** when opening a managed account. However, we retain the right to **waive or reduce** any minimum amount if we feel circumstances are warranted. For more information, please see our Form ADV Part 2A Items 4 and 7.

Ask: Given my financial situation, should I choose an investment advisory services? Why or why not? What is your relevant experience, including licenses, education, and qualifications? What do these qualifications mean?

Item 3: Fees, Costs, Conflicts, and Standard of Conduct—What Fees Will I Pay?

Asset-based fees. Portfolio management services are provided on an asset-based fee arrangement. All client assets, including dividends, are aggregated for purposes of calculating the management fee. To this end, the fee will be based on the value of the assets in the client’s advisory account at the end of the previous quarter as calculated by the portfolio manager, and not the custodian. We retain discretion to negotiate the management fee within each tier on a client-by-client basis depending on the size, complexity, and nature of the portfolio managed. In addition, as your portfolio value exceeds each tier level, either through additional deposits or asset growth, a fee break will occur. Investments in the fund(s) we manage are similarly charged an asset-based fee. You are responsible for the payment of all third-party fees which include custodian fees, brokerage fees, mutual fund fees, and transaction fees. Those fees are separate and distinct from the fees and exchanges we charge.

Performance-based fees: For those clients who qualify and are interested, we offer a performance-based fee program that assesses fees based on how well the portfolio performs over a quarterly period. This strategy is designed for clients who can tolerate above average risks to meet the portfolio’s objectives.

The more assets there are in your account, the more you will pay in fees, and we have an incentive to encourage you to increase the assets in your account. Additionally, we have an incentive to seek higher levels of risk to increase the value of your account or to pursue higher levels of account performance. You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

For additional information, please see Form ADV Part 2A Items 5 and 6.

Ask: Help me understand how these fees and costs might affect my investments. If I give you \$100,000 to invest, how much will go to fees and costs, and how much will be invested for me?

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here is an example to help you understand what this means.

- ShariaPortfolio does recommend that Clients buy or sell any security in which a related person to ShariaPortfolio or ShariaPortfolio has a material financial interest. From time to time, representatives of ShariaPortfolio may buy or sell securities for themselves that they also recommend to Clients. This may provide an opportunity for representatives of ShariaPortfolio to buy or sell the same securities before or after recommending the same securities to Clients resulting in representatives profiting off the recommendations they provide to Clients. Such transactions may create a conflict of interest. ShariaPortfolio will always document any transactions that could be construed as conflicts of interest and will never engage in trading that operates to the Client’s disadvantage when similar securities are being bought or sold.
- The Firm advises Registered Investment Companies, including ETFs (SPSK, SPUS, SPRE, SPTE, SPWO) and private fund, SP Funds RD, LLC including Target Date Funds ((SPTAX / SPTBX / SPTCX / SPTMX / SPTNX / SPTOX)) and EthicalEdge Digital Fund.
- There exists and incentive for the Firm or its representatives to recommend ShariaPortfolio clients to invest in these funds.

Ask: How might your conflicts of interest affect me and how will you address them? For additional information, please see Form ADV Part 2A Items 12 and 17.

How do your financial professionals make money?

Our financial professionals receive a portion of your investment management fee based on a percentage of assets under management.

Item 4: Disciplinary History—Do you or your financial professionals have legal or disciplinary history?

No. Visit Investor.gov/CRSforfreeandsimplesearchtool to research us and our financial professionals.

ASK: As a financial professional, do you have any disciplinary history? For what kind of conduct?

Additional Information. We encourage you to seek additional information.

For additional information about our investment advisory services or to request a copy of this Relationship Summary, call us at (321) 275-5125. Our Form ADV Brochure and this Relationship Summary can also be found at adviserinfo.sec.gov

- For additional information on our advisory services, see our Form ADV brochure on IAPD on Investor.gov or on the website adviserinfo.sec.gov and any brochure supplement your financial professional provides.
- To report a problem to the SEC, visit Investor.gov or call the SEC’s toll-free investor assistance line at (800) 732-0330. If you have a problem with your investments, account or financial professional, contact us in writing at 1331 S. International Parkway, Suite 2291, Lake Mary, FL 32746.

Ask:

- Who is my primary contact person?
- Is he or she a representative of an investment-adviser or a broker/dealer?
- Who can I talk to if I have concerns about how this person is treating me?