



WHY
COMPROMISE...

GREETINGS FROM THE SHARIA SUPERVISORY BOARD

For myself, and on behalf of the other members of the independent Shari`ah Supervisory Board of Guidance Financial Group, I wish you peace, prosperity and blessings in this world and the next.

Muslims across North America have experienced difficulties in managing their money matters in accordance with Shari`ah. In the absence of viable Islamic alternatives, most Muslims have opted, out of necessity, to use conventional financial products and services for their short and long term financial needs. Even so, many Muslims, sensitive to the clear prohibitions against riba, have attempted to limit their exposure to interest-based finance.

Scholars, like those of us who serve on the Guidance Shari`ah Supervisory Board, have worked hard in recent decades to revive the traditional role of Shari`ah in finance. Around the world, great strides forward are being made. Shari`ah-compliant businesses and financial service providers are now operating in almost every Muslim majority country, and in many countries where Muslims are a minority as well.

The intention of our Shari`ah Supervisory Board is to ensure that useful, competitive, and truly Shari`ah-compliant products are developed, delivered and maintained by Guidance Financial Group, so that you may rest assured that you are transacting in ways that comply with the religious and moral teachings of Islam. Toward this end, our Board performs regular audits of the company and its business.

It has been the pleasure of our Shari`ah Board to work with Guidance Financial Group, and with some of the leading experts in U.S. finance, in order to devise ways and means for you to purchase a home in a manner that is free of riba. We also work with Guidance to enable you to invest for your family's future in ways that accord with Islamic legal and moral principles.

In closing, I wish you a pleasant experience in all of your transactions with Guidance.

Yusuf Talal DeLorenzo
On behalf of the Shari`ah Supervisory Board