Item 1 Cover Page

Shariawiz Advisory, LLC
101 Parkshore Drive, Suite 100
Folsom, CA 95630

October 5, 2026

This brochure provides information about the qualifications and business practices of Shariawiz Advisory, LLC, CRD# 342423. If you have any questions about the contents of this brochure, please contact us at (279) 215-0101 or shakeb.kundiwala@shariawizadvisory.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Registration as a registered investment advisor does not imply a certain level of skill or training.

Additional information about Shariawiz Advisory, LLC also is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Material Changes

This is a new brochure and there has not been a previous annual update. Therefore, there are no changes to report.

Item 3 Table of Contents

Brochure

Item 1 Cover Page 1
Item 2 Material Changes 2
Item 3 Table of Contents 3
Item 4 Advisory Business 4
Item 5 Fees and Compensation 6
Item 6 Performance-Based Fees and Side-by-Side Management 8
Item 7 Types of Clients 8
Item 8 Methods of Analysis, Investment Strategies and Risk of Loss 8
Item 9 Disciplinary Information 13
Item 10 Other Financial Industry Activities and Affiliations 13
Item 11 Code of Ethics, Participation or Interest in Client Transactions and Personal Trading 14
Item 12 Brokerage Practices 14
Item 13 Review of Accounts 18
Item 14 Client Referrals and Other Compensation 18
Item 15 Custody 18
Item 16 Investment Discretion 18
Item 17 Voting Client Securities 19
Item 18 Financial Information 19
Item 19 Requirements for State-Registered Advisers 19

Brochure Supplement

Item 1 Cover Page for Brochure Supplement 21
Item 2 Educational Background and Business Experience 22
Item 3 Disciplinary Information 22
Item 4 Other Business Activities 22
Item 5 Additional Compensation 22
Item 6 Supervision 23
Item 7 Requirements for State-Registered Advisers 23

Item 4 Advisory Business

Shariawiz Advisory, LLC is a Sharia compliant and value aligned wealth management company that was formed in March 2026 and is a state registered investment advisor with the state of California, Department of Financial Protection and Innovation.

The principal owners of Shariawiz Advisory, LLC are Shakeb Kundiwala, CEO and CCO, and Shariawiz, Inc., which is owned by Abed Awad and Mentje for Commercial Services, a Saudi Arabian company owned by Turki bin Faisal Al-Saud. Minority owners include Awad Brother Capital, LLC (which is owned by Ahmad Awad and Shnawear Awad), and Umer Khan and Sami Abedin.

Advisory Services

Shariawiz Advisory, LLC's ("Shariawiz Advisory" or "Advisor") principal service is providing fee-based investment advisory services and financial planning services. The Advisor practices custom management of portfolios, on a discretionary basis, according to the client's objectives.

Qualified Retirement Plan Consulting Services

Shariawiz Advisory will offer pension consulting services to Qualified Plans and participant fiduciary advice to plan participants for assets held at Qualified Plans. The Advisor's pension consulting services and participant fiduciary advice will be based on information obtained from the plan participant about goals and investment objectives, time horizon, risk tolerance and the plan participant's financial situation. Shariawiz Advisory will utilize the Investment Policy Statement when providing standardized asset allocation recommendations for the investment of assets within Qualified Plans. In cases where Shariawiz Advisory provides ERISA Section 3(38) fiduciary investment services, Shariawiz Advisory is responsible for the implementation of recommendations for the Qualified Plans. Where Shariawiz Advisory provides ERISA Section 3(21) fiduciary investment recommendations, the trustee and the investment committee are responsible for implementation of recommendations and Shariawiz Advisory will not act on the plan participants' behalf to implement these recommendations.

Shariawiz Advisory may offer other pension consulting services that include but are not limited to educational seminars, plan surveys, evaluations of vendor's services or special projects on behalf of the plan sponsor.

As part of the Advisory Agreement with the Qualified Plan, Shariawiz Advisory may provide services as follows:

Fiduciary Services

The Advisor will perform the following Fiduciary Services:

(i) Provide discretionary and non-discretionary investment advice to the Client about asset classes and investment alternatives available for the Plan in accordance with the Plan's investment policies and objectives. Client shall have the final decision-making authority regarding the initial selection, retention, removal and addition of investment options.

(ii) Assist the Client with the selection of a broad range of investment options consistent with ERISA section 404(c) and the regulations thereunder.

(iii) Assist the Client in the development of an investment policy statement (IPS). The IPS establishes the investment policies and objectives for the Plan. Client shall have the ultimate responsibility and authority to establish such policies and objectives and to adopt and amend the investment policy statement.

(iv) Assist in monitoring investment options by preparing periodic investment reports that document investment performance, consistency of fund management and conformance to the guidelines set forth in the IPS and make recommendations to maintain or remove and replace investment options.

(v) Meet with Client on a periodic basis to discuss the reports and the investment recommendations.

(vi) Provide discretionary and non-discretionary investment advice to the Plan Sponsor with respect to the selection of a qualified default investment alternative ("QDIA") for participants who are automatically enrolled in the Plan or who otherwise fail to make an investment election. The Client retains the sole responsibility to provide all notices to participants required under ERISA section 404(c)(5).

Non-Fiduciary Services

The Advisor will perform the following Non-Fiduciary services:

(i) Assist in the education of the participants in the Plan about general investment principles and the investment alternatives available under the Plan. Client understands that Advisor's assistance in participant investment education shall be consistent with and within the scope of section (d) of the Department of Labor Interpretive Bulletin 96-1 (i.e., the definition of investment education). As such, the Advisor is not providing fiduciary advice (as defined in ERISA) to the participants. Advisor will not provide investment advice concerning the prudence of any investment option or combination of investment options for a particular participant or beneficiary under the Plan.

(ii) Assist in the group enrollment meetings designed to increase retirement plan participation among employees and investment and financial understanding by the employees.

Advisor may provide these services or, alternatively, may arrange for the Plan's other providers to offer these services, as agreed upon between Advisor and Client.

The Advisor's roles and actions in fulfilling all responsibilities pertaining to this Agreement shall not include those of the Plan's Trustee, and will be performed solely at the direction of the Plan Sponsor, its authorized officers, employees and/or agents. At no time will the Advisor accept, maintain possession of, or have custodial responsibility for, the Plan's assets. The Advisor will not advise, in any manner, any Participant, person or entity related to the Plan other than the Plan Sponsor, except where the Participant is an advisory client of Shariawiz Advisory under a separate

advisory agreement. Communicational and educational activities in which the Advisor engages related to Participants in the Plan shall be solely at the direction of the Plan Sponsor, and shall not be represented by the Advisor or Plan Sponsor as investment, tax or legal advice. The Advisor is not licensed to provide, shall not provide, nor be construed to provide, the services of an attorney or accountant.

Financial Planning

In addition to investment supervisory services, Shariawiz Advisory may provide financial planning services to some both investment management clients and others who only require financial planning without investment management services. The Advisor's financial planning services may include recommendations for portfolio customization based on the client's investment objectives, goals and financial situation, recommendations relating to investment strategies as well as tailored investment advice. Financial planning may also include non-investment advice such as developing strategies to achieve retirement or other financial goals, tax optimization strategies, cash flow and budgeting analysis and recommendations, financing and financial education, estate planning, and asset protection strategies.

Pursuant to California Rule 260.235.2, a conflict exists between the interests of the investment adviser or associated persons and the interest of the client; the client is under no obligation to act upon the investment adviser's or associated person's recommendation; if the client elects to act on any of the recommendations, the client is under no obligation to effect the transaction through the investment adviser, the associated person when the person is an agent with a licensed broker-dealer or through any associate or affiliate of such person.

Shariawiz Advisory will tailor its advisory services to its client's individual needs based on meetings and conversations with the client. If clients wish to impose certain restrictions on investing in certain securities or types of securities, the Advisor will address those restrictions with the client to have a clear understanding of the client's requirements.

Shariawiz Advisory does not provide portfolio management services to wrap fee programs.

As of the approval date of the firm, Shariawiz Advisory had no clients and therefore no client assets under management.

Item 5 Fees and Compensation

Fees for Asset Management and Pension Consulting Services

Pursuant to an Investment Advisory contract signed by each client, the client will pay Shariawiz Advisory an annual management fee that ranges from $3,000 to $6,000 depending on factors such as the type and complexity of the investment strategy, the size of the account, or overall client relationship. The management fee is payable quarterly in advance. The management fee is negotiable at the Advisor's sole discretion. New account fees will be prorated from the inception of the account to the end of the first quarter. This fee applies to both individuals and Qualified Plans. The fees for asset management and pension consulting services will never exceed 3.00% (annualized) of the assets under management.

The management fee will be paid by ACH or credit card using a payment processing service convenient for the client. Fee payments will be processed at the beginning of each quarter. In the case of a payment failure, the client will be notified to provide an alternative payment method. If the fee is not paid within five business days of the payment failure, the advisory agreement will be terminated.

Hourly Fee

For short one-time investment advisory and financial planning consulting services, the Advisor charges an hourly fee of $500 per hour which is negotiable. The Advisor will meet with the client and agree on the number of hours required to deliver the services requested by the client. The fee will be calculated and charged in advance. All one-time investment advisory and financial planning consulting engagements will be completed in less than six months.

Pursuant to the California Code of Regulations Subsection (j) of Rule 260.238, Advisor discloses that the Client may receive lower fees from other sources for comparable services.

All fees paid to Shariawiz Advisory for investment advisory services are separate and distinct from the expenses charged by mutual funds to their shareholders and the product sponsor in the case of variable insurance products. These fees and expenses are described in each fund's or variable product's prospectus. These fees will generally include a management fee and other fund expenses.

Client is responsible for all custodial and securities execution fees charged by the custodian and executing broker-dealer. The Advisor's fee is separate and distinct from the custodian and execution fees.

Shariawiz Advisory's fees are payable in advance. Upon termination, any fees paid in advance will be prorated to the date of termination and any unearned fees will be refunded to client by the same method used to pay the fees (ACH or credit card). The client may terminate the investment management or financial planning agreement at any time by providing written notice to the Advisor. Payments by credit card are made through a third-party payment processor. The Advisor does not receive or retain client credit card information.

Where acting in the capacity of an insurance agent, investment advisor representatives (IARs) of Shariawiz Advisory may as agent effect insurance transactions for typical and customary compensation. This practice presents a conflict of interest by creating an incentive to recommend investment products based on the compensation received, rather than on a client's needs. Clients of Shariawiz Advisory are not required to utilize the IARs in their capacity as insurance agents for the purchase of investment products. Shariawiz Advisory has established a Code of Ethics to address conflicts of interest. See the response to Item 11 below for more information on the Code of Ethics. A client may be able to invest in products recommended by the firm directly, without the services of Shariawiz Advisory. In that case, the client would not receive the services provided by Shariawiz Advisory which are designed, among other things, to assist the client in determining which products or services are most appropriate to each client's financial condition and objectives. Commissions from the sale of investment products does not represent 50% or more of the revenues received by Shariawiz Advisory or its investment advisor representatives. Shariawiz Advisory

does not charge advisory fees on client assets invested through the broker-dealer or on insurance products.

Item 6 Performance-Based Fees and Side-by-Side Management

Shariawiz Advisory does not charge performance-based fees, and therefore does not participate in side-by-side management.

Item 7 Types of Clients

The Advisor will offer its services to individuals, banks or thrift institutions, pension and profit sharing plans, trusts, estates, charitable organizations, corporations or other business entities.

The Advisor does not have any minimum requirements for opening or maintaining an account.

Item 8 Methods of Analysis, Investment Strategies and Risk of Loss

Shariawiz Advisory provides investment advice and planning support that may incorporate Shariah screening and alignment considerations. Shariah screening generally refers to the review of investments based on business activity, financial ratios, income sources, and other criteria intended to identify investments that may be more consistent with Islamic values.

Shariawiz Advisory may use third-party data providers, internal tools, client-provided information, custodian data, account aggregation data, and other resources to support this review. Screening may apply differently depending on the type of investment. For example, individual securities may be reviewed differently than mutual funds, ETFs, pooled vehicles, private investments, employer retirement plan holdings, or held-away accounts.

Shariah screening and alignment are subject to limitations. Data may be incomplete, delayed, inaccurate, or interpreted differently by different scholars, providers, or screening methodologies. A Shariah-aligned portfolio may have fewer available investments, may be less diversified, may perform differently from conventional benchmarks, and may exclude investments that otherwise meet a client's financial objectives.

Unless expressly stated in writing, Shariawiz Advisory does not guarantee that any investment, portfolio, account, or strategy is fully Shariah-compliant. Clients should understand that Shariah screening involves judgment, methodology differences, and reliance on available data. Clients may consult their own religious, legal, tax, or financial advisers regarding whether a particular investment or strategy is appropriate for their circumstances.

The Advisor's primary investment approach is to use a tactical allocation strategy aimed at reducing risk and increasing performance. The Advisor may use exchange listed securities, corporate debt securities, commercial paper, municipal securities, variable life insurance, variable annuities, mutual funds, and United States government securities to accomplish this objective. The Advisor measures and selects mutual funds by using various criteria, such as the fund manager's tenure, and/or overall career performance. The Advisor may recommend, on occasion,

redistributing investment allocations to diversify the portfolio in an effort to reduce risk and increase performance. The Advisor may recommend specific stocks to increase sector weighting and/or dividend potential. The Advisor may recommend employing cash positions as a possible hedge against market movement which may adversely affect the portfolio. The Advisor may recommend selling positions for reasons that include, but are not limited to, harvesting capital gains or losses, business or sector risk exposure to a specific security or class of securities, overvaluation or overweighting of the position(s) in the portfolio, change in risk tolerance of client, or any risk deemed unacceptable for the client's risk tolerance.

The Advisor may utilize fundamental, technical or cyclical analysis techniques in formulating investment advice or managing assets for clients.

Fundamental analysis of businesses involves analyzing its financial statements and health, its management and competitive advantages and its competitors and markets. Fundamental analysis is performed on historical and present data but with the goal of making financial forecasts. There are several possible objectives; to conduct a company stock valuation and predict its probable price evolution; to make a projection on its business performance; to evaluate its management and make internal business decisions and to calculate its credit risk.

Technical analysis is a method of evaluating securities by relying on the assumption that market data, such as charts of price, volume and open interest can help predict future (usually short-term) market trends. Technical analysis assumes that market psychology influences trading in a way that enables predicting when a stock will rise or fall.

Cyclical analysis of economic cycles is used to determine how these cycles affect the returns of an investment, an asset class or an individual company's profits. Cyclical risks exist because the broad economy has been shown to move in cycles, from periods of peak performance followed by a downturn, then a trough of low activity. Between the peak and trough of a business or other economic cycle, investments may fall in value to reflect the uncertainty surrounding future returns as compared with the recent past.

The investment strategies will be implemented using long-term purchases of securities held at least for one year, short-term purchases for securities sold within a year, and trading of securities sold within 30 days.

Clients need to be aware that investing in securities involves risk of loss that clients need to be prepared to bear.

The methods of analysis and investment strategies followed by the Advisor are utilized across all of the Advisors clients, as applicable. One method of analysis or investment strategy is not more significant than the other as the Advisor is considering the client's portfolio, risk tolerance, time horizon and individual goals. However, the client should be aware that with any trading that occurs in the client account, the client will incur transaction and administrative costs.

Investing includes the risk that the value of an investment can be negatively affected by factors specifically related to the investment (e.g., capability of management, competition, new inventions

by other companies, lawsuits against the company, labor issues, patent expiration, etc.), or to factors related to investing and the markets in general (e.g., the economy, wars, civil unrest or terrorism around the world, concern about oil prices or unemployment, etc.).

Risks of fundamental analysis may include risks that market actions, natural disasters, government actions, world political events or other events not directly related to the price or valuation of a specific company's fundamental analysis can adversely impact the stock price of a company causing a portfolio containing that security to lose value. Risks may also include that the historical data and projections on which the fundamental analysis is performed may not continue to be relevant to the operations of a company going forward, or that management changes or the business direction of management of the company may not permit the company to continue to produce metrics that are consistent with the prior company data utilized in the fundamental analysis, which may negatively affect the Advisor's estimate of the valuation of the company.

In cyclical analysis, economic or business cycles may not be predictable and may have many fluctuations between long-term expansions and contractions. Also, the lengths of the economic cycles may be difficult to predict with accuracy. Therefore, the risk of cyclical analysis is the difficulty in predicting economic trends and consequently the changing value of securities that would be affected by these changing trends.

The primary risks in technical analysis are that the factors used to analyze the price, trends and volatility of a security may not be replicated, or the outcomes of such analysis will not be the same as in past periods where similar combinations existed. Because of the reliance on trends, technical analysis can signal buying at market peaks and selling at market troughs.

Mutual Fund Risks:
Every type of investment, including mutual funds, involves risk. Risk refers to the possibility that you will lose money (both principal and any earnings) or fail to make money on an investment. A fund's investment objective and its holdings are influential factors in determining how risky a fund is. Reading the prospectus will help you to understand the risk associated with that particular fund.

Generally speaking, risk and potential return are related. This is the risk/return trade-off. Higher risks are usually taken with the expectation of higher returns at the cost of increased volatility. While a fund with higher risk has the potential for higher return, it also has the greater potential for losses or negative returns. The school of thought when investing in mutual funds suggests that the longer your investment time horizon is the less affected you should be by short-term volatility. Therefore, the shorter your investment time horizon, the more concerned you should be with short-term volatility and higher risk.

Below is a list of some of the risks to consider when investing in mutual funds.

- **Call Risk**. The possibility that falling interest rates will cause a bond issuer to redeem—or call—its high-yielding bond before the bond's maturity date.

- **Country Risk**. The possibility that political events (a war, national elections), financial problems (rising inflation, government default), or natural disasters (an earthquake, a poor harvest) will weaken a country's economy and cause investments in that country to decline.
- **Credit Risk**. The possibility that a bond issuer will fail to repay interest and principal in a timely manner. Also called default risk.
- **Currency Risk**. The possibility that returns could be reduced for Americans investing in foreign securities because of a rise in the value of the U.S. dollar against foreign currencies. Also called exchange-rate risk.
- **Income Risk**. The possibility that a fixed-income fund's dividends will decline as a result of falling overall interest rates.
- **Industry Risk**. The possibility that a group of stocks in a single industry will decline in price due to developments in that industry.
- **Inflation Risk**. The possibility that increases in the cost of living will reduce or eliminate a fund's real inflation-adjusted returns.
- **Interest Rate Risk**. The possibility that a bond fund will decline in value because of an increase in interest rates.
- **Manager Risk**. The possibility that an actively managed mutual fund's investment adviser will fail to execute the fund's investment strategy effectively resulting in the failure of stated objectives.
- **Market Risk**. The possibility that stock fund or bond fund prices overall will decline over short or even extended periods. Stock and bond markets tend to move in cycles, with periods when prices rise and other periods when prices fall.
- **Principal Risk**. The possibility that an investment will go down in value, or "lose money," from the original or invested amount.

Risks of Investing in Stocks:
In finance, risk refers to the degree of uncertainty and/or potential financial loss inherent in an investment decision. In general, as investment risks rise, investors seek higher returns to compensate themselves for taking such risks.

Every saving and investment product has different risks and returns. Differences include how readily investors can get their money when they need it, how fast their money will grow, and how safe their money will be.

Business Risk

With a stock, you are purchasing a piece of ownership in a company. With a bond, you are loaning money to a company. Returns from both of these investments require that that the company stays in business. If a company goes bankrupt and its assets are liquidated, common stockholders are the last in line to share in the proceeds. If there are assets, the company's bondholders will be paid first, then holders of preferred stock. If you are a common stockholder, you get whatever is left, which may be nothing.

Volatility Risk

Even when companies aren't in danger of failing, their stock price may fluctuate up or down. Large company stocks as a group, for example, have lost money on average about one out of every three years. Market fluctuations can be unnerving to some investors. A

stock's price can be affected by factors inside the company, such as a faulty product, or by events the company has no control over, such as political or market events.

Liquidity Risk
This refers to the risk that investors won't find a market for their securities, potentially preventing them from buying or selling when they want. This can be the case with the more complicated investment products.

Risks that apply to equity strategies, including ETFs, include but are not limited to, the following:

- Management Risk: Due to its passive and defensive management, a portfolio could underperform other portfolios with similar investment objectives and/or strategies.
- Allocation Risk: A portfolio may use an asset allocation strategy in pursuit of its investment objective. There is a risk that a portfolio's allocation among asset classes or investments will cause a portfolio to lose value or cause it to underperform other portfolios with a similar investment objective and/or strategy, or that the investments themselves will not produce the returns expected.
- Sector/Industry Risk: The risk that the strategy's concentration in equities in a specific sector or industry will cause the strategy to be more exposed to the price movements in and developments affecting that sector.
- Market and Timing Risk: Prices of securities may become more volatile due to general market conditions that are not specifically related to a particular company, such as adverse economic conditions or outlooks, adverse investor sentiment, changes in the outlook for corporate earnings, or changes in interest rates.
- Event Risk: The possibility that an unforeseen event will negatively affect a company or industry, and thus, increase the volatility of the security.
- Liquidity Risk: The risk that exists when a security's limited marketability prevents it from being bought or sold quickly enough to avoid or minimize a loss.

Commercial Paper Risks:
Due to the promissory nature of commercial paper, only large corporations with high credit ratings should be able to sell the instrument at a reasonable price. If small organizations try to issue commercial paper, it is likely the credit risk, which can be defined as the likelihood that a borrower is unable to repay the loan, will be too high and there will be no market for the issue. Liquidity risk, which reflects how easily a security can be bought or sold in the market, is less of a concern than credit (default) risk as the debt matures quite rapidly, leaving little room for additional trading of commercial paper in secondary markets.

Risks of Investing in Corporate Debt and Municipal Securities:
The risks of investing in corporate and municipal bonds include:

- **Credit Risk**. The possibility that a bond issuer will fail to repay interest and principal in a timely manner. Also called default risk.
- **Interest Rate Risk**. The possibility that a bond will decline in value because of an increase in interest rates.
- **Market Risk**. When overall financial markets are negatively impacted by economic news or political events such as wars, the market value of bonds may decrease.

- **Headline Risk**. The likelihood that a bond will decrease in value as a result of adverse media, such as when a high-profile default makes headlines.

U.S. Government Securities Risks:
U.S. Government Securities are generally considered one of the safest investments in the global financial markets. Two types of risks exist, however: credit risk and interest rate risk. Credit risk is the risk that an issuer will default, while interest rate risk accounts for the impact of changes in prevailing rates. In general, it is widely accepted that U.S. Government Securities are among the world's safest in terms of the likelihood that their interest and principal will be paid on time. However, U.S. Government Securities are subject to interest rate risk, and longer-term securities (10 years and longer) can be quite volatile.

Item 9 Disciplinary Information

Neither Shariawiz Advisory nor its management persons have been subject to any criminal or civil actions, administrative proceedings, or self-regulatory organization (SRO) proceedings.

Item 10 Other Financial Industry Activities and Affiliations

Neither Shariawiz Advisory nor any of its management persons are registered, or have an application pending to register, as a broker-dealer or a registered representative of a broker-dealer, a futures commission merchant, commodity pool operator, a commodity trading advisor, or an associated person of the foregoing entities.

Shariawiz Advisory does not currently have any relationships or arrangements that are material to its advisory business or clients with either a broker-dealer, municipal securities dealer, or government securities dealer or broker, investment company or other pooled investment vehicle (including a mutual fund, closed-end investment company, unit investment trust, private investment company or "hedge fund" and offshore fund), other investment advisor or financial planner, futures commission merchant, commodity pool operator, or commodity trading advisor, banking or thrift institution, accountant or accounting firm, lawyer or law firm, pension consultant, real estate broker or dealer or sponsor of syndicator of limited partnerships.

Investment Advisor Representatives ("IARs") of Shariawiz Advisory are also licensed and registered as insurance agents to sell life, accident and other lines of insurance for various insurance companies. Therefore, they will be able to purchase insurance products for any client in need of such services and will receive separate, yet typical compensation in the form of commissions for the purchase of insurance products. This creates a conflict of interest because of the receipt of additional compensation by the IARs. Clients are not obligated to use Shariawiz Advisory or its IARs for insurance products services. However, in such instances, there is no advisory fee associated with these insurance products, and clients will be made aware of all commissions associated with the products prior to the transactions.

Shariawiz Advisory does not recommend or select other investment advisers for clients.

Item 11 Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Shariawiz Advisory is a state registered investment advisor and has adopted as an industry best practice a Code of Ethics that sets forth the basic policies of ethical conduct for all managers, officers, and employees of the adviser. In addition, the Code of Ethics governs personal trading by each employee of Shariawiz Advisory deemed to be an Access Person and is intended to ensure that securities transactions effected by Access Persons of Shariawiz Advisory are conducted in a manner that avoids any conflict of interest between such persons and clients of the adviser or its affiliates. Shariawiz Advisory collects and maintains records of securities holdings and securities transactions effected by Access Persons. These records are reviewed to identify and resolve conflicts of interest. Shariawiz Advisory will provide a copy of the Code of Ethics to any client or prospective client upon request.

Shariawiz Advisory does not recommend to clients, or buy or sell for client accounts, securities in which the firm or a related person has a material financial interest.

Shariawiz Advisory and/or its IARs may from time to time purchase or sell products that they may recommend to clients. This practice creates conflicts of interest in that personnel of Shariawiz Advisory can take advantage of the advance knowledge of firm securities trading and trade their personal accounts ahead of the client trades or recommend trades in client accounts that may affect the price of the securities owned by the Investment Advisor Representatives. To mitigate these conflicts, Shariawiz Advisory has adopted a Code of Ethics as noted above. Shariawiz Advisory's Code of Ethics is available upon request. Finally, supervised persons of registered investment advisors are fiduciaries by law and are required to put the client's interest before those of the firm and themselves.

Shariawiz Advisory requires that its investment advisor representatives follow its basic policies and ethical standards as set forth in its Code of Ethics.

IARs of Shariawiz Advisory may trade for their own accounts securities that are being traded for client accounts at or about the same time. To mitigate the conflict of interest in such circumstances, Shariawiz Advisory's policy is to require the trading of all relevant client accounts prior to the trading of their own accounts, or to participate in an aggregated trade where all participants are treated equally. The Chief Compliance Officer examines personal trading activities of Shariawiz Advisory's personnel to verify compliance with this policy.

Item 12 Brokerage Practices

The custodian and brokers we use

Shariawiz Advisory does not maintain custody of your assets. Your assets must be maintained in an account at a "qualified custodian," generally a broker-dealer or bank. We recommend that our clients use Charles Schwab & Co., Inc. ("Schwab"), a registered broker-dealer, member SIPC, as the qualified custodian. We are independently owned and operated and are not affiliated with Schwab. Schwab will hold your assets in a brokerage account and buy and sell securities when we instruct them to. While we recommend that you use Schwab as custodian/broker, you will decide

whether to do so and will open your account with Schwab by entering into an account agreement directly with them. We do not open the account for you, although we may assist you in doing so. Not all advisors require their clients to use a particular broker-dealer or other custodian selected by the advisor. Even though your account is maintained at Schwab, we can still use other brokers to execute trades for your account as described below (see "Your brokerage and custody costs").

How we select brokers/custodians

We seek to recommend a custodian/broker that will hold your assets and execute transactions on terms that are overall most advantageous when compared with other available providers and their services. We consider a wide range of factors, including:

- Combination of transaction execution services and asset custody services (generally without a separate fee for custody)
- Capability to execute, clear, and settle trades (buy and sell securities for your account)
- Capability to facilitate transfers and payments to and from accounts (wire transfers, check requests, bill payment, etc.)
- Breadth of available investment products (stocks, bonds, mutual funds, exchange-traded funds (ETFs), etc.)
- Availability of investment research and tools that assist us in making investment decisions
- Quality of services
- Competitiveness of the price of those services (commission rates, margin interest rates, other fees, etc.) and willingness to negotiate the prices
- Reputation, financial strength, security and stability
- Prior service to us and our clients
- Availability of other products and services that benefit us, as discussed below (see "Products and services available to us from Schwab")

Your brokerage and custody costs

For our clients' accounts that Schwab maintains, Schwab generally does not charge you separately for custody services but is compensated by charging you commissions or other fees on trades that it executes or that settle into your Schwab account. Certain trades (for example, many mutual funds, ETFs, and online stock and options trades) may not incur Schwab commissions or transaction fees. Schwab is also compensated by earning interest on the uninvested cash in your account in Schwab's Cash Features Program. For some accounts, Schwab may charge you a percentage of the dollar amount of assets in the account in lieu of commissions. In addition to commissions and asset-based fees, Schwab charges you a flat dollar amount as a "prime broker" or "trade away" fee for each trade that we have executed by a different broker-dealer but where the securities bought or the funds from the securities sold are deposited (settled) into your Schwab account. These fees are in addition to the commissions or other compensation you pay the executing broker/dealer. Because of this, in order to minimize your trading costs, we have Schwab execute most trades for your account. We have determined that having Schwab execute most trades is consistent with our duty to seek "best execution" of your trades. Best execution means the most favorable terms for a transaction based on all relevant factors, including those listed above (see "How we select brokers/custodians").

Products and services available to us from Schwab
Schwab Advisor Services™ is Schwab's business serving independent investment advisory firms like us. They provide our clients and us with access to their institutional brokerage services (trading, custody, reporting and related services), many of which are not typically available to Schwab retail customers. Schwab also makes available various support services. Some of those services help us manage or administer our clients' accounts, while others help us manage and grow our business. Schwab's support services are generally available on an unsolicited basis (we don't have to request them) and at no charge to us. Following is a more detailed description of Schwab's support services:

Services That Benefit You. Schwab's institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of client assets. The investment products available through Schwab include some to which we might not otherwise have access or that would require a significantly higher minimum initial investment by our clients. Schwab's services described in this paragraph generally benefit you and your account.

Services that may not directly benefit you. Schwab also makes available to us other products and services that benefit us but may not directly benefit you or your account. These products and services assist us in managing and administering our clients' accounts. They include investment research, both Schwab's own and that of third parties. We may use this research to service all or a substantial number of our clients' accounts, including accounts not maintained at Schwab. In addition to investment research, Schwab also makes available software and other technology that:

- provide access to client account data (such as duplicate trade confirmations and account statements)
- facilitate trade execution and allocate aggregated trade orders for multiple client accounts
- provide pricing and other market data
- facilitate payment of our fees from our clients' accounts
- assist with back-office functions, recordkeeping, and client reporting

Services that generally benefit only us. Schwab also offers other services intended to help us manage and further develop our business enterprise. These services include:

- Educational conferences and events
- Consulting on technology, compliance, legal, and business needs
- Publications and conferences on practice management and business succession
- Access to employee benefits providers, human capital consultants, and insurance providers
- Marketing consulting and support

Schwab may provide some of these services itself. In other cases, it will arrange for third-party vendors to provide the services to us. Schwab may also discount or waive its fees for some of these services or pay all or a part of a third party's fees. Schwab may also provide us with other benefits such as occasional business entertainment of our personnel.

Our interest in Schwab's services
The availability of these services from Schwab benefits us because we do not have to produce or purchase them. We don't have to pay for Schwab's services. These services are not contingent upon us committing any specific amount of business to Schwab in trading commissions or assets in custody. This creates an incentive to recommend that you maintain your account with Schwab, based on our interest in receiving Schwab's services that benefit our business and Schwab's payment for services for which we would otherwise have to pay rather than based on your interest in receiving the best value in custody services and the most favorable execution of your transactions. This is a potential conflict of interest. We believe, however, that our selection of Schwab as custodian and broker is in the best interests of our clients. Our selection is primarily supported by the scope, quality, and price of Schwab's services (see "How we select brokers/custodians") and not Schwab's services that benefit only us.

For any such products and services Shariawiz Advisory receives from Schwab or other custodians, it will follow procedures which ensure compliance with Section 28(e) of the Securities Exchange Act of 1934 or applicable state securities rules.

Shariawiz Advisory does not receive client referrals from any broker-dealer or third party as a result of the firm selecting or recommending that broker-dealer to clients.

Shariawiz Advisory does not permit clients to direct brokerage except for choosing the custodian at the outset of the relationship. Not all firms require their clients to direct brokerage.

Shariawiz Advisory may combine orders into block trades when more than one account is participating in the trade. This blocking or bunching technique must be equitable and potentially advantageous for each such account (e.g. for the purposes of reducing brokerage commissions or obtaining a more favorable execution price). Block trading is performed when it is consistent with the duty to seek best execution and is consistent with the terms of Shariawiz Advisory's investment advisory agreements. Equity trades are blocked based upon fairness to client, both in the participation of their account, and in the allocation of orders for the accounts of more than one client. Allocations of all orders are performed in a timely and efficient manner. All managed accounts participating in a block execution receive the same execution price (average share price) for the securities purchased or sold in a trading day. Any portion of an order that remains unfilled at the end of a given day will be rewritten on the following day as a new order with a new daily average price to be determined at the end of the following day. Due to the low liquidity of certain securities, broker availability may be limited. Open orders are worked until they are completely filled, which may span the course of several days. If an order is filled in its entirety, securities purchased in the aggregated transaction will be allocated among the accounts participating in the trade in accordance with the allocation statement. If an order is partially filled, the securities will be allocated pro rata based on the allocation statement. Shariawiz Advisory may allocate trades in a different manner than indicated on the allocation statement (non-pro rata) only if all managed accounts receive fair and equitable treatment.

Item 13 Review of Accounts

Investment advisory client accounts are monitored on an ongoing basis. Financial Plans, once prepared and delivered to the client are not reviewed again unless the client requests a financial plan be updated. Client accounts (and/or financial plans) are reviewed by Shakeb Kundiwala, CEO and CCO. The nature of the review is to determine if the client account is still in line with the client's stated objectives.

The client is encouraged to notify the Advisor and Investment Advisor Representative if changes occur in his/her personal financial situation that might materially affect his/her investment plan.

The client will receive written statements no less than quarterly from the custodian. In addition, the client will receive other supporting reports from mutual funds, asset managers, trust companies or other custodians, insurance companies, broker-dealers and others who are involved with client accounts. Shariawiz Advisory does not deliver separate client reports.

Item 14 Client Referrals and Other Compensation

We receive an economic benefit from Schwab in the form of the support products and services it makes available to us and other independent investment advisors whose clients maintain their accounts at Schwab. You do not pay more for assets maintained at Schwab as a result of these arrangements. However, we benefit from the arrangement because the cost of these services would otherwise be borne directly by us. You should consider these conflicts of interest when selecting a custodian. The products and services provided by Schwab, how they benefit us, and the related conflicts of interest are described in Item 12 above.

Shariawiz Advisory does not directly or indirectly compensate any person who is not a supervised person for client referrals.

Item 15 Custody

Shariawiz Advisory does not have custody of client funds or securities. Although Shariawiz Advisory does not provide clients with periodic reports or account statements, if we decide to do so in the future we encourage you to compare the account statements you receive from the qualified custodian with those received from us. Any discrepancies should be immediately brought to the firm's attention.

Item 16 Investment Discretion

Shariawiz Advisory generally has discretion over the selection and amount of securities to be bought or sold in client accounts without obtaining prior consent or approval from the client for each transaction. However, these purchases or sales may be subject to specified investment objectives, guidelines, or limitations previously set forth by the client and agreed to by Shariawiz Advisory.

Discretionary authority will only be provided upon full disclosure to the client. The granting of such authority will be evidenced by the client's execution of an Investment Advisory Agreement containing all applicable limitations to such authority. All discretionary trades made by Shariawiz Advisory will be in accordance with each client's investment objectives and goals.

Item 17 Voting Client Securities

Shariawiz Advisory will not vote, nor advise clients how to vote, proxies for securities held in client accounts. The client clearly keeps the authority and responsibility for the voting of these proxies. Also, Shariawiz Advisory cannot give any advice or take any action with respect to the voting of these proxies. The client and Shariawiz Advisory agree to this by contract. Clients will receive proxy solicitations from their custodian and/or transfer agent.

Item 18 Financial Information

Shariawiz Advisory does not require or solicit prepayment of more than $500 in fees per client, six months or more in advance, and is not required to file a balance sheet.

Shariawiz Advisory has discretionary authority over client accounts and is not aware of any financial condition that will likely impair its ability to meet contractual commitments to clients. If Shariawiz Advisory does become aware of any such financial condition, this brochure will be updated and clients will be notified.

Shariawiz Advisory has never been subject to a bankruptcy petition.

Item 19 Requirements for State-Registered Advisers

Shakeb Kundiwala was born in 1982, and has served as Shariawiz Advisory's CEO and CCO since the firm was formed in March 2026. Mr. Kundiwala does not have any post-high school education. Mr. Kundiwala has an insurance license, and conducts insurance activities under a d/b/a of Haya Financial Strategies & Insurance Agency (since September 2023). Previously, Mr. Kundiwala was a Registered Representative with NYLife Securities LLC (June 2021 to May 2026), an Agent with New York Life Insurance Co. (May 2021 to May 2026), a Registered Representative with Northwestern Mutual Investment Services LLC (August 2020 to May 2021), and an Agent with Northwestern Mutual Life Insurance Company (May 2020 to May 2021).

Shariawiz Advisory is not engaged in any other business other than giving investment advice.

Neither Shariawiz Advisory nor Shakeb Kundiwala are compensated for advisory services with performance-based fees.

Neither Shariawiz Advisory nor Shakeb Kundiwala have been involved in an award or found liable in an arbitration claim alleging damages in excess of $2,500 or found liable in any civil, self-regulatory organization, or administrative proceedings.

There are no material relationships maintained by Shariawiz Advisory or its management persons with any issuers of securities.

To the best of our knowledge, all material conflicts of interest under CCR Section 260.238 (k) have been disclosed in Shariawiz Advisory's Form ADV, or in the investment advisory agreement that will be used with all investment advisory clients.

Item 1 Cover Page for Brochure Supplement

Shakeb Kundiwala, CEO and CCO

Shariawiz Advisory, LLC
101 Parkshore Drive, Suite 100
Folsom, CA 95630
(279) 215-0101
shakeb.kundiwala@shariawizadvisory.com

October 5, 2026

This brochure supplement provides information about Shakeb Kundiwala, CRD# 7256280 that supplements the Shariawiz Advisory, LLC brochure. You should have received a copy of that brochure. Please contact Shakeb Kundiwala if you did not receive Shariawiz Advisory, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Shakeb Kundiwala is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Shakeb Kundiwala was born in 1982, and has served as Shariawiz Advisory's CEO and CCO since the firm was formed in March 2026. Mr. Kundiwala attended DeVry University for Engineering and California State University Sacramento for Economics but did not receive degrees. Mr. Kundiwala has an insurance license and conducts insurance activities under a d/b/a of Haya Financial Strategies & Insurance Agency (since September 2023). Mr. Kundiwala is also the CEO of Workative Inc. (since September 2017), and the President of the Sacramento Metro Muslim Chamber of Commerce (since July 2025). Previously, Mr. Kundiwala was a Registered Representative with NYLife Securities LLC (June 2021 to May 2026), an Agent with New York Life Insurance Co. (May 2021 to May 2026), a Registered Representative with Northwestern Mutual Investment Services LLC (August 2020 to May 2021), and an Agent with Northwestern Mutual Life Insurance Company (May 2020 to May 2021).

Item 3 Disciplinary Information

There are no legal or disciplinary events or proceedings to report concerning Mr. Kundiwala.

Item 4 Other Business Activities

Mr. Kundiwala is the CEO of Workative Inc., a management consulting company that provides general administrative, operational, and marketing support services to business owner, companies, nonprofits, and high-capacity families to help clarify roles within their organization, improve business workflows, strengthen accountability, and implement practical systems to improve the overall execution of their mission. He is also the President of. The Sacramento Metro Muslim Chamber of Commerce. He does spend a material amount of his time on those activities.

Mr. Kundiwala is licensed and registered as an insurance agent to sell life, accident and other lines of insurance for various insurance companies. Therefore, he will be able to purchase insurance products for any client in need of such services and will receive separate, yet typical compensation in the form of commissions for the purchase of insurance products. Mr. Kundiwala conducts his insurance activities through a d/b/a of Haya Financial Strategies & Insurance Agency. This creates a conflict of interest because of the receipt of additional compensation by Mr. Kundiwala. Clients are not obligated to use Mr. Kundiwala for insurance products services. However, in such instances, there is no advisory fee associated with these insurance products, and clients will be made aware of all commissions associated with the products prior to the transactions.

Item 5 Additional Compensation

Mr. Kundiwala does not receive compensation or other economic benefit from anyone who is not a client for providing advisory services.

Item 6 Supervision

Shakeb Kundiwala is the CEO and Chief Compliance Officer of Shariawiz Advisory and can be reached at (279) 215-0101 and is the only individual that provides investment advice to clients. As a single person firm, Mr. Kundiwala cannot be supervised but is a fiduciary by law and is required to act in the best interests of clients.

Item 7 Requirements for State-Registered Advisers

Mr. Kundiwala has not been involved in an award or found liable in an arbitration claim, civil, or self-regulatory organization event or administrative proceeding, or been the subject of a bankruptcy petition.