FOR IMMEDIATE RELEASE

Shariawiz Advisory Launches Flat-Fee, Faith-Aligned Wealth Management for Muslim Americans, Challenging Traditional Percentage-Based Fees

New California-registered investment adviser combines financial planning, investment management, and access to Islamic estate-planning tools under one flat annual advisory fee—with no investment minimum.

FOLSOM, Calif. — November 6, 2026 — Shariawiz Advisory, LLC, a California-registered investment adviser, today announced its launch as a flat-fee wealth management firm designed to transform how Muslim Americans plan, invest, and build generational wealth. The firm brings financial planning, investment management, and access to Islamic estate-planning tools into one coordinated relationship, helping families grow their wealth, care for loved ones, honor their faith, and shape their legacy.

“Families should not have to piece together their financial lives on their own—one professional for investments, another for wills and trusts, and someone else for tax strategies,” said **Shakeb Kundiwala, CEO and financial advisor of Shariawiz Advisory**. “We believe families deserve comprehensive financial guidance that connects those decisions, reflects their values, and addresses their entire financial picture—all for a clear, flat annual advisory fee.”

A Flat Fee. Not a Percentage of Your Portfolio.

Unlike traditional advisers who charge a percentage of assets under management, Shariawiz Advisory offers comprehensive financial planning and investment management for **a flat annual advisory fee of $3,000 for individuals and $6,000 for married couples, regardless of portfolio size.** The fee also includes access to designated Islamic estate-planning tools through its affiliate, Shariawiz, Inc.

For illustration, a 1% annual advisory fee on a $1 million portfolio is $10,000. Shariawiz Advisory’s flat fee does not automatically increase simply because a client’s investments grow. Investment product expenses and applicable custodial charges are separate.

With **no investment minimum**, clients can begin building a comprehensive financial plan without first accumulating a large investment portfolio.

“Financial advice should not be reserved for people who are already wealthy,” Kundiwala said. “We want to help families build wealth, not wait until they have accumulated it.”

A Blueprint for Financial Understanding

Consider a couple raising children while helping aging parents. They are saving for retirement, planning for college, and wondering whether their investments and inheritance arrangements reflect their faith. Their challenge is not a lack of goals. It is understanding how those goals fit together.

The **Bayt ul-Mal Financial Blueprint** is Shariawiz Advisory’s financial-literacy approach, using the concept of a “House of Wealth” to make the different parts of a family’s financial life easier to understand. It introduces cash flow, savings, education funding, investing, retirement, family protection, charitable giving, and estate planning—explaining why each matters and how decisions in one area can affect another.

The purpose is to help families understand their options, ask informed questions, and take a more active role in shaping their financial future. That educational foundation supports the personalized work clients do with their advisor to turn understanding into action.

Faith Beyond the Investment Account

Shariawiz Advisory integrates Islamic financial principles into investment recommendations tailored to each client's goals, risk tolerance, and time horizon. Portfolios may include Sharia-screened exchange-traded funds, mutual funds, and other suitable investments.

Beyond the portfolio, the firm's planning approach incorporates zakat, charitable giving, family responsibilities, Islamic inheritance planning, and *sadaqah jariyah*—charitable giving intended to provide lasting benefit.

Access to designated Islamic wills, trusts, and related estate-planning tools through its affiliate, Shariawiz, Inc., is **included in the annual advisory fee**. This helps families connect their investment decisions, beneficiary designations, charitable intentions, and inheritance arrangements in one coordinated plan. Individualized legal and tax advice remains the responsibility of appropriately qualified professionals.

"Faith-aligned investing is only part of the equation," Kundiwala said. "Families also want to protect their children, support their communities, and leave a meaningful legacy. Those priorities belong in the financial plan from the beginning."

Business Experience. Legal Depth. Islamic Scholarship.

Shariawiz Advisory brings together a distinctive combination: a financial advisor with corporate, business, and technology experience; an accomplished attorney specializing in Islamic law and estate planning; and an Islamic scholar and mufti with advanced education in both conventional and Islamic finance. Together, they connect the practical realities of building wealth with the legal and religious considerations that shape a family's future.

Shakeb Kundiwala — CEO and Financial Advisor
Abed Awad, Esq. — General Counsel and Estate Planning Strategist
Shaykh Umer Khan — Sharia and Islamic Finance Scholar

Building a National Network.

Launching in California, Shariawiz Advisory plans to expand into Texas, New York, New Jersey, and Illinois in the first quarter of 2027, subject to applicable registration requirements. Its broader vision includes recruiting and developing a national network of financial advisors who bring faith-aligned guidance to families in their local communities.

"Our vision is to make comprehensive financial planning a normal part of Muslim American family life," Kundiwala said. "We want to help more families prepare for the future and create opportunities for advisors to serve their communities. Our goal is not simply a bigger firm—it is stronger families and stronger communities."

Faith. Family. Future.

Learn more at www.shariawizadvisory.com

About Shariawiz Advisory

Shariawiz Advisory, LLC is a California-registered investment adviser based in Folsom, California. The firm combines flat-fee financial planning and investment management with access to Islamic estate-planning tools to help Muslim American families build, protect, and pass on wealth in alignment with their values.

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