

ABOUT SATURNA CAPITAL

Saturna Capital, based in Bellingham, Washington, is a premier international, independent investment firm based on seven core values:

- Top quality professionalism
- Uncompromising loyalty to clients
- Risk management
- Integrated business operations
- Investor education
- Prudent entrepreneurship
- Community contribution

Saturna has been dedicated to values-based investing for almost 30 years, focusing on the importance of sustainable financial management. Since 1989, Saturna has managed the Amana Mutual Funds, which invest according to faith-based values.

As an asset manager, Saturna Capital prioritizes the education and empowerment of its investors. As an employer, we are committed to worker ownership and employee wellness. As a community leader, Saturna promotes philanthropy through donations directed both by employees and through corporate giving specifically aimed to promote the arts, education, and the environment.

In addition to the primary business of investment management, Saturna owns **Saturna Sendirian Berhad**, an investment adviser and research firm in Kuala Lumpur, Malaysia; **Saturna Brokerage Services, Inc.**, a general securities broker-dealer; **Saturna Trust Company** in Henderson, NV; and **Saturna Environmental Corporation**, which operates an environmental education center.

“Setting an example is not the main means of influencing others; it is the only means.”

- Albert Einstein

WWW.SATURNASUSTAINABLE.COM

Please consider an investment's objectives, risks, charges, and expenses carefully before investing. To obtain this and other important information about the Saturna Sustainable Funds in a current prospectus or summary prospectus, please visit www.saturnasustainable.com or call toll free 1-800-728-8762. Please read the prospectus or summary prospectus carefully before investing.

The Saturna Sustainable Funds limit the securities they purchase to those consistent with sustainable principles. This limits opportunities and may affect performance. Investing involves risk, including possible loss of principal. Generally, an investment that offers a higher potential return will have a higher risk of loss. Security prices fluctuate, sometimes quickly and significantly, for a broad range of reasons that may affect individual companies, industries, or sectors. When interest rates rise, bond and high-yield security prices fall. When interest rates fall, bond prices go up. A bond fund's price will typically follow the same pattern. Investments in high-yield securities can be speculative in nature. High-yield bonds may have low or no ratings, and may be considered "junk bonds." Investing in foreign securities involves risks not typically associated directly with investing in US securities. These risks include currency and market fluctuations, and political or social instability. The risks of foreign investing are generally magnified in the smaller and more volatile securities markets of the developing world.

By diversifying its investments, each Fund seeks to reduce the risk of owning only a few securities. Diversification does not assure a profit or protect against a loss in a declining market.

UN PRI: United Nations Principles for Responsible Investment

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WHY CHOOSE SATURNA SUSTAINABLE FUNDS?

SUSTAINABLE INVESTMENT PHILOSOPHY AND PROCESS

Drawing on nearly 30 years of experience managing the award-winning Amana Funds, Saturna Capital proudly launched the Saturna Sustainable Equity and Saturna Sustainable Bond Funds in 2015.

Saturna has long believed in the value of sustainable business management. We believe that companies seeking to be best-in-class in their industries with regard to sustainability – evaluated through environmental, social, and governance criteria – can curtail long-term business risk. As long-term investors, Saturna carefully considers the material issues that may affect a company's future.

In addition to an emphasis on low debt, the main characteristics of our sustainable rating system are:

Environmental

- Resource efficiency (energy, emissions, water, waste, and monetary provisions)
- Sustainability policies and disclosures

Social

- Community relations (supply chain and human rights policies, philanthropy)
- Labor relations (safety, training, and contracting policies)

Governance

- Board (composition, independence, and attendance)
- Shareowner rights
- Business ethics
- Compensation policies and amounts

Saturna also uses **negative screening** to exclude security issuers primarily engaged in higher ESG risk businesses such as **alcohol, tobacco, pornography, weapons, gambling, and carbon-based fuels.**



SATURNA SUSTAINABLE EQUITY FUND

The **Saturna Sustainable Equity Fund (SEEFX)** seeks long-term capital appreciation by investing in a portfolio of global equities that meet financial, sustainable, and responsible investment criteria.

The **Equity Fund:**

- Seeks issuers who demonstrate transparency and a desire to improve ESG performance – including but not limited to carbon emissions reduction, fair pay, and board and executive suite diversity
- Is generally large and mid-cap, but can invest in any capitalization domestic and foreign stocks
- Globally diversifies across industries, companies, and countries –
 - limited to 40% in issues of any one country
 - limited to 30% in issues from developing countries
- Seeks tax-efficiency and reduced trading expenses through low portfolio turnover

PORTFOLIO MANAGERS

Portfolio Manager:



Jane Carten
MBA

Deputy Portfolio Manager:



Nick Kaiser
MBA, CFA®



SATURNA SUSTAINABLE BOND FUND

The **Saturna Sustainable Bond Fund (SEBFX)** seeks current income and capital preservation by investing in a portfolio of global bonds that meet financial, sustainable, and responsible investment criteria.

The **Bond Fund:**

- Seeks higher quality bonds –
 - at the time of purchase, at least 65% in four highest grades
 - limited to 35% in unrated and high-yield bonds
- Employs a flexible duration strategy – allowing for positioning to different and changing credit cycles
- Globally diversifies across industries, companies, and countries –
 - limited to 40% in issues of any one country
 - limited to 30% in issues from developing countries
- Seeks tax-efficiency and reduced trading expenses through low portfolio turnover

PORTFOLIO MANAGERS

Portfolio Manager:



Patrick Drum
MBA, CFA®, CFP®

Deputy Portfolio Manager:



Bryce Fegley
CFA®, CIPM®