



Online Access and E-Delivery

Mail or fax completed forms to:
Saturna Capital
P.O. Box N
Bellingham, WA 98227-0596
Fax: (360) 734-0755

Use this form to create and update online access and e-delivery preferences, and to link multiple Saturna mutual fund accounts. All changes must be accompanied by a signature. If you have any questions or concerns about this form, please call us at **1-800-728-8762**.

Customer Information

Account Owner / Custodian / Agent

Account Owner's Date of Birth

(MM-DD-YYYY)

Email Address (Required):

A unique email address is required for each user linked to the account.

Security Phrase (Required):

A Security Phrase can be anything you want it to be. We will use your input for future logins to help you determine the authenticity of the site where you are logging in. If the Security Phrase doesn't match what you input here, it is likely a phishing site.

Establish New Add Additional Accounts

Existing Username (if applicable)

If you are requesting a new Username, please indicate your first and second choices below. Usernames are NOT case sensitive, and should consist of letters and numbers only.

Requested Username (first choice)

Requested Username (second choice)

Account Information and Household Linking

Please provide information regarding the accounts you wish to view online and/or link via householding. If you wish to enroll in electronic delivery, you must consent by checking the box on page 2. Please be sure to read our e-delivery policies on page 3.

E-Delivery Preferences (Please check all that apply)

	Statements, Confirmations, and Account Notifications	Reports and Prospectuses ¹	Proxy Materials ²	Newsletters ³
Primary Account Number (Registration) <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Account Number (Registration) <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Account Number (Registration) <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Account Number (Registration) <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Account Number (Registration) <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

¹ Reports and Prospectuses includes annual and semi-annual reports, prospectuses, and quarterly performance and commentary.

² Proxy Materials includes proxy statements and voting information related to Saturna-affiliated mutual funds only.

³ Newsletters includes From The Yardarm and may include other periodic non-account specific announcements such as holiday greetings and other marketing/promotional materials.

Important Note: The Social Security or Tax ID Number of the primary account owner listed in Customer Information above must be affiliated, either as an account owner or authorized individual on the account numbers provided for household linking. If the primary account owner above is not an owner or authorized individual on all accounts listed, or is not authorized to act individually on behalf of all account owners for an account listed, then each account owner or authorized individual must sign on page two (i.e., for joint accounts). A **Trading Authorization Form** is required to enable trading in accounts where the primary account owner above is not an owner or authorized individual. Failure to provide all necessary authorizations will result in this form being rejected.

Online Access Agreement

By checking the box and signing below, you agree to abide by the Online Access and E-Delivery terms and conditions as they may be amended from time to time; amended terms and conditions will be posted on www.saturna.com/terms-conditions. Your continued use of the website will constitute your acceptance of the then-current terms and conditions. The terms and conditions of this agreement set forth the entire understanding and agreement between you and Saturna Capital concerning your online account access and electronic delivery of Fund documents and communications.

I agree to abide by the online account access terms and conditions. Please enroll all the accounts listed on Page 1.

E-Delivery Consent

By checking the box and signing below, you consent to receiving your Fund documents and communications by electronic delivery. After registration, you will receive e-mail notification that your Fund documents are available to view with instructions for accessing them online. You may revoke e-delivery and revert to paper mailings at any time by calling Saturna's customer service department.

Please note that no confidential information will be sent via e-mail.

I elect to receive electronic delivery of certain account documents and communications, as outlined in this agreement, for the accounts listed on Page 1 that have affirmatively enrolled in e-delivery by checking the box associated with each specific document and/or communication type.

Signatures

Primary Account Owner / Custodian: _____ Date: _____
(Printed Name)

(Signature)

Additional Account Owner: _____ Date: _____
(Printed Name)

(Signature)

Additional Account Owner / Agent: _____ Date: _____
(Printed Name)

(Signature)

Additional Account Owner / Co-agent: _____ Date: _____
(Printed Name)

(Signature)

At this time, we cannot accept electronic signatures.

For additional signatures, please print multiple copies of this page.

Online Account Access Terms and Conditions

Accessing, transacting, or requesting account information through Saturna.com requires accepting the following terms and conditions.

Account owners and authorized individuals of the account must consent to the electronic transmission of their personal financial information.

Authorized individuals are persons that you have authorized with full access to your account and that have been granted a username.

Saturna takes safeguarding customer information very seriously. Online account access is available only through a password protected login. Accessing certain features may require users to re-authenticate by answering security questions or other security prompts.

You agree to take reasonable measures to safeguard and keep confidential any passwords, usernames, answers to security questions, and security phrases related your online account access. You understand that by sharing your login information with anyone that you are waiving any and all claims you may have against Saturna. You agree that Saturna will not be liable for any activities occurring in your accounts that result from your negligence or failure to use or maintain reasonable security measures. You agree that Saturna will not be liable for acting on instructions received through the website if Saturna used reasonable procedures to ensure the authenticity of the instructions. You agree to promptly notify Saturna if you suspect that your passwords, usernames, answers to security questions, or security phrases may have been compromised.

Users who elect to combine accounts under one username must submit an **Online Access and E-Delivery** form that has been signed by all account owners for each account listed on the form. Each authorized individual must agree to the terms and conditions set forth in this policy.

For joint accounts, each joint owner irrevocably appoints the other joint owner(s) as attorney-in-fact to take all action on behalf of and to represent in all respects each other joint owner(s). Each joint owner shall be liable, jointly and individually, for any amounts due to Saturna, incurred by any other joint owner(s).

Any messages that display the status of an order or other online transaction are being provided solely for the purpose of informing you that transactional information entered by you or an authorized individual has been transmitted or failed to transmit to Saturna. You understand that any and all transactions entered on Saturna.com will not be deemed accepted until you have received written confirmation from Saturna, as required by applicable law.

Purchase and sale of Fund shares are subject to all requirements and restrictions as set forth in each Fund's prospectus.

Access to the site and certain features on the site are not available for every account ownership type.

Saturna endeavors to provide timely and accurate details concerning your account. However, you are responsible for reviewing all account statements and transaction related communications sent to you by Saturna, and you agree to promptly notify Saturna of any errors or inaccuracies related to these statements and communications.

Saturna does not warrant that access to your account will be uninterrupted or error free. Saturna does not warrant the timeliness, accuracy, completeness, or reliability of any information with respect to accessing electronic information. The service is provided as is and without warranties.

E-Delivery Terms and Conditions

What documents are included in e-delivery?

By enrolling in e-delivery, you may consent to receive any or all of the following account documents electronically, in place of paper mailings, for each account that you register:

- Account Statements
- Trade Confirmations
- Prospectuses, Supplements, and Proxy Materials
- Shareowner Reports

What are the technical requirements and fees for e-delivery?

Saturna does not charge fees for sending your account documents and communications electronically, but your internet service provider or mobile data provider may charge for accessing information online. To register and use e-delivery, you will need:

- A valid email address associated with each Registration
- Internet access that is capable of Secure Socket Layer (SSL) encryption
- A valid username and password associated with your Saturna accounts (usernames and passwords can be created by you online, or issued by Saturna's customer service team)
- Access to a PDF viewer such as Adobe Acrobat Reader.

If you do not currently have a PDF viewer, Adobe Acrobat Reader can be downloaded for free at www.adobe.com/reader

What is the process for e-delivery notification?

You will receive an e-mail from Saturna with instructions for accessing new documents once they are posted to your Saturna account online. You will be required to log into your account to view any documents that contain personal information.

By registering for e-delivery, you agree that your online documents are deemed accepted, regardless of whether a particular document is accessed or viewed. You are responsible for maintaining the confidentiality of your account numbers, username, password, security questions, and security phrase. You are responsible for all activities that occur under your username and password.

Who can make changes to account delivery preferences?

Any authorized individual on the account may change e-delivery preferences. We will send a confirmation to verify preference changes. The last instructions received for the account will be recorded and followed.

How can I stop e-delivery and return to paper mailings?

You may discontinue e-delivery and revert to paper mailings at any time by calling Saturna's customer service department at 1-800-728-8762 or changing your preferences online at www.saturna.com.

Additionally, if Saturna determines that a notification e-mail has not been received by you (i.e., it "bounces back"), Saturna will terminate the electronic delivery registration for the affected accounts and revert to paper mailings.