

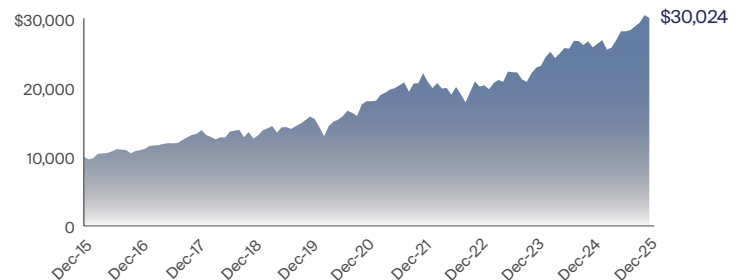
## Facts & Characteristics

Total Net Assets \$2,127.21 million

	Investor Shares	Institutional Shares
Tickers	AMANX	AMINX
CUSIP	22865109	22865406
Inception	Jun. 23, 1986	Sep. 25, 2013
Minimum Investment	\$100	\$100,000 <sup>2</sup>
30-Day Yield	0.55%	0.80%

## Growth of \$10,000<sup>1</sup>

Amana Income Fund Investor Shares (AMANX)



Average Annual Total Returns	Since Inception <sup>3</sup>	1 Year	3 Year	5 Year	10 Year	Expense Ratio <sup>4</sup>
Investor Shares (AMANX)	9.25%	16.37%	14.26%	10.77%	11.62%	1.01%
Institutional Shares (AMINX)	10.88%	16.65%	14.53%	11.04%	11.88%	0.76%
Bloomberg US Large Cap Total Return	10.91%	18.03%	23.53%	14.00%	14.93%	n/a
Bloomberg 1000 Value Total Return	n/a	16.53%	13.14%	12.66%	11.07%	n/a
S&P 500 Index	11.14%	17.88%	23.01%	14.42%	14.82%	n/a

(as of December 31, 2025, Net of Fees)

## Investment Style

The Amana Income Fund actively seeks issuers that demonstrate sustainable financial characteristics as well as a commitment to identifying and managing sustainability-related risks.

- Sustainability factors considered include **resource efficiency, community and labor relations, board composition, and business ethics**
- Characteristics of financial sustainability include **management strength, low debt, and strong balance sheets**
- Screens exclude security issuers primarily engaged in higher Sustainability risk businesses; **no alcohol, tobacco, pornography, weapons, gambling, or fossil fuel extraction**
- Investments are made in accordance with **Islamic principles**
- Diversified** across industries and companies
- Targeted to investors seeking **current income and preservation of capital**
- Generally **large-cap**, but can invest in any capitalization domestic and foreign stocks

## Portfolio Manager



Monem Salam MBA

Director, Portfolio Manager

27 / Years of Experience    22 / Years at Saturna

## Deputy Portfolio Managers



Bryce Fegley MS, CFA®, CIPM®

Quantitative Lead, Portfolio Manager

25 / Years of Experience    24 / Years at Saturna

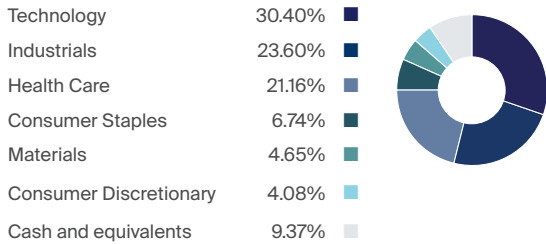


Dan Kim, CFA

Director of Research, Portfolio Manager

20 / Years of Experience    2 / Years at Saturna

*Performance data quoted herein represents past performance, which is no guarantee of future results. Investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be higher or lower than the performance data quoted herein. Performance current to the most recent month-end can be obtained by visiting [www.amanafunds.com](http://www.amanafunds.com) or calling toll-free 1-800-728-8762. The Amana Income Fund cannot guarantee that its investment objective will be met. Securities of the Fund are offered and sold only through the prospectus or summary prospectus. Please consider an investment's objectives, risks, charges, and expenses carefully before investing. For this and other important information about the Amana Income Fund, please obtain and carefully read a free prospectus or summary prospectus from your financial adviser, at [www.amanafunds.com](http://www.amanafunds.com), or by calling toll-free 1-800-728-8762.*

**Sector Allocation**

**Top 10 Holdings**

% of Net Assets		% of Net Assets	
Eli Lilly	13.30%	WW. Grainger	3.80%
Taiwan Semiconductor ADS	10.43%	Illinois Tool Works	3.47%
Microsoft	7.95%	Johnson Controls International	3.10%
Rockwell Automation	5.49%	Cisco Systems	2.72%
Broadcom	4.88%	Linde	2.61%
<b>Total</b>		<b>57.75%</b>	

**Important Disclaimers and Disclosures**

<sup>1</sup> This chart illustrates the performance of a hypothetical \$10,000 invested at the beginning of the period and redeemed at the end of the period, and assumes reinvestment of all dividends and capital gains.

<sup>2</sup> The minimum investment requirement on Institutional Shares is waived for qualified retirement or benefit plans, including IRA, ESA, and HSA plans serviced as trustee by Saturna Trust Company.

<sup>3</sup> June 23, 1986.

<sup>4</sup> Expense ratio shown is as stated in the Fund's most recent Prospectus, dated September 29, 2025.

A Fund's 30-Day Yield, sometimes referred to as "standardized yield" or "SEC yield," is calculated by dividing the net investment income per share during the preceding 30 days by the net asset value per share on the last day of the period. The 30-Day Yield provides an estimate of a Fund's investment income rate but may not equal the actual income distribution rate. Saturna Capital, the Amana Income Fund's investment adviser, does not subsidize the Fund's expenses.

**All data as of December 31, 2025, unless otherwise noted.**

**Risks:** The Amana Income Fund limits the securities it purchases to those consistent with Islamic and sustainable principles. This limits opportunities and may affect performance. Fund share prices, yields, and total returns will change with market fluctuations as well as the fortunes of the countries, industries, and companies in which it invests. Foreign investing involves risks not normally associated with investing solely in US securities. These include fluctuations in currency exchange rates, less public information about securities, less governmental market supervision, and the lack of uniform financial, social, and political standards. Foreign investing heightens the risk of confiscatory taxation, seizure or nationalization of assets, establishment of currency controls, or adverse political or social developments that affect investments.

Bloomberg US Large Cap Total Return Index is a float market-cap-weighted benchmark of the 500 most highly capitalized US companies.

Bloomberg 1000 US Value Total Return Index provides exposure to companies with superior value factor scores based on their earnings yield, valuation, dividend yield and growth.

The S&P 500 is an index comprised of 500 widely held common stocks considered to be representative of the US stock market in general. Investors cannot invest directly in the Index.

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