Are Your Mutual Funds Halal?

For so many, investing is about more than just where you put your money. It's about finding ways to grow your funds in ways that align with your beliefs. As an investor, you want to feel comfortable with the investments you make beyond just returns. While it may seem like a straightforward yes or no when determining if a fund is *halal*, there are many ways to evaluate funds — each with their own nuances.

We employ a proprietary screening and investment process developed in collaboration with Islamic scholars of the Fiqh Council of North America (FCNA), a non-profit organization serving the Muslim community.

Independently certified as *halal*

View our *halal* certifications from Amanie Advisors by following this QR code:



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

Investing involves risk, including possible loss of principal. The Amana Funds limit the securities they purchase to those consistent with Islamic principles. This limits opportunities and may affect performance. Distributed by Saturna Brokerage Services, Inc., member FINRA / SIPC and a whollyowned subsidiary of Saturna Capital, investment adviser to the Amana Funds.

Our Screening Process

5,000 global stocks

Quantitative

Business Sector Gambling, Alcohol, Tobacco, Pornography, Weapons, Pork, Fossil Fuel Extraction **Financial Screens** > 5% revenue from *haram* sources

> 33% total debt to market cap > 45% accounts receivable to total assets Social Rating

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2,150 pass Islamic screens | 1,100 pass sustainable screens

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Qualitative

Fundamental Attributes
Competitive Position,
Growth Markets, Strong
Management

Global Sector Analysis Review Analysis in US & Malaysia Saturna Stock Qualification
Detailed Fundamental
Analysis, Financial
Modeling, Management
Discussion

Peer Review

Analyst Rating

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Recommended List: 325 Securities

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Maintenance Research: Industry & Company Risk Monitoring

Interested in learning more?
Reach out to our team today to learn more about our screening process and how halal funds can help you meet your financial and investing goals.



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