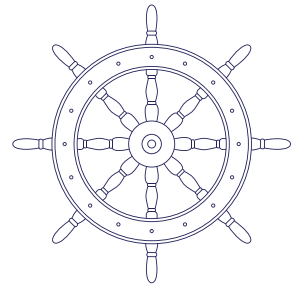


Saturna is there every step of the way: from implementation, to annual continuing education meetings. We provide professional guidance for plan design, document preparation, plan setup, company census, employee enrollment, and continuing education. All services listed below are included in your Saturna 401(k) plan.

Services	Benefits
Implementation	
<input type="checkbox"/> Prototype plan / standardized adoption agreement	✓ Pre-approved by the Department of Labor
<input type="checkbox"/> Assistance with customizing plan investment menu	✓ Helps you create a plan that is right for your company and your employees
<input type="checkbox"/> Trust agreement	✓ Simple, yet flexible to meet your plan needs
<input type="checkbox"/> Summary plan description	✓ Informs employees about the plan
<input type="checkbox"/> Enrollment meeting	✓ Helps educate your staff about all aspects of the plan
Administration & Recordkeeping	
<input type="checkbox"/> Processing of contributions, distributions, loans, hardship withdrawals, vesting, and investment selections	✓ Simplifies plan management
<input type="checkbox"/> Daily valuation of plan assets	✓ Know the current value of your assets, 24/7
<input type="checkbox"/> Annual non-discrimination and compliance testing	✓ Helps ensure the qualified status of your plan
Flexible Investment options	
<input type="checkbox"/> Affiliated low-cost Saturna mutual funds	✓ Three families of funds with several investment objectives to meet your investing goals
<input type="checkbox"/> Open fund menu platform permits a wide selection of no-commission fund shares	✓ Allows customizable plan menus with a wide range of investment options
<input type="checkbox"/> Self-directed brokerage accounts	✓ Allows access to stocks, bonds, and additional mutual funds
Employee Online Tools, Education and Support	
<input type="checkbox"/> Online statements and account management	✓ Know how your account is doing, 24/7
<input type="checkbox"/> Online tools for investment selection	✓ Select investments that meet your needs
<input type="checkbox"/> Dedicated toll-free phone and e-mail support	✓ Customer care for you
Employer Support	
<input type="checkbox"/> Online reporting, plan summary, and transaction details	✓ Bird's eye view of your plan, 24/7
<input type="checkbox"/> Signature-ready Form 5500 for IRS reporting ¹	✓ Saves you time with key document preparation
<input type="checkbox"/> Dedicated Client Relationship Manager	✓ Ensures your current and future needs are met

**Common Goals.
Common Rewards.
Common Sense.**



¹ Solo 401(k) Plans with less than \$250,000 in plan assets are not required to submit Form 5500.

Saturna Trust 401(k) Fee Schedule

Employer (Plan Sponsor) Fee

Employers (plan sponsors) are charged an annual fee based on assets.

Assets	Base Fees
< \$250k	\$2,760
> \$250k	\$1,760

Participant Fees

Employees (plan participants) are charged a percentage of any investments in non-Saturna assets.

Assets	Non-Saturna Asset fee
<\$499k	0.60%
\$500k-\$749k	0.46%
\$750k-\$999k	0.38%
\$1MM-\$2.49MM	0.30%
\$2.5MM-\$4.99MM	0.20%
\$5MM-\$9.99MM	0.18%
\$10MM-\$14.99MM	0.15%
\$15MM-\$19.99MM	0.13%
\$20MM+	Custom

Enrollment fee	None
Affiliated mutual fund trading fees	None
Plan menu fund trading	None
Mutual fund expenses	Please see a Fund's summary prospectus for details.
Loan initiation fee (if allowed)	\$60
Quarterly loan fee (if allowed) ¹	\$15
Plan departure	\$60

¹ A quarterly loan fee of \$15 (\$60 annually) is charged only to those participants who have an outstanding loan, if loans are allowed by the plan.

Your Plan's Dedicated Website

The Saturna Trust web platform gives employers the tools to access their 401(k) plan whenever and wherever they need to. Services available include:

- Summary view of all invested employee contributions
- View quarterly statements
- Access to educational materials
- Upload contribution information directly
- View detailed transaction history
- View investment information on funds available in your plan
- Contact plan administrator at Saturna directly
- Loan and distribution transaction approval
- Participant online enrollment
- Securely upload files directly to Saturna
- Update employee information

The screenshot displays the Saturna Trust web platform interface. At the top, the 'Plan balance' is shown as \$13,308,242.21. Below this is a 'Balance by Investment' pie chart and a table listing investment options: Amana Income Inst., Amana Growth Inst., Self Directed Brokerage, Sextant Core, Sextant Growth, Sextant International, Sextant Global High Income, and Amana Developing World Inst. The 'Payroll Contributions' section shows a table with columns for Date, Division, Amount, and Status. The 'Forms' section lists various forms such as Wage Deferral Agreement, Hardship Distribution Form, Fund Re-Allocation Form, Distribution Form, Participant Loan Application, Investment Election Form, and Beneficiary Designation Form, along with their sizes, file types, and dates.

Investing involves risk, including the risk that you may lose money. Please consider an investment's objectives, risks, expenses, and charges carefully before investing.

Saturna Trust Company is a wholly-owned subsidiary of Saturna Capital Corporation, investment adviser and administrator to the Amana and Saturna fund families. Securities brokerage is available through Saturna Brokerage Services, member FINRA and SIPC.