

AMANA MUTUAL FUNDS PRESENT

CARES ACT UPDATE

THURSDAY, JUNE 25, 2020

12 noon Pacific Time

WITH



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Amana Mutual Funds Trust
FOLLOWING PRINCIPLES OF ISLAMIC FINANCE



IMPORTANT DISCLOSURES

Performance data quoted herein represents past performance and 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 significantly higher or lower than data quoted herein. Performance current to the most recent month-end can be obtained by visiting www.amanafunds.com or by calling toll-free 1-800-728-8762.

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

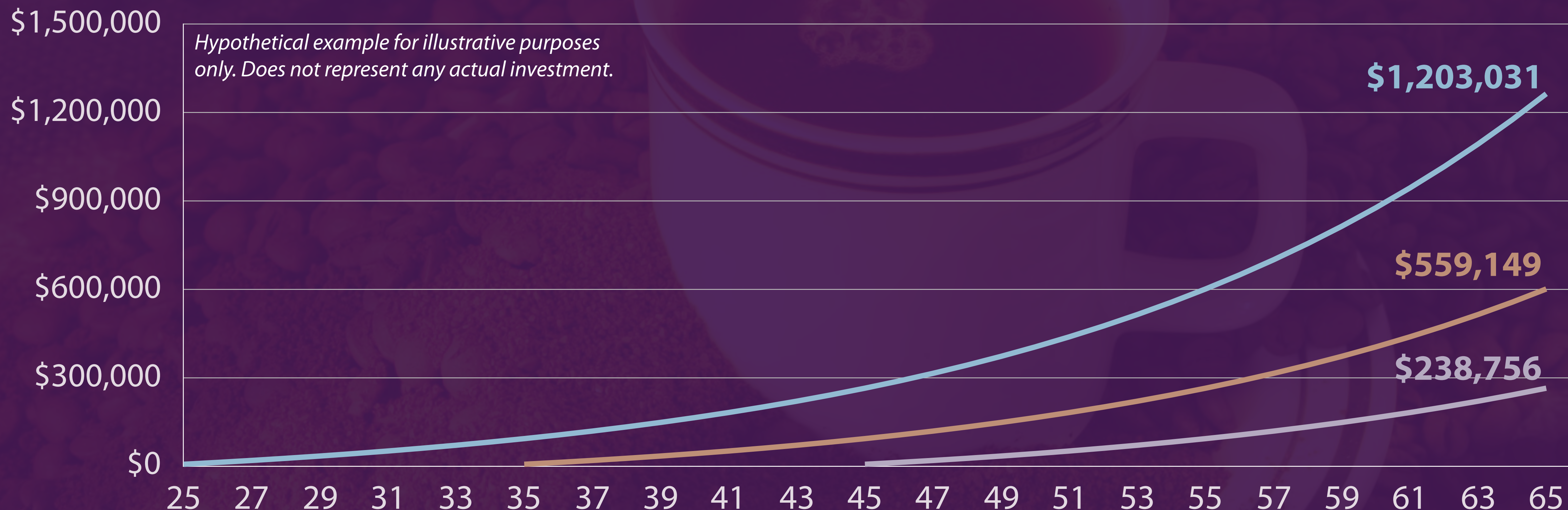
The Amana Funds are distributed by Saturna Brokerage Services, member FINRA/SIPC and a wholly-owned subsidiary of Saturna Capital, investment adviser to the Amana Funds.

CARES ACT CHANGES

The Coronavirus Aid, Relief, and Economic Security (CARES) Act contains several provisions that affect the operations of 401(k) plans, especially at the employee level.

- **New type of distribution.** The act allows plan participants to withdraw up to \$100,000 from their 401(k) accounts until December 31, 2020, whether they have reached retirement age or not, for coronavirus-related reasons.
- **Expanded availability of loans from the plan.**
 - Provided the plan allows loans
- **Required Minimum Distributions (RMD) waived for 2020.**

SAVING FOR THE LONG TERM



The power of compounding: if you started investing \$5,500 a year, assuming 7% return, you would end up with the amounts above.

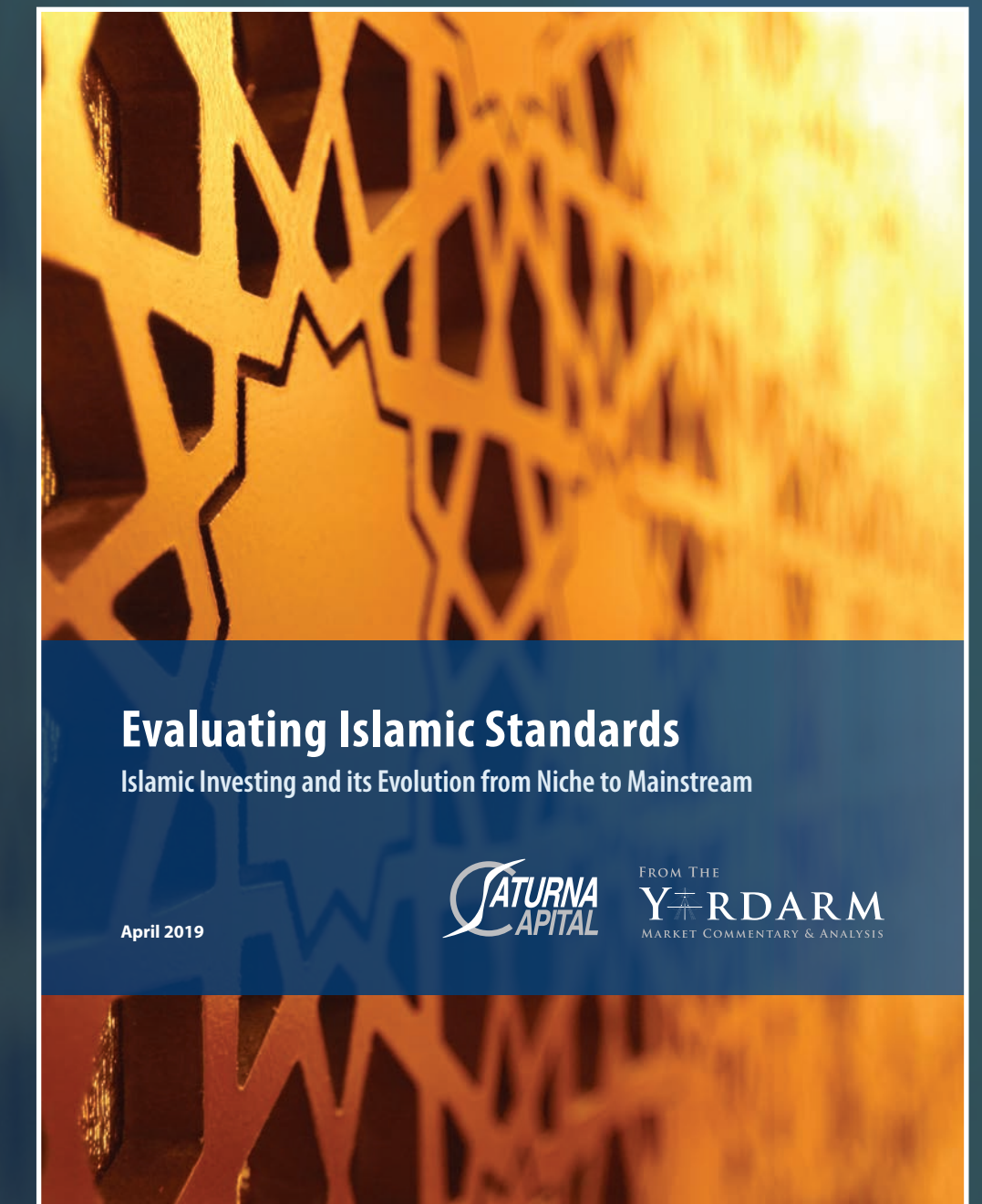
ISLAMIC INVESTING GUIDELINES

Business Sector Screening

- No interest (banking and insurance - riba)
- No alcohol
- No exploitative media
- No gambling
- No pork

Financial Screening

- $< 33\%$ Total Debt to 12-month Trailing Market Cap
- $< 45\%$ Accounts Receivable to Total Assets
- $< 5\%$ haram revenues



AMANAFUNDS.COM

Amana Income
Investor Shares: **AMANX**
Institutional Shares: **AMINX**



Amana Developing World
Investor Shares: **AMDWX**
Institutional Shares: **AMIDX**



Not sure how to choose between the Funds?
The Amana Fund Selector can help!

Try it out.

Amana Growth
Investor Shares: **AMAGX**
Institutional Shares: **AMIGX**



Amana Participation
Investor Shares: **AMAPX**
Institutional Shares: **AMIPX**



Sukuk Risk Sharing



Investment Process

Saturna Capital, the Funds' investment adviser, screens more than 5,000 global equities monthly.

[Read more...](#)

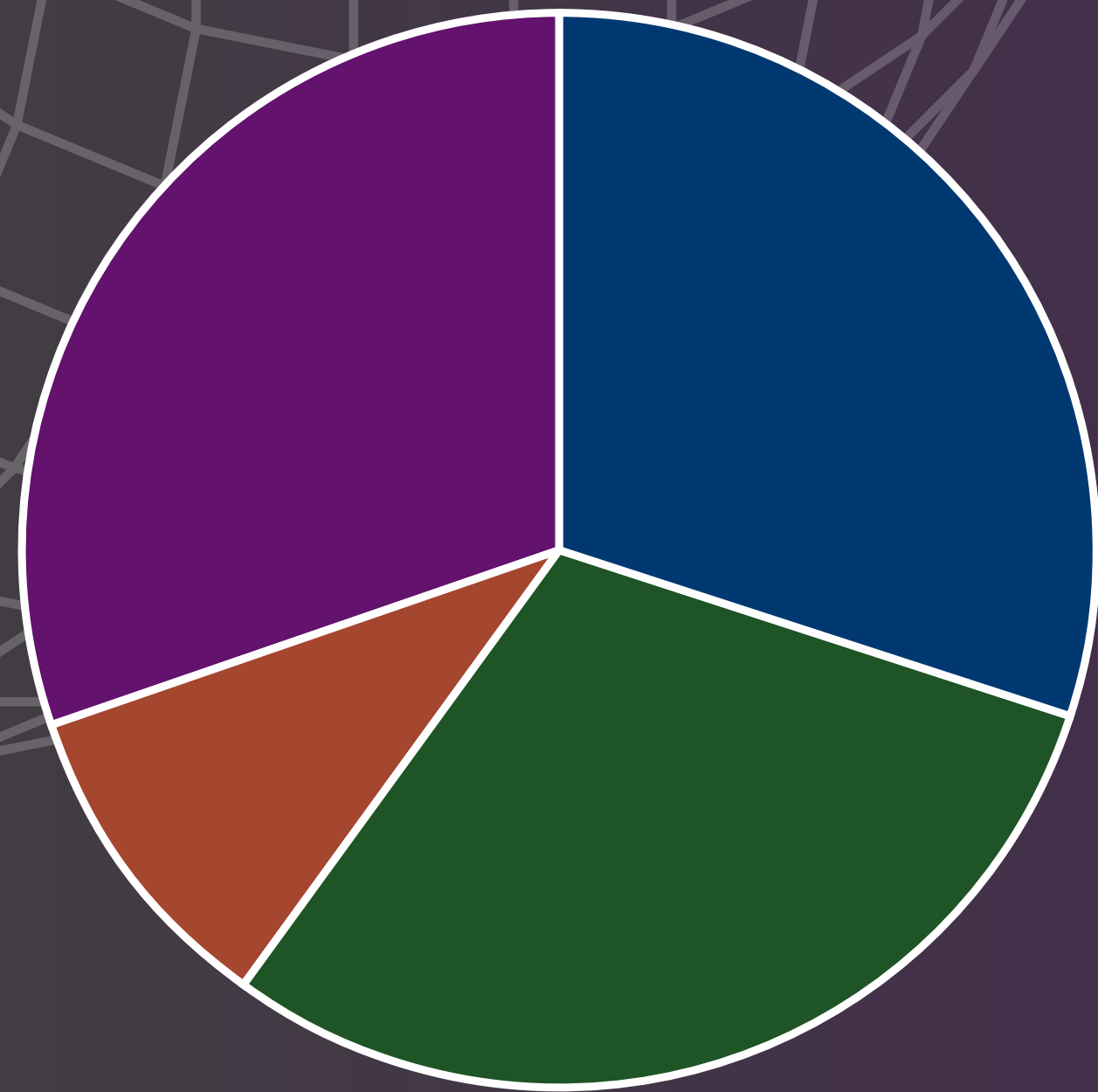
Quarterly Commentary

Stay informed with the latest insights from our portfolio managers and analysts.

[Read more...](#)

Learn more about sukuk and the Amana Participation Fund.

AMANA FUND SELECTOR



Not sure which Amana Funds to pick? Or maybe you want to rebalance your current allocation?

The Amana Fund Selector can help!

Visit www.amanafunds.com today!

Using the Amana Fund Selector is free and does not require making any investment.

Note: The Amana Fund Selector is educational in nature and is not intended to be financial advice. To implement any allocation returned by the Selector, contact a Saturna representative.

AVERAGE ANNUAL TOTAL RETURNS

<i>As of March 31, 2020</i>	1 Year	3 Year	5 Year	10 Year	Expense Ratio*
Amana Income Investor Shares (AMANX)	-8.01%	3.67%	4.74%	8.09%	1.06%
Amana Income Institutional Shares (AMINX)	-7.80%	3.91%	4.99%	n/a	0.82%
S&P 500 TR	-6.98%	5.10%	6.72%	10.52%	n/a
Amana Growth Investor Shares (AMAGX)	-2.19%	11.55%	9.88%	10.65%	1.03%
Amana Growth Institutional Shares (AMIGX)	-1.95%	11.83%	10.14%	n/a	0.79%
S&P 500 TR	-6.98%	5.10%	6.72%	10.52%	n/a

* Expense Ratios are as stated in the Funds' most recent prospectus dated 09/27/2019

Amana Funds Institutional shares began operations September 25, 2013.

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AVERAGE ANNUAL TOTAL RETURNS

As of March 31, 2020

	1 Year	3 Year	5 Year	10 Year	Expense Ratio*
Amana Developing World Investor Shares (AMDWX)	-9.16%	-2.15%	-2.68	-1.33%	1.31%
Amana Developing World Institutional Shares (AMIDX)	-9.07%	-1.99%	-2.51	n/a	1.14%
MSCI Emerging Markets	-17.69%	-1.62%	-0.37%	0.68%	n/a
Amana Participation Investor Shares (AMAPX)	0.68%	1.33%	----	n/a	0.88%
Amana Participation Institutional Shares (AMIPX)	0.82%	1.53%	----	n/a	0.64%
Citi Sukuk Index	3.30%	3.19%	3.09%	n/a	n/a

* Expense Ratios are as stated in the Funds' most recent prospectus dated 09/21/2017

Amana Funds Institutional shares began operations September 25, 2013. The Amana Developing World Fund Investor Shares began operations on September 28, 2009. The Amana Participation Fund began operations on September 28, 2015.

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A FEW WORDS ABOUT RISK

Income, Growth, Developing World, and Participation Funds:

The value of the shares of each of the Funds rises and falls as the value of the securities in which the Funds invest go up and down.

The Amana Mutual Funds limit the securities they purchase to those consistent with Islamic principles. This limits opportunities and may affect performance. Each of the Funds may invest in securities that are not traded in the United States. Investments in the securities of foreign issuers may involve risks in addition to those normally associated with investments in the securities of US issuers. 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.

Growth Fund: The smaller and less seasoned companies that may be in the Growth Fund have a greater risk of price volatility.

Participation Fund: While the Participation Fund does not invest in conventional bonds, risks similar to those of conventional nondiversified fixed-income funds apply. These include: diversification and concentration risk, liquidity risk, interest rate risk, credit risk, and high-yield risk. The Participation Fund also includes risks specific to investments in Islamic fixed-income instruments. The structural complexity of *sukuk*, along with the weak infrastructure of the *sukuk* market, increases risk. Compared to rights of conventional bondholders, holders of *sukuk* may have limited ability to pursue legal recourse to enforce the terms of the *sukuk* or to restructure the *sukuk* in order to seek recovery of principal. *Sukuk* are also subject to the risk that some Islamic scholars may deem certain *sukuk* as not meeting Islamic investment principles subsequent to the *sukuk* being issued.

INDEX DEFINITIONS

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. The MSCI Emerging Markets Index, produced by Morgan Stanley Capital International, measures equity market performance in over 20 emerging market countries. The FTSE Sukuk Index measures the performance of global Islamic fixed income securities, also known as sukuk.

INVEST WITH CAUTION

- Obtain and read the Funds' prospectus and other information carefully
- All mutual funds have operating expenses
 - “No-load” funds may pay distribution expenses (“12b-1 fees”) such as the Amana Funds Investor shares
 - “Load” funds charge sales fees that may take a chunk of your investment
- Examine a fund's objectives, risks, expenses, performance, portfolio, advisers, and services
- Seek advice: professional advisors, successful investors



Amana Mutual Funds Trust

www.amanafunds.com 1-800-728-8762

FOLLOWING PRINCIPLES OF ISLAMIC FINANCE

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