

AMANA MUTUAL FUNDS PRESENT

IS YOUR RETIREMENT PLAN HALAL?

401(k), SEP-IRA, SIMPLE, and other workplace plans can be halal.
We can show you how.

WITH



Monem Salam MBA
Executive Vice President
Saturna Capital



Owaiz Dadabhoy
Director of Islamic Investing
Saturna Capital



Amjad Quadri
Regional Manager
Saturna Capital



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.

What is a 401(k)?

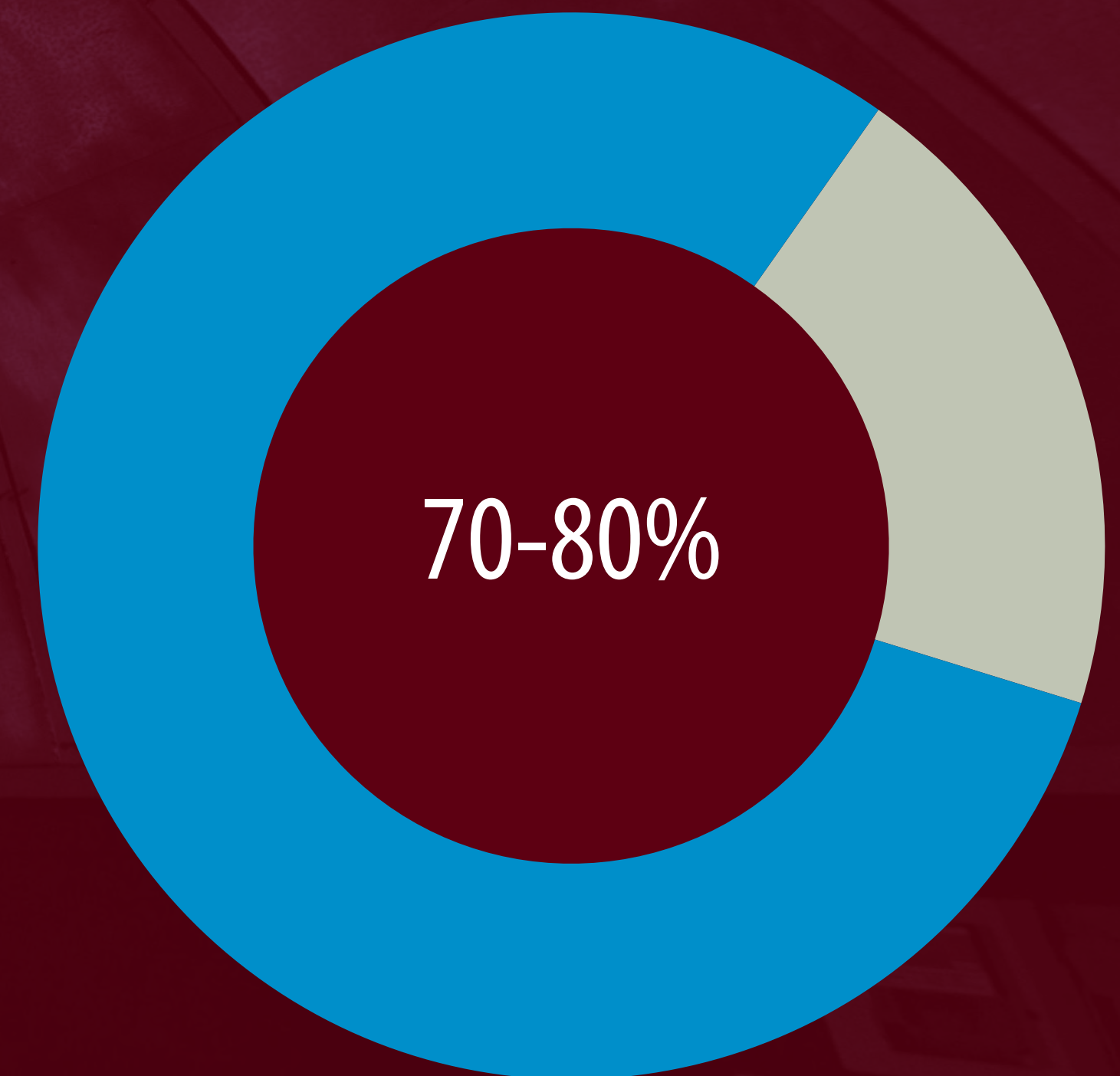
- Employer-sponsored retirement plan
- Allows **employees** to defer a portion of their earnings into an individual retirement account through automatic payroll deductions
- Also allows **employers** to contribute to their employee's retirement account via "Matching" contributions



Why Should You Invest in a 401(k)?

To prepare for retirement

- Most financial planners estimate that you will need 70-80% of your current income to maintain your current lifestyle in retirement.
- Social Security benefits and other sources of income frequently do not provide this level of retirement income.
- When do you want to retire? How long will you need to live on these funds?



Why Should You Invest in a 401(k)?

Investing through an employer retirement plan is one of the easiest and most effective ways for you to save for retirement:

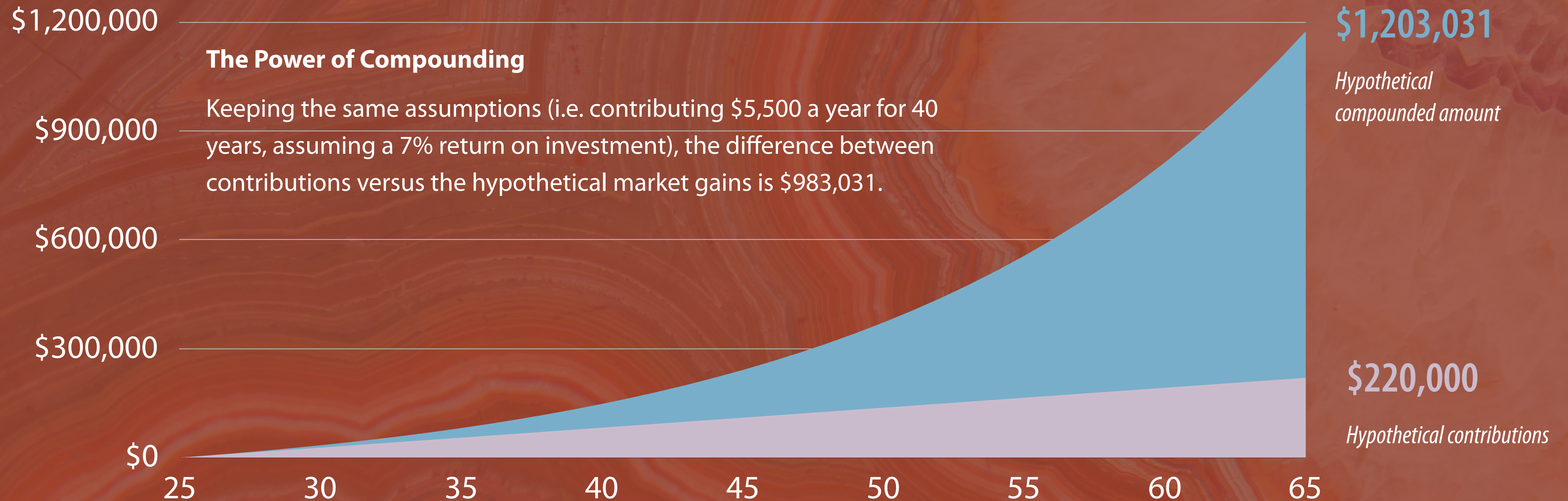
- **Convenience** — Your employer automatically deducts your contributions every time you are paid - you don't need to remind yourself to write a check.
- **Tax Benefits** — Deferrals can be tax-deductible - the money you contribute doesn't count toward your gross income for the year, lowering your taxable income.
- **Tax-Deferred Growth** — With a 401(k) account, your investment earnings are rolled back into the account and don't have to be listed as income on your tax return until you withdraw them. Your savings grow faster this way.

Start now, start early



This hypothetical example is for illustrative purposes only and does not represent the past or future performance of any specific investment. This example does not account for applicable fees, expenses, or taxes. It is based on an annual contribution of \$5,500 per year, assuming a 7% annual return, beginning at ages 25, 35, and 45, and holding for the period indicated without making any withdrawals. Withdrawals from a 401(k) are generally taxable in the year of withdrawal and may be subject to a 10% penalty if taken prior to age 59½.

Start now, start early

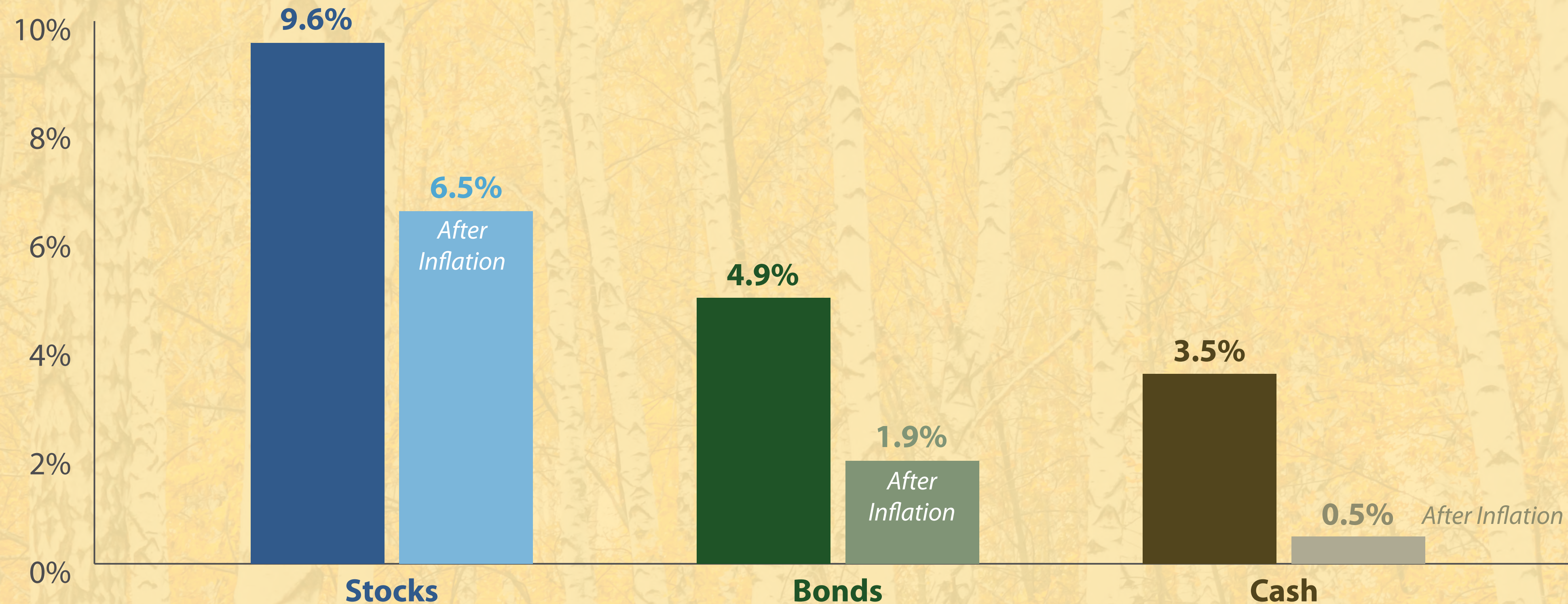


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Long-Term Investing

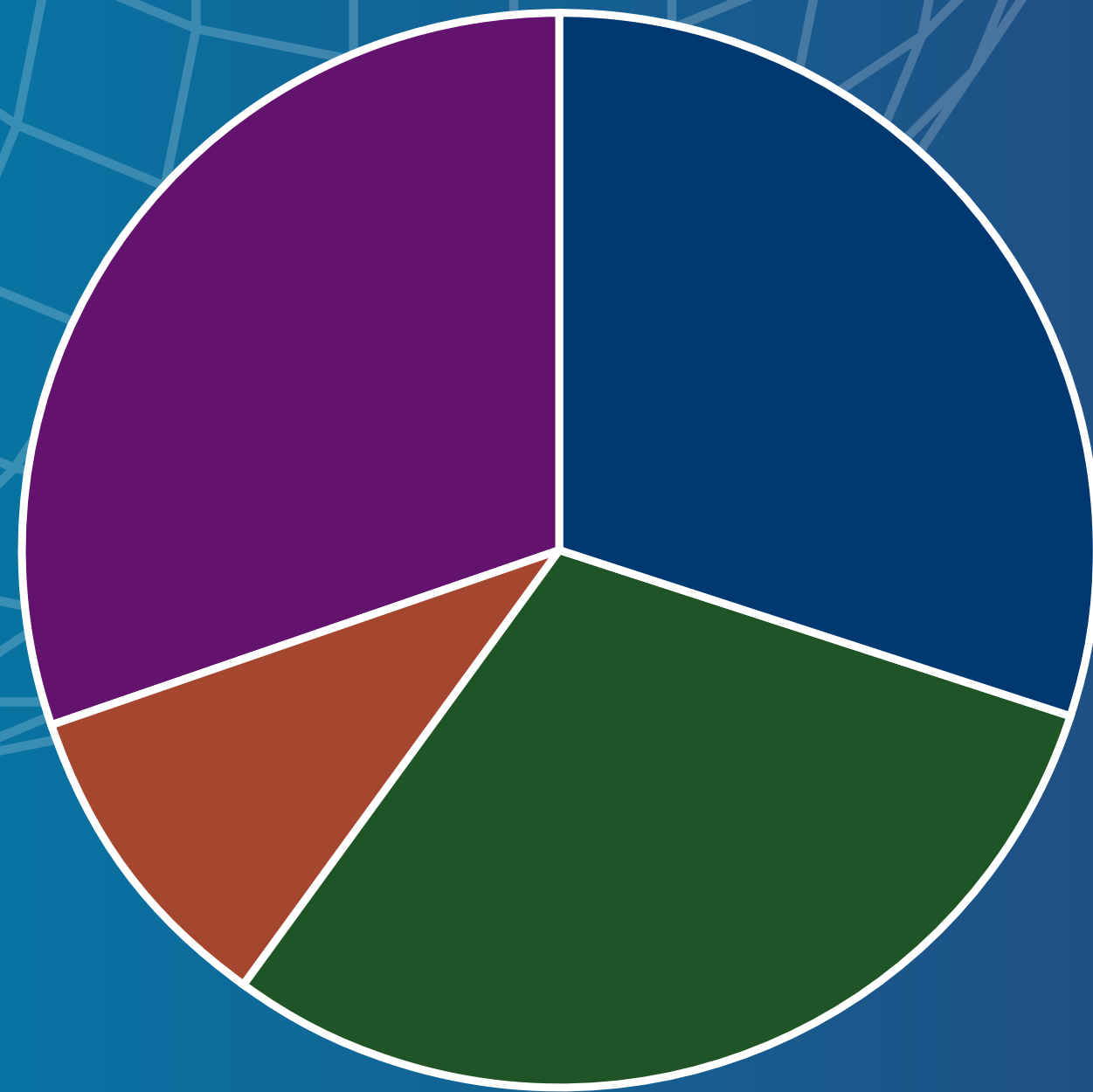
Stocks, Bonds, and Cash: Returns, 1928-2013

Compound Annual Returns (Geometric)



Sources: Saturna Capital, FRED, Aswath Damodaran (New York University). This illustration is for educational purposes only and is not meant to be indicative of any particular investment nor does it provide an adequate basis for making an investment decision. Returns assume reinvestment of dividends and do not account for any transaction costs. Stocks are represented by the S&P 500. Bonds are represented by ten-year maturity Treasury bonds. Cash is represented by three-month maturity treasury bills. Inflation is represented by an average national historical inflation factor of 3%.

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.

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

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.

A FEW WORDS ABOUT IRA ROLLOVERS

While there are no account or transfer fees for IRA accounts invested in Saturna's affiliated mutual funds, ongoing investments in mutual funds are subject to expenses. See a fund's prospectus for further details. Trades in a brokerage account are subject to a commission schedule. Wire transfers out of the account and expedited shipping of proceed checks may incur fees when these services are used.

IRA distributions before age 59½ may be subject to a 10% penalty. IRA distributions may be taxable.

Rollovers are not right for everyone and other options may be available. Some retirement plans allow you to hold your assets in the account until you need them. You should check with your previous plan administrator about any fees they may charge. It is important to carefully consider your available options, including any fees you might incur, before choosing an IRA rollover.



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

FOLLOWING PRINCIPLES OF ISLAMIC FINANCE

Contact Information:

Monem Salam

Executive Vice President

monem@saturna.com

Ext. 1702

Owaiz Dadabhoy

Director of Islamic Investing

omd@saturna.com

Ext. 4602

Sameer Sarmast

Regional Manager / Financial Planner

sss@saturna.com

Ext. 4604

Amjad Quadri

Regional manager

amq@saturna.com

Ext. 4601

Haitham Al-Sayed

Regional manager

has@saturna.com

Ext. 4603