

AMANA MUTUAL FUNDS PRESENT

Year-End Strategies and Donor Advised Funds

WITH



Monem Salam MBA
Executive Vice President
Saturna Capital



Muhi Khwaja
Co-Founder
American Muslim
Community Foundation



Owaiz Dadabhoy
Director of Islamic Investing
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.

Saturna Brokerage Services and American Muslim Community Foundation are not affiliated.

Amana Mutual Funds & Saturna Capital

- **Community based**
 - No sales charges
- **Many account types**
 - IRA (Roth and Traditional)
 - 401(k) and other employer plans
 - Health Savings Accounts
 - Education Savings Accounts
 - UGMA
 - Brokerage
 - Trusts

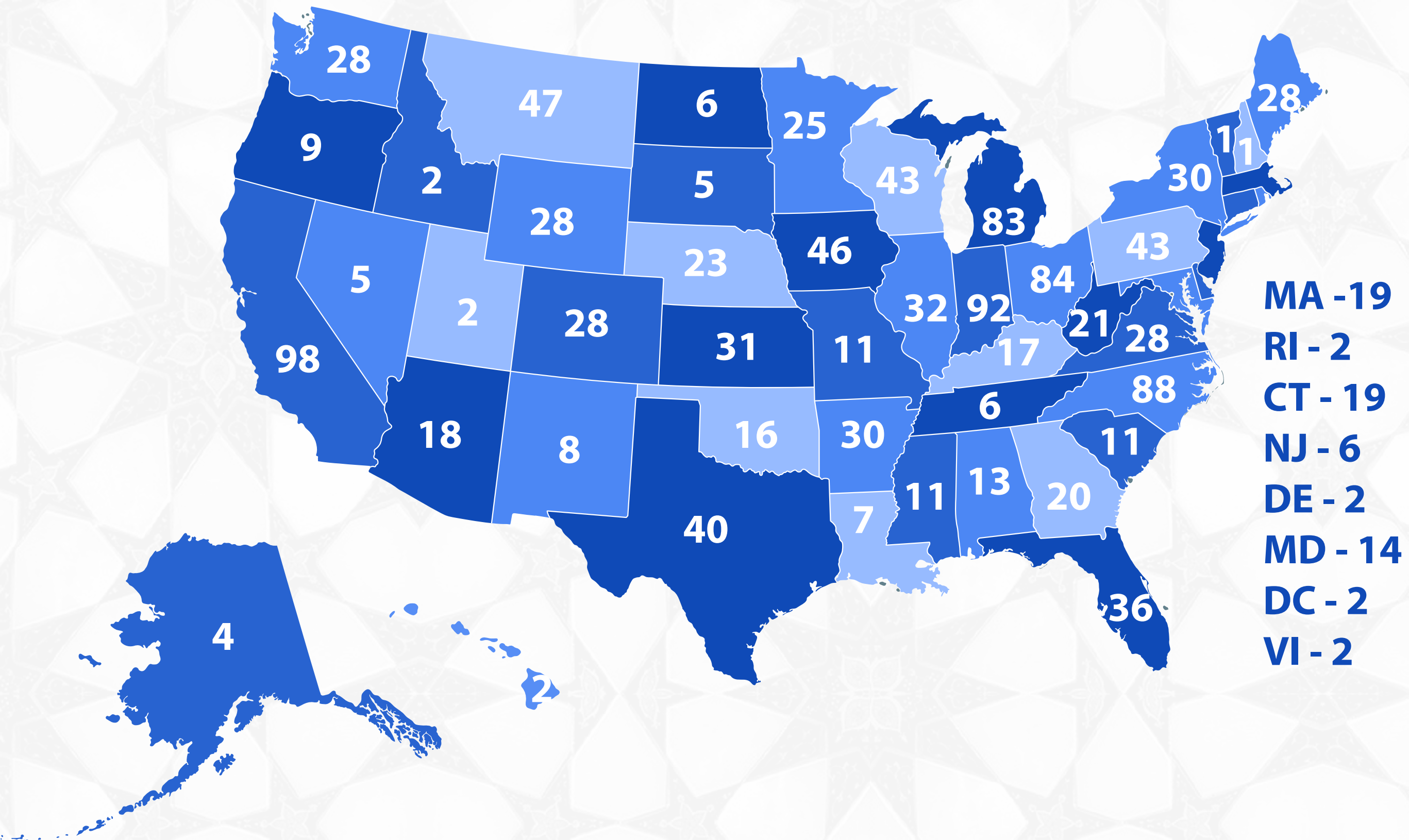




Building the Donor Ecosystem

Donor Advised Funds

700+ Community Foundations in US



American Muslim Community Foundation is the only one FOR & BY the Muslim community.



Donor Advised Funds

A DAF is a giving vehicle that provides you with immediate tax benefits & allows you to support your charities of choice through grant recommendation on your own timetable.

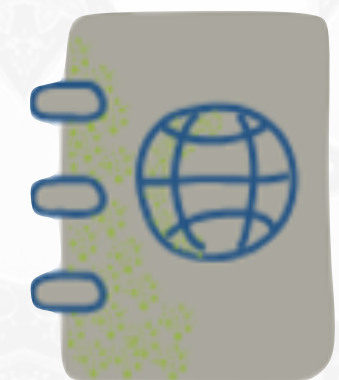
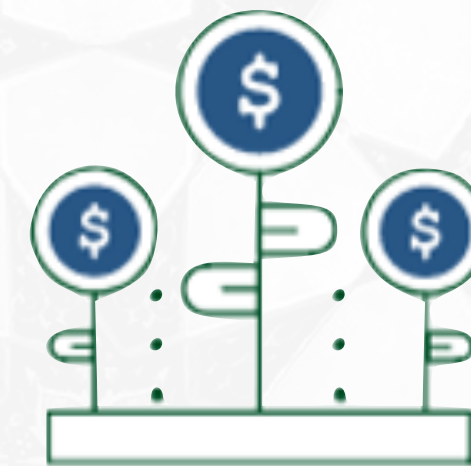
Here's How It Works

1. Donate cash, stocks, real estate, or assets.
2. AMCF provides you with a receipt.
3. AMCF uses religiously ethical & socially responsible investments.
4. You select nonprofits to support.
5. AMCF donates on your behalf.
6. You & the nonprofit receive updates.



Benefits of a DAF

1. You get one tax receipt for all of your charitable giving.
2. Set aside money now, donate it later.
3. Grow your balance tax-free by investing for future charitable giving.
4. AMCF are experts on nonprofits & can help you find causes to support
5. Keep track of all your zakat & sadaqa in one place.
6. AMCF vets all of the charities in our Nonprofit Directory
7. You can name your DAF after a loved one.
8. You can set up multiple sadaqa jariya projects.
9. The balance can pass on to your family.



Benefits of Donating Appreciated Assets

1. By donating stock that has appreciated for more than a year, you are giving 20% more than if you sold the stock & then made a cash donation.
2. That's because you avoid capital gains tax & can take a charitable deduction in the amount of the fair market value, while giving more to the nonprofit!
3. You can reduce your future capital gains tax by purchasing current market value of stock.



Donating with a DAF

User Case 1

- Gives \$500 annually to 10 causes (total \$5,000)
- Donates \$1,250 stock to 2 causes
- Manually donates multiple times
- Requests matching multiple times from work
- Struggles to collect receipts for taxes
- Doesn't follow up with orgs

User Case 2

- Gives \$7,500 to DAF (combo of stock and cash)
 - Avoids capital gains tax
- Can invest balance over time
- Gets one tax receipt
- AMCF vets charities and keeps track of zakat
- AMCF donates for you



DAF Reporting

Both nonprofit & donor get their own reports with details of gift amount, zakat/sadaqa, project designation, etc.



Opening a DAF

- \$2,500 minimum contribution
- 5 year commitment
- \$100 minimum distribution

Fill out the forms at:
www.AMuslimCF.org/donors

Or text **DAF** to **71441** to get started



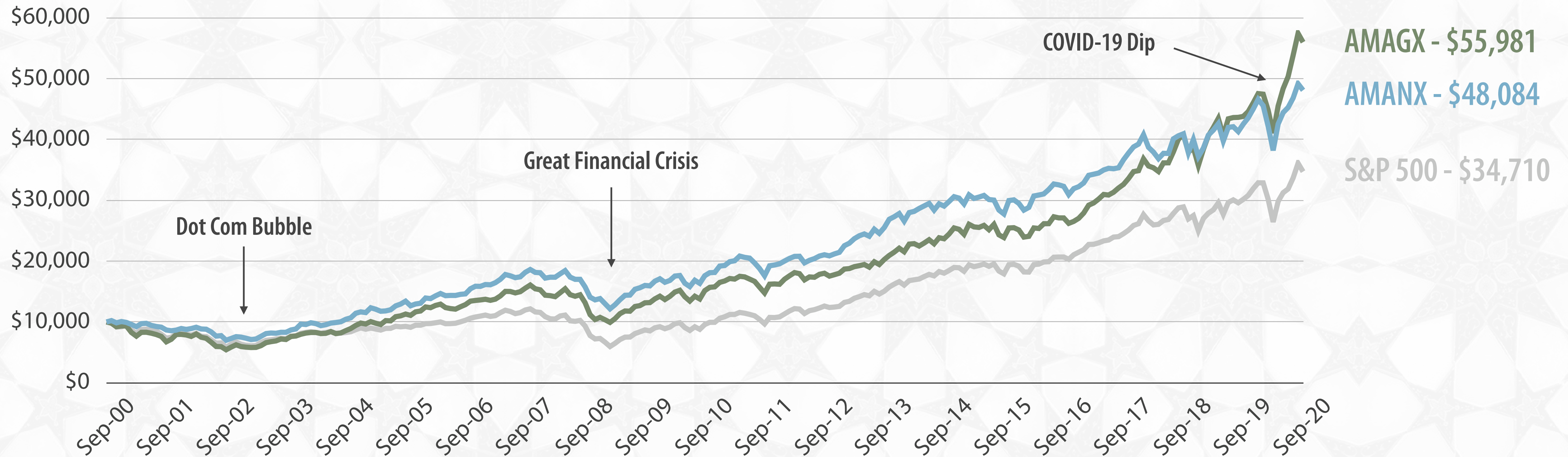
DAF Administrative Fees

Donor Advised Fund Budget	Annual Administrative Fee
< \$500,000	0.65% or \$125 (whichever is greater)
Next \$500,000	0.325%
Next \$1,500,000	0.225%
Next \$2,499,999	0.200%
> \$5,000,000	0.175%



Investing Your Fund

Growth of \$10,000 invested 09/30/2000 through 09/30/2020



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. The ending amounts do not reflect the potential deduction of taxes a shareowner might pay on fund distributions.

Past performance is no guarantee of future results.



Standardized Performance

Average Annual Total Return <i>(as of September 30, 2020)</i>	1 Year	3 Year	5 Year	10 Year	15 Year	Expense Ratio*
Amana Income Investor Shares (AMANX)	13.10%	9.45%	11.62%	10.57%	8.88%	1.06%
Amana Income Institutional Shares (AMINX)	13.32%	9.69%	11.88%	n/a	n/a	0.83%
Amana Growth Investor Shares (AMAGX)	27.86%	19.73%	18.58%	13.96%	11.26%	1.02%
Amana Growth Institutional Shares (AMIGX)	28.18%	20.01%	18.87%	n/a	n/a	0.79%
S&P 500 TR	15.15%	12.26%	14.13%	13.73%	9.19%	n/a

* Expense Ratios are as stated in the Funds' most recent prospectus dated 09/25/2020. Amana Funds Institutional shares began operations September 25, 2013.

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.



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 goes up and down. Amana Mutual Funds limit the securities they purchase to those consistent with Islamic and sustainable 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.



Join The Social Impact

- 85 Donor Advised Funds
- 6 Giving Circles
- 5 Endowments
- 500+ nonprofits vetted
- 200+ nonprofits funded: **\$2,900,000**

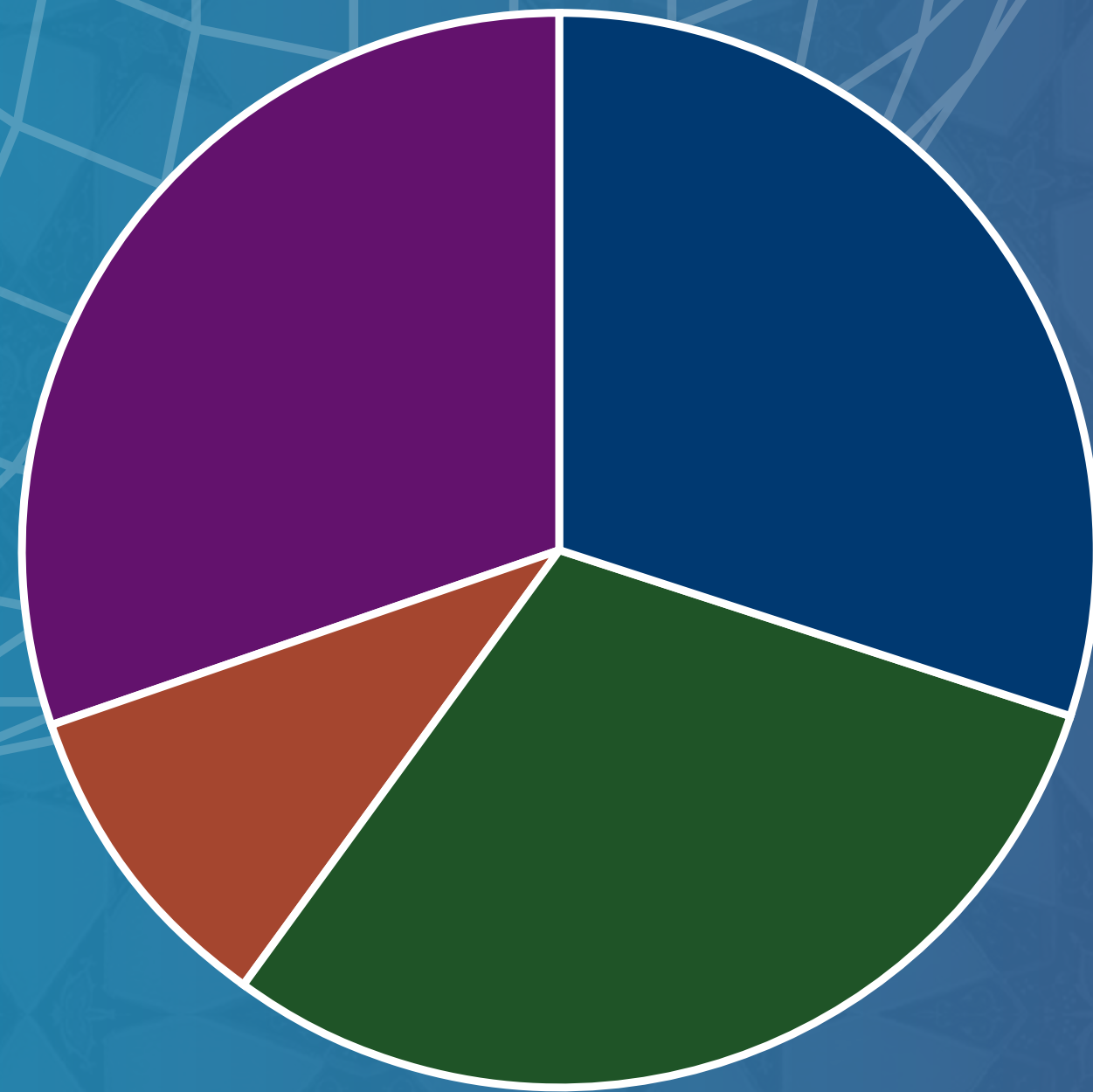
Find out more:

amuslimcf.org/financials

amuslimcf.org/funded



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.

AMANA MUTUAL FUNDS TRUST

Oldest and largest operating *sharia* compliant mutual funds in the US

Long-term capital growth	Est.	2009	Amana Developing World
Capital appreciation	Est.	1994	Amana Growth
Equity income	Est.	1986	Amana Income
Capital preservation and income	Est.	2015	Amana Participation

While diversification does not guarantee against a loss in a declining market, it can help minimize the risk of the decline of a single asset class.



Amana Mutual Funds Trust

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



**American Muslim
Community Foundation**

Muhi Khwaja

Co-Founder, American Muslim Community Foundation

Tw / FB / IG / LinkedIn @AMuslimCF

donate@amuslimcf.org