

AMANA MUTUAL FUNDS PRESENT

BANG FOR YOUR BUCK

Tax-Advantaged Investment Strategies

WITH



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Amana Mutual Funds Trust
FOLLOWING PRINCIPLES OF ISLAMIC FINANCE



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 Mutual Funds in a free prospectus or summary prospectus, please visit www.amanafunds.com or call 1-800-728-8762.

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

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



Topics

Individual Retirement Accounts

Traditional

Roth

Employer Plans

401(k)

SEP-IRA

SIMPLE-IRA

Health Savings Accounts

Education Savings Accounts

TRADITIONAL IRA

- **Tax-deductible** contribution limits:
 - \$6,000
 - \$1,000 catch-up
- Tax-free growth; **pay income tax** on distributions; 10% penalty before age 59½
- Simple administration; generally few expenses
- Self-directed: you choose investments – *halal*

ROTH IRA

- **Non-deductible** contribution limits:
 - \$6,000
 - \$1,000 catch-up
- Tax-free growth; **pay no income tax** on distributions; 10% penalty before age 59½
- Simple administration; generally few expenses
- Self-directed: *halal*

EMPLOYER PLANS

401(k) & 403(b) Plans

- Established by employer
- Employer sets some limits
- May make matching contributions
- Generally pays plan expenses
- Plan sponsor sets investment choices:
few halal options
- Tax-deductible contribution limits:
 - \$19,500 for 2021
- Tax-free growth; pay income tax on withdrawals
- May have a Roth option

SIMPLE IRA

- Businesses with less than 100 employees can start a SIMPLE plan. Employer contributions are deductible as a business expense.
- **Employer Contributions:**
 - Match employee's contributions dollar-for-dollar up to a maximum of 3% of compensation or \$13,500 in 2021, whichever is less.
 - or
 - Contribute 2% of each eligible employee's compensation (regardless of their contributions) up to \$6,000.
- **Employee Contributions:** \$13,500 ($\$16,500 > 50$) in 2021. Employees not required to contribute.
- **Eligibility:**
 - No age restrictions.
 - Employees must earn a minimum amount specified by employer during any two preceding years and expect to earn at least \$5,000 in the current year.

SEP IRA

- Generally set-up by Small Business Owners
- **Employer Contributions:**
 - Up to 25% of the participant's compensation or \$58,000 in 2021, whichever is less. Deductible is a business expense and not required every year.
- Eligibility: >age 21, earn at least \$600 annually and have worked for the same employer in at least three of the past five years.

HEALTH SAVINGS ACCOUNTS

A triple-tax-advantaged way to save for health care costs.

- Contribute pre-tax dollars to your HSA
- Interest and investment earnings grow tax-free
- Withdraw HSA funds tax-free to pay for qualified medical expenses

Unspent contributions, even those made by an employer, are yours to keep for future health care expenses and/or retirement.

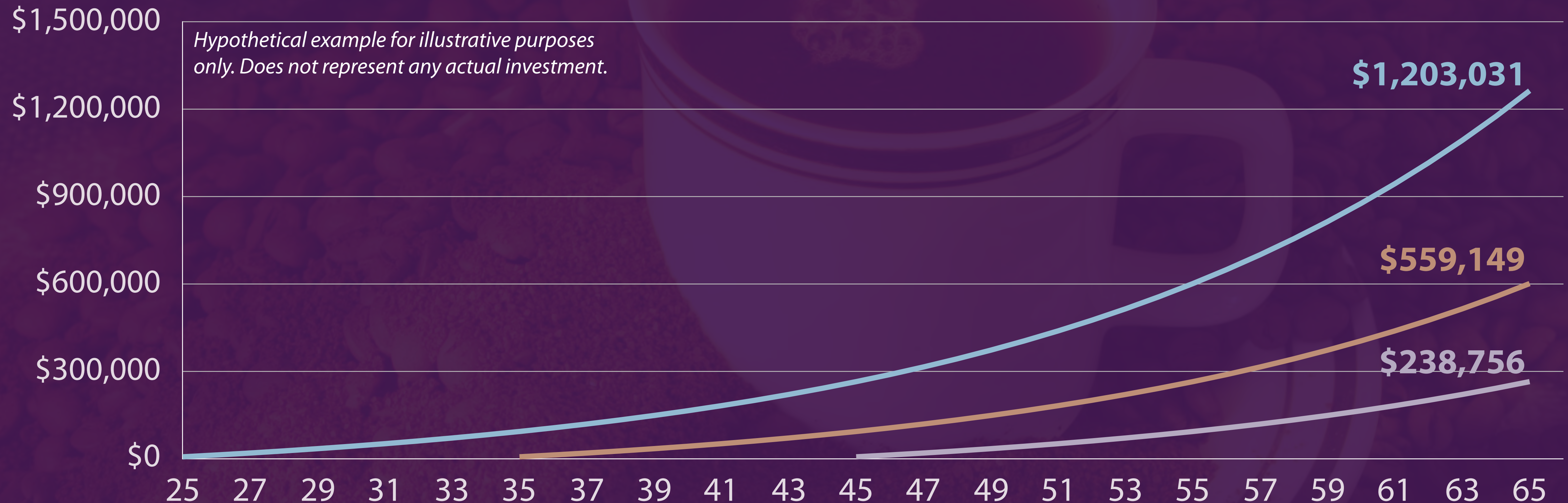
How it works:

- **QHDHP** - Qualified High Deductible Health Plan
- Individuals under age 65 can contribute
 - \$3,600 for individuals
 - \$7,200 for family plans
 - \$1,000 catch-up contributions (age 55+)

EDUCATION SAVINGS ACCOUNTS (ESA)

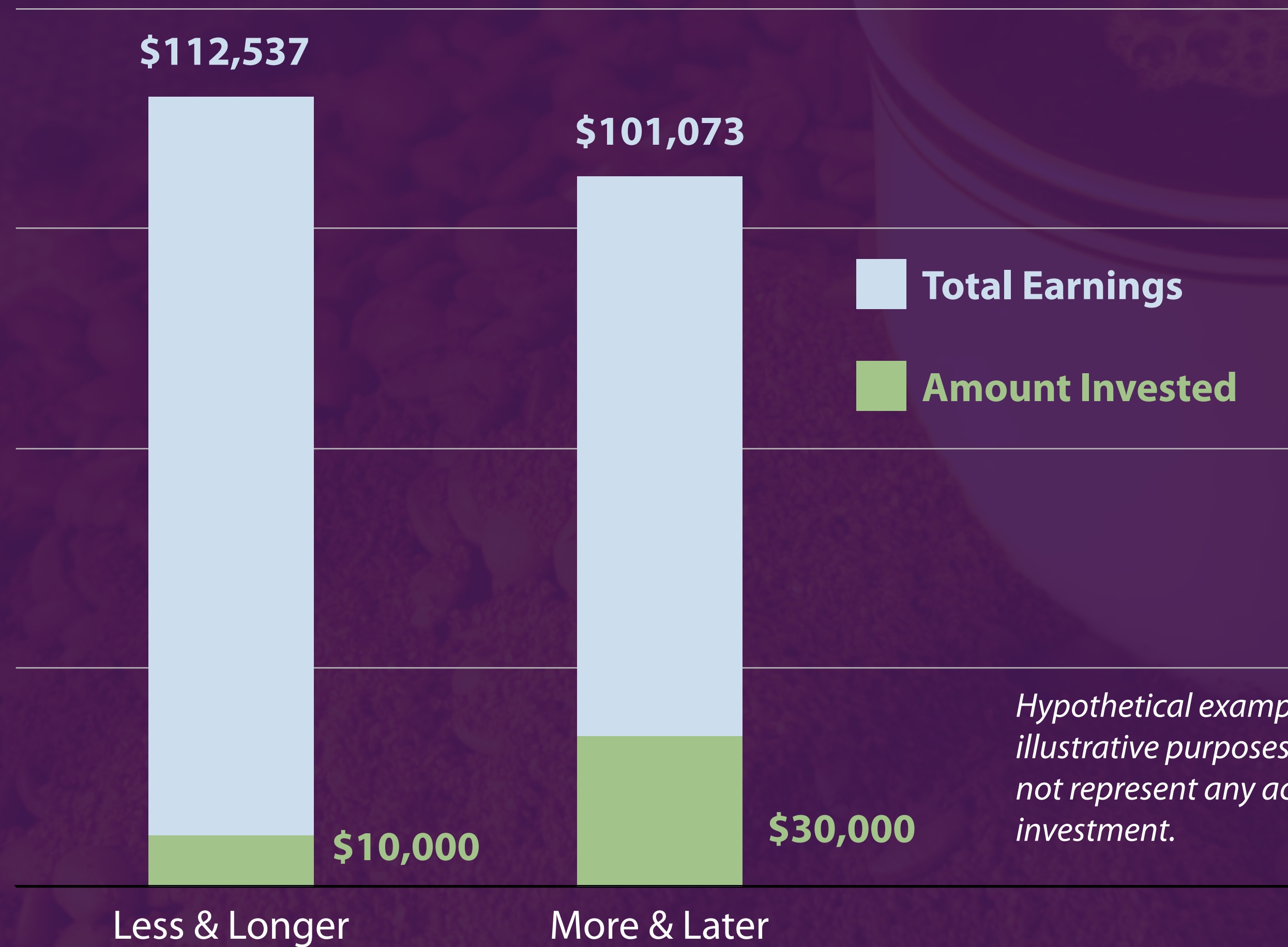
- Can be used for higher and primary education
- Contribution limit: \$2,000 per year per child
- Must distribute by age 30
- Contribution deductibility phases out beginning \$190,000 through \$220,000 for joint filers in 2021

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.

SAVING FOR THE LONG TERM



The awesome
power of
compounding.

AMANA FUNDS & SATURNA CAPITAL

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

AMERICAN MUSLIM COMMUNITY FOUNDATION

Advancing Sustainable & Strategic Charitable Giving Together





What is a Donor Advised Fund?

A DAF is a charitable account that you hold with AMCF. When you donate assets into your DAF, you enjoy immediate tax benefits, an opportunity to grow the assets, and the flexibility to distribute funds to charities of your choosing on your own timetable.

Here's How It Works

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



Benefits of a Donor Advised Fund

1. Set aside money now, donate it later
2. Enjoy immediate tax breaks
3. Grow your balance tax free with halal investment
4. Distribute funds to charities of your choosing on your own timetable
5. Receive one tax receipt for all of your charitable giving
6. Keep track of all of your zakat & sadaqa in one place
7. We vet all of the charities in our Nonprofit Directory
8. You can name your DAF after a loved one
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 a capital gains tax & 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)**
- **MANUALLY DONATES MULTIPLE TIMES**
- **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**



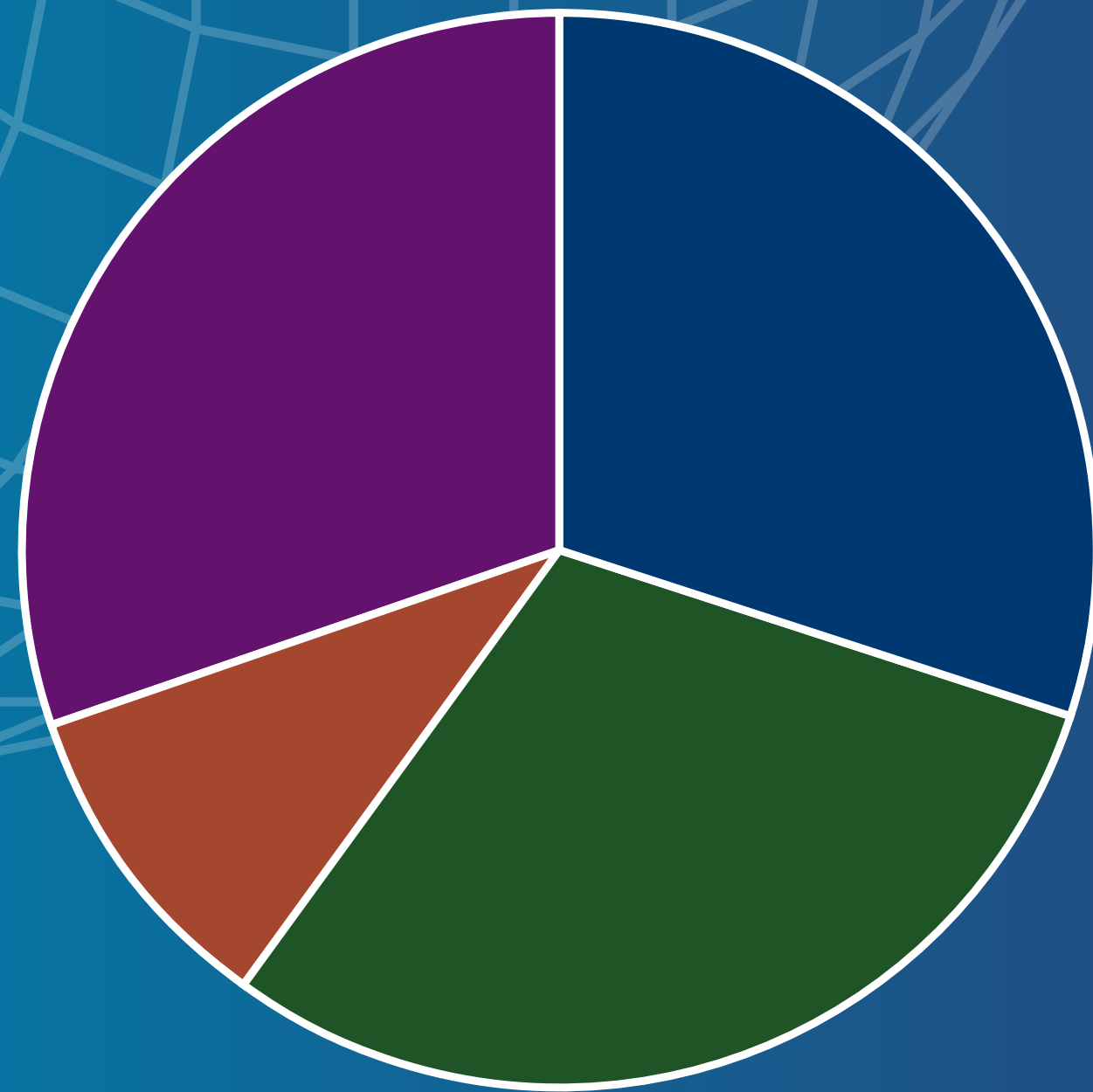
How to Reach Us

TW/FB/IG/LINKEDIN
@AMUSLIMCF

#MuslimPhilanthropy

donate@amuslimcf.org

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.

A Few Words About 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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FOLLOWING PRINCIPLES OF ISLAMIC FINANCE

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