

AMANA MUTUAL FUNDS PRESENT

# HOW YOU SLICE IT: Basics of Household Finance

WITH



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**Amana Mutual Funds Trust**  
FOLLOWING PRINCIPLES OF ISLAMIC FINANCE



# Budgeting: Benefits

- Helps plan for short & long term expenses
- Prevent a crisis situation
- Get the most out of your hard-earned money
  - \* Make plans for fun!
- Understand how much you can save and/or invest each month
- Plan for major changes
  - \* Can you afford it or not?

# Budgeting: Why It Often Fails

- Failure to prioritize expenses
- Failure to budget practically
- Failure to plan for the unexpected
- Failure to include quarterly & annual expenses
- Spending more money than you pocket

*Too many people spend money they haven't earned, to buy things they don't want, to impress people that they don't like.*

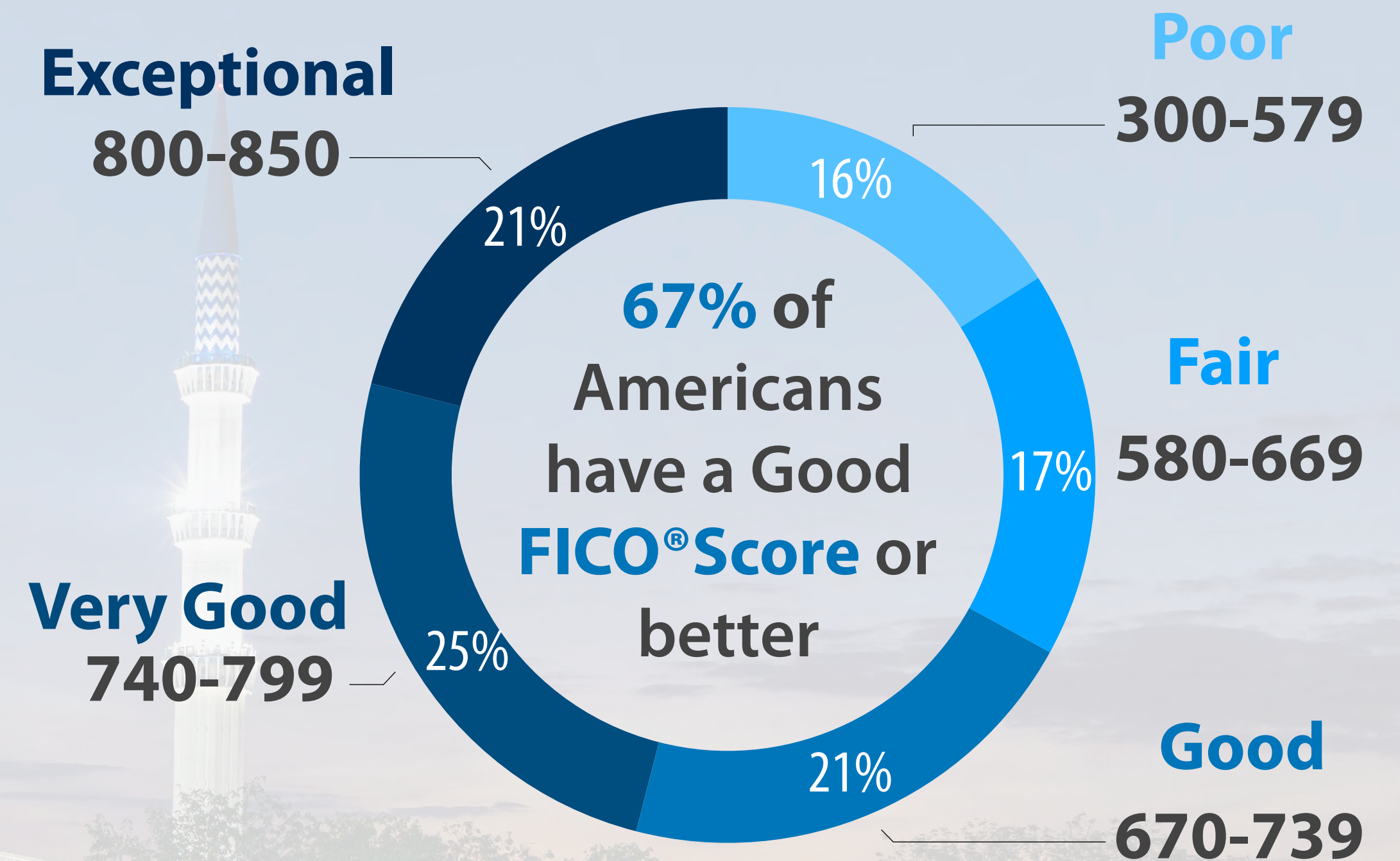
*– Will Rogers*

# Budgeting: Five Easy Steps

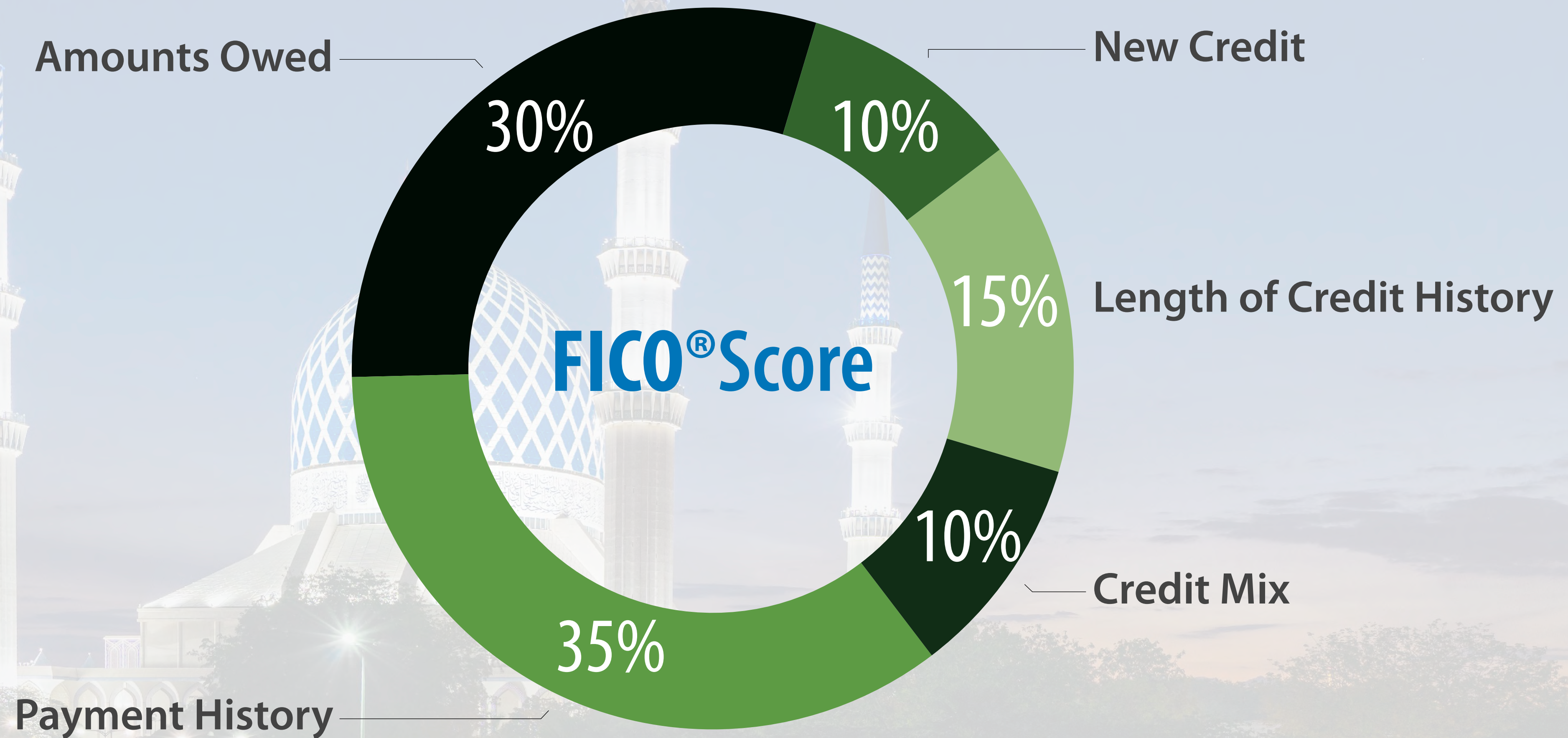
1. Don't plan for the perfect month
2. Plan as a team
3. Budget for emergencies
4. Revisit your budget periodically
5. Top priorities
  - (a) Housing
  - (b) Food
  - (c) Lease/loan payments
  - (d) Insurance
  - (e) Utilities
  - (f) Savings
  - (g) Other debts

# Your Credit Score

- FICO used by Experian, Transunion, and Equifax
- Range is 300-850
- Free report every 12 months at [annualcreditreport.com](https://annualcreditreport.com)



# Credit Score: How It is Calculated



**FICO® Score Breakdown**

Source: [practicalcredit.com](https://practicalcredit.com)

# Credit Score: How It is Calculated

Factors	Scoring Category	Max Category Points Score
Late payments	Payment history	192.5
Past due balances, collections, and charge-offs		
Public records - bankruptcy, foreclosure, judgements, and tax liens		
High credit utilization ratio	Amounts owed	165
Too many accounts with balances		
Too many recent credit inquiries	New credit	82.5
Too much new credit		
An unbalanced credit mix	Credit mix	55
Credit age	Length of credit history	55
Lack of sufficient credit history		

Source: [practicalcredit.com](https://practicalcredit.com)

# Credit Score: Importance

Pervasive In Everyday Life:

- Lenders
- Mobile Phones, Insurance Companies, Employers, Landlords, Government Departments

Cost of a Lower Score: (\$244,000 loan, 360 payments)

FICO Score	APR	Monthly Payment	Total Interest Paid
760-850	4.147%	\$1,186	\$182,840
700-759	4.369%	\$1,217	\$194,261
680-699	4.546%	\$1,243	\$203,476
660-679	4.76%	\$1,274	\$214,745
640-659	5.19%	\$1,338	\$237,797
620-639	5.736%	\$1,422	\$267,829

Source: Forbes Advisor

# 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.*

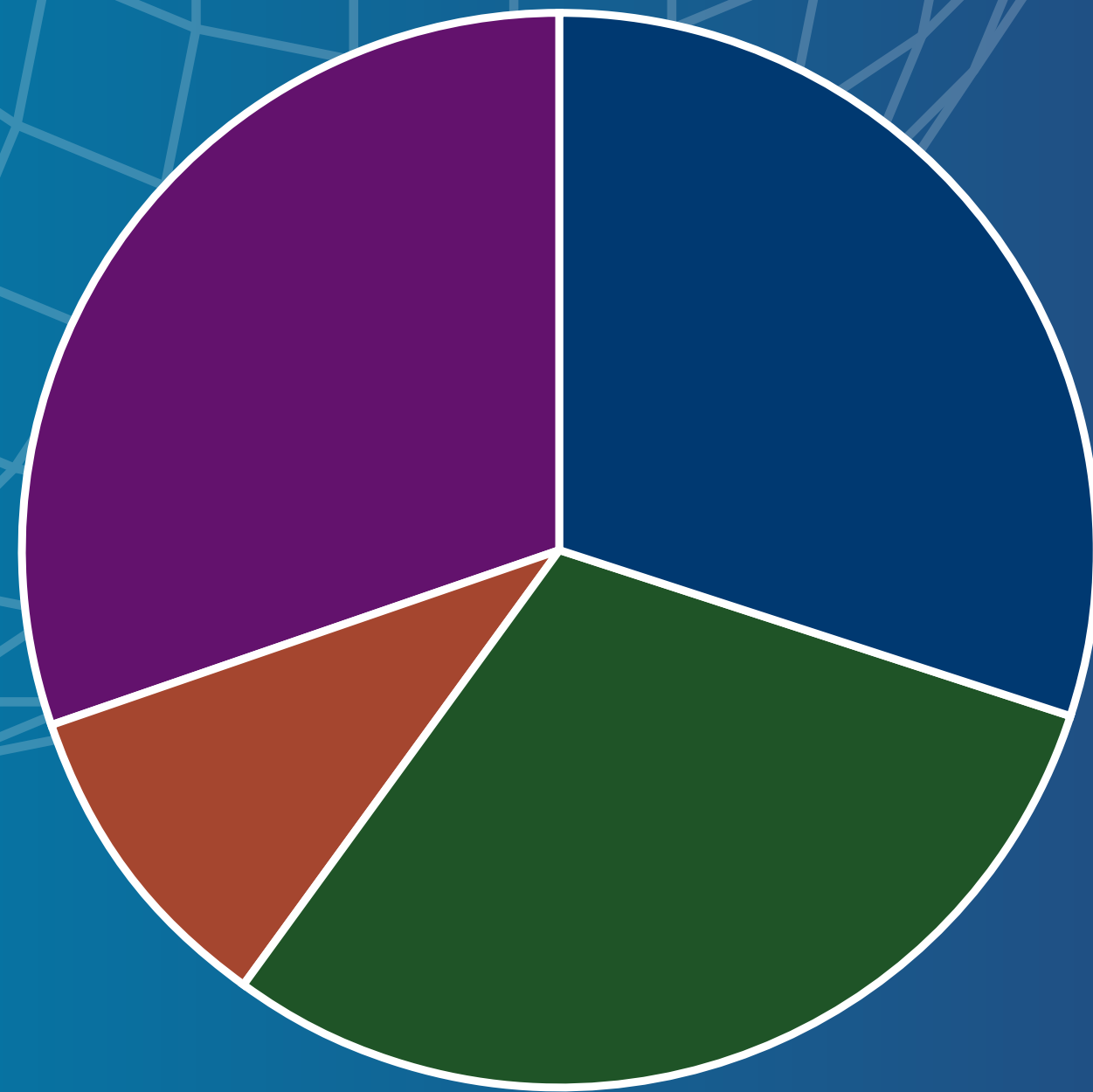


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Imam's Generational Scholarship Fund

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# 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](http://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 June 30, 2021</i>	<b>1 Year</b>	<b>3 Year</b>	<b>5 Year</b>	<b>10 Year</b>	<b>Since Inception</b>	<b>Expense Ratio<sup>1</sup></b>
<b>Amana Income</b> Investor Shares (AMANX)	29.62%	15.87%	13.04%	11.09%	9.21% <sup>2</sup>	1.04%
<b>Amana Income</b> Institutional Shares (AMINX)	29.90%	16.12%	13.29%	n/a	11.50% <sup>3</sup>	0.81%
<b>S&amp;P 500 TR</b>	40.79%	18.64%	17.64%	14.83%	15.00% <sup>3</sup>	n/a
<b>Amana Growth</b> Investor Shares (AMAGX)	42.90%	25.76%	22.42%	15.48%	12.27% <sup>2</sup>	0.99%
<b>Amana Growth</b> Institutional Shares (AMIGX)	43.25%	26.05%	22.70%	n/a	17.89% <sup>3</sup>	0.76%
<b>S&amp;P 500 TR</b>	40.79%	18.64%	17.64%	14.83%	15.00% <sup>3</sup>	n/a

<sup>1</sup> Expense Ratios are restated to reflect a reduction in the Advisory and Administrative Services fee, which became effective December 1, 2020.

<sup>2</sup> Amana Income Fund Investor Shares began operations June 23, 1986; Amana Growth Fund Investor Shares began operations February 3, 1994.

<sup>3</sup> Amana Funds Institutional shares began operations September 25, 2013. Since inception returns of the S&P 500 TR Index are shown since this date.

**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](http://www.amanafunds.com) or by calling toll-free 1-800-728-8762.

# AVERAGE ANNUAL TOTAL RETURNS

*As of June 30, 2021*

	1 Year	3 Year	5 Year	10 Year	Since Inception	Expense Ratio <sup>1</sup>
<b>Amana Developing World</b> Investor Shares (AMDWX)	33.95%	12.48%	7.72%	2.67%	2.98% <sup>2</sup>	1.34%
<b>Amana Developing World</b> Institutional Shares (AMIDX)	34.34%	12.69%	7.94%	n/a	3.66% <sup>2</sup>	1.21%
<b>MSCI Emerging Markets</b>	40.90%	11.25%	13.02%	4.28%	6.50% <sup>2</sup>	n/a
<b>Amana Participation</b> Investor Shares (AMAPX)	3.94%	4.43%	2.82%	n/a	2.82% <sup>3</sup>	0.88%
<b>Amana Participation</b> Institutional Shares (AMIPX)	4.18%	4.67%	3.06%	n/a	3.06% <sup>3</sup>	0.63%
<b>FTSE Sukuk Index</b>	5.88%	7.21%	4.81%	n/a	4.91% <sup>3</sup>	n/a

<sup>1</sup> Expense Ratios are as stated in the Funds' most recent prospectus dated September 25, 2020.

<sup>2</sup> Amana Developing World Fund Investor Shares began operations on September 28, 2009. Amana Developing World Fund Institutional shares began operations September 25, 2013. Since inception returns of the MSCI Emerging Markets Index are shown since this date.

<sup>3</sup> Amana Participation Fund began operations on September 28, 2015. Since inception returns of the FTSE Sukuk Index are shown since this date.

**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](http://www.amanafunds.com) or by calling toll-free 1-800-728-8762.

# TOP TEN HOLDINGS

*As of June 30, 2021*

Amana Income Fund		Amana Growth Fund		Amana Developing World Fund		Amana Participation Fund	
% of Assets		% of Assets		% of Assets		% of Assets	
Eli Lilly	8.29%	Apple	8.69%	Silergy	7.86%	TNB Global Ventures Cap	4.48%
Microsoft	6.99%	Adobe	7.37%	Tencent Holdings ADR	3.79%	DIFC Sukuk	4.40%
Taiwan Semiconductor ADS	6.39%	Intuit	6.94%	Taiwan Semiconductor ADS	3.53%	ICD Sukuk	4.39%
Rockwell Automation	5.54%	ASML Holding NY	6.70%	Techtronic Industries	3.41%	Tabreed Sukuk	4.19%
Illinois Tool Works	4.33%	Taiwan Semiconductor ADS	4.62%	Kansas City Southern Industries	2.58%	Almarai Sukuk	3.92%
PPG Industries	4.15%	Estee Lauder, Class A	4.59%	Baidu ADS	2.57%	DIB Sukuk	3.80%
Honeywell International	3.68%	Agilent Technologies	4.19%	Samsung Electronics	2.38%	Perusahaan Penerbit	3.79%
McCormick & Co	3.42%	Trimble	3.86%	Delta Electronics	2.28%	MAF Sukuk	3.73%
Intel	3.26%	Qualcomm	3.60%	Rio Tinto ADS	2.23%	QIB Sukuk	3.55%
Genuine Parts	3.12%	Church & Dwight	3.22%	ASM Pacific Technology	2.22%	KSA Sukuk	3.55%
<b>Total</b>	<b>49.17%</b>	<b>Total</b>	<b>53.78%</b>	<b>Total</b>	<b>32.85%</b>	<b>Total</b>	<b>39.80%</b>

## 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](http://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](http://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.*

## 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.*

# 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.



# Amana Mutual Funds Trust

[www.amanafunds.com](http://www.amanafunds.com)

1-800-728-8762

FOLLOWING PRINCIPLES OF ISLAMIC FINANCE

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