

AMANA MUTUAL FUNDS PRESENT

MAKING THE GRADE

Saving & Investing for Education

WITH



Owaiz Dadabhoy

Director of Islamic Investing
Saturna Capital



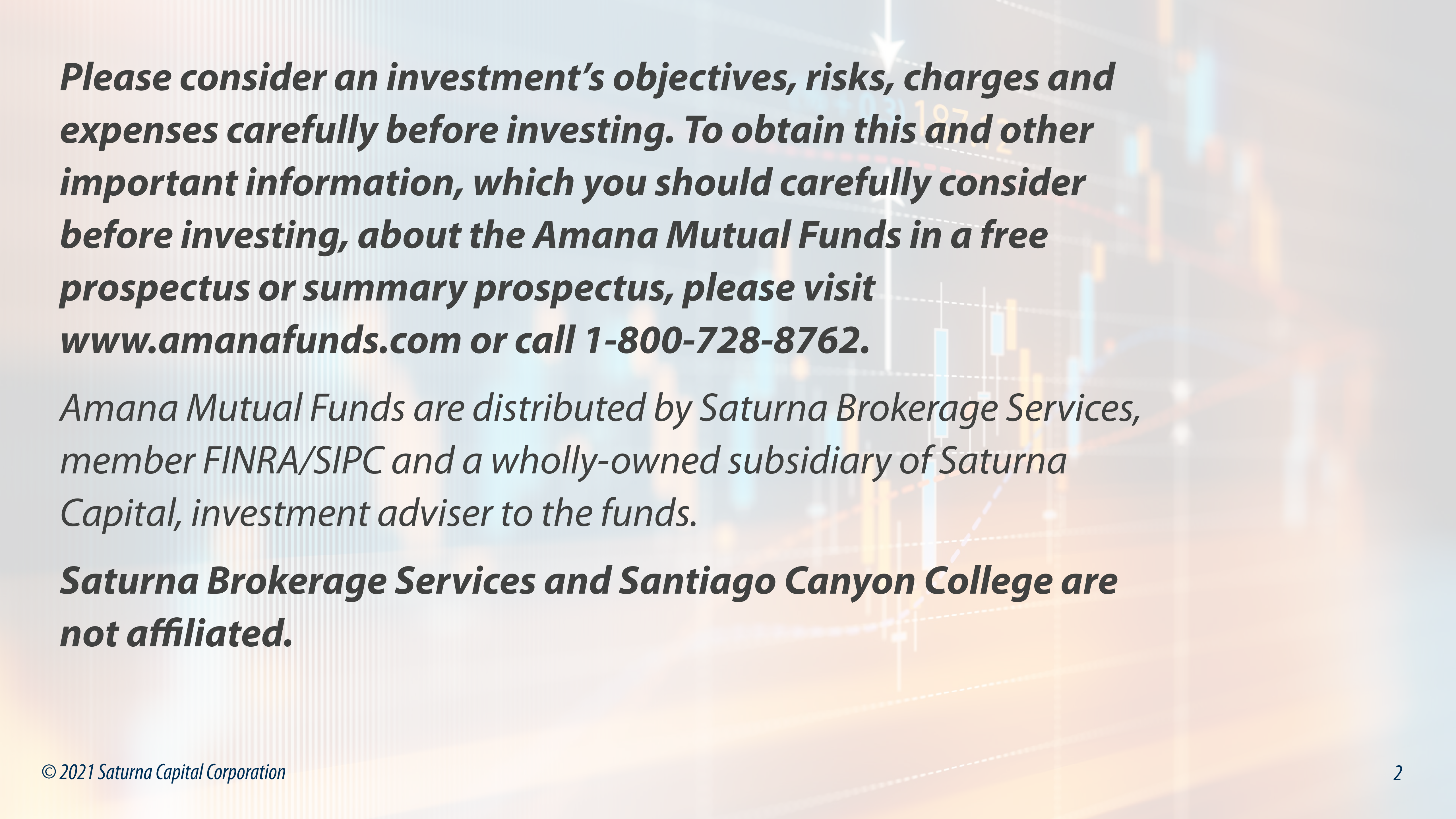
Syed Rizvi

Vice President for Student Services
Santiago Canyon College



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 Santiago Canyon College are not affiliated.

COLLEGE PLANNING: COSTS

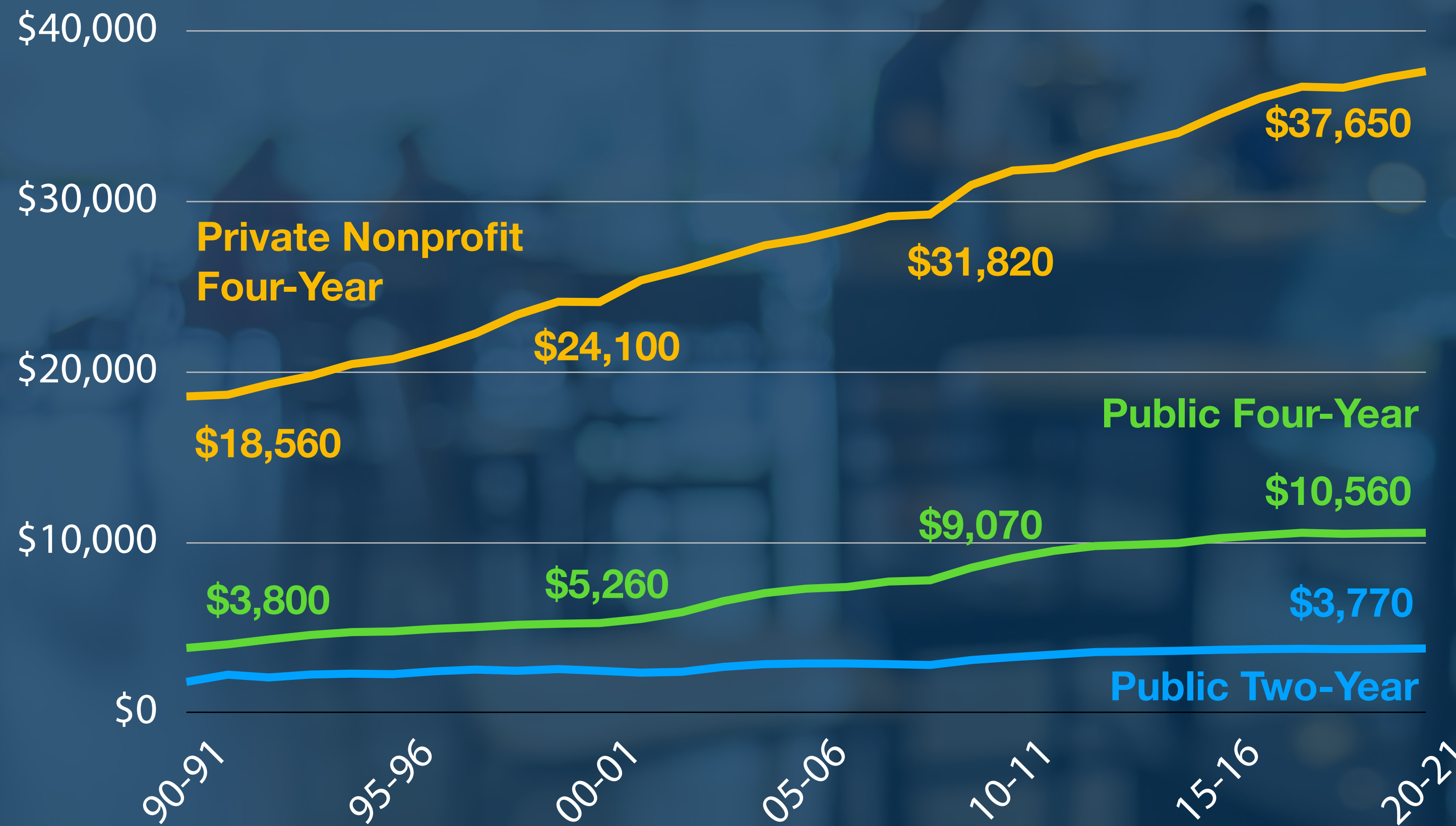
Public college costs rose an average of 1.6% beyond inflation from 2010 to 2020¹

Published tuition ranges from \$10,560 to more than \$37,650 per year¹

¹Source: trends.collegeboard.org

COLLEGE PLANNING: COSTS

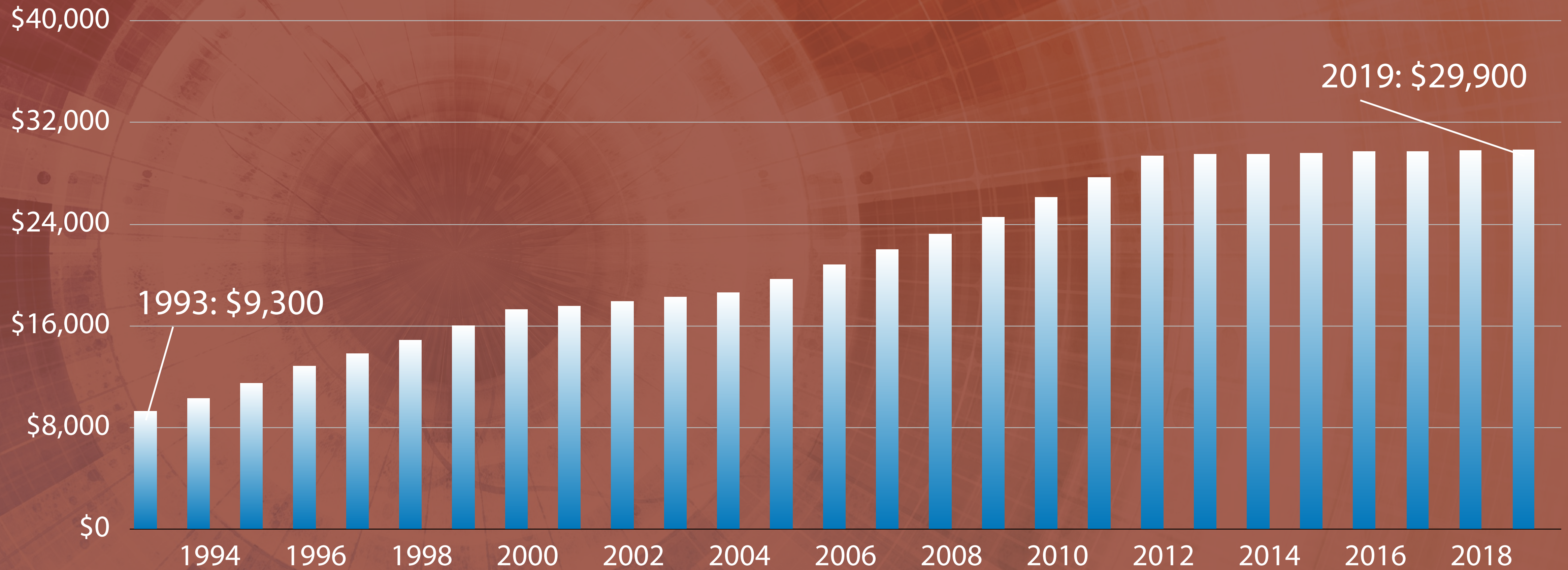
Average Published Tuition and Fees in 2020 Dollars by Sector, 1990-91 to 2020-21



Since 1990, the average private school tuition has more than doubled and the average public school tuition has nearly tripled.

SOURCE: The College Board, Trends in College Pricing 2020

COLLEGE PLANNING: DEBT



SOURCE: Mark Kantrowitz, a nationally-recognized author and expert on financial aid.

VARIOUS ALTERNATIVES

State Sponsored 529 Plans

- Contribution limits vary, and are generally higher than ESAs, but gift taxes may apply on amounts above the gift tax exclusion (\$15,000 for 2020 and 2021)
- Grows without annual taxes
- Distributions tax free (if used for higher education)
- Less favored after 2003 tax cuts
- Few have *halal* choices

COLLEGE PLANNING: VARIOUS ALTERNATIVES

Education Savings Accounts (ESA)

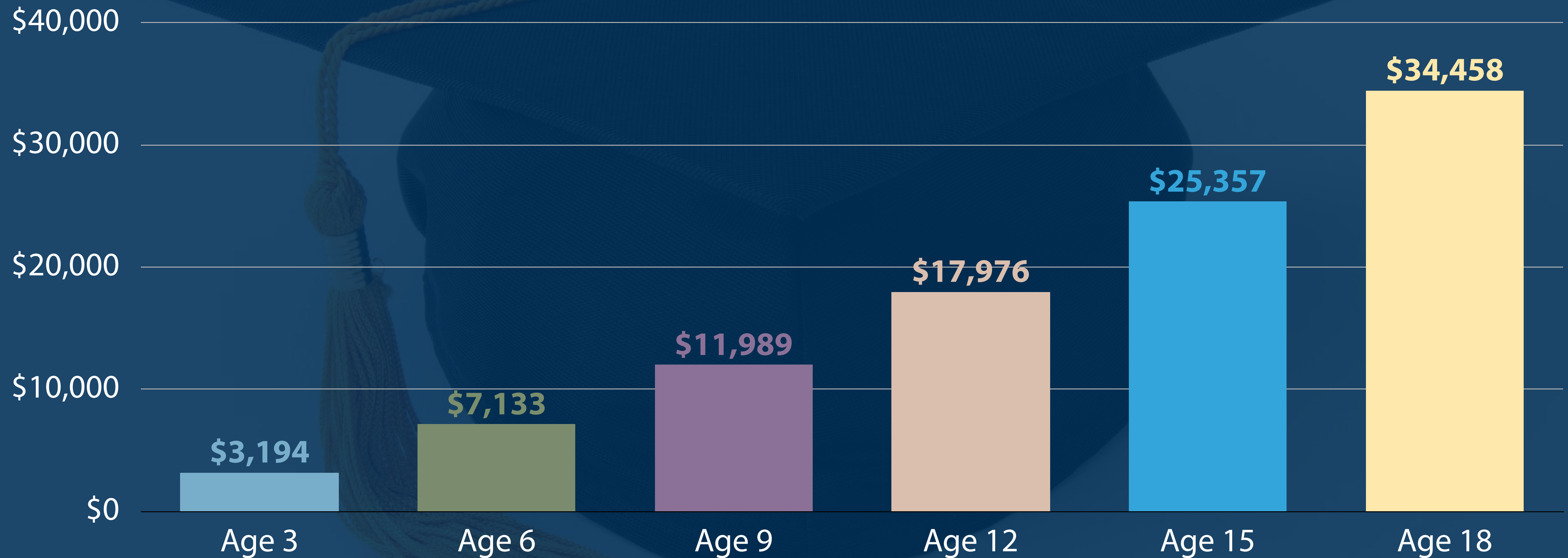
- Can be used for higher and primary education
- Contribution limit: \$2,000 per year per child
- Must distribute by age 30
- Contribution deductibility phases out beginning \$190,000 through \$220,000 for joint filers in 2021.

VARIOUS ALTERNATIVES

Uniform Gift to Minors (UGMA)

- \$15,000 per year per child
- \$30,000 per year (couple)
- Contributions become property of child
- UGMA have flexibility and can be used for other purposes

GET STARTED EARLY



For about the cost of a fancy coffee per day, you could build a significant amount for your child's education.

2021-2022 ESTIMATED STUDENT BUDGET

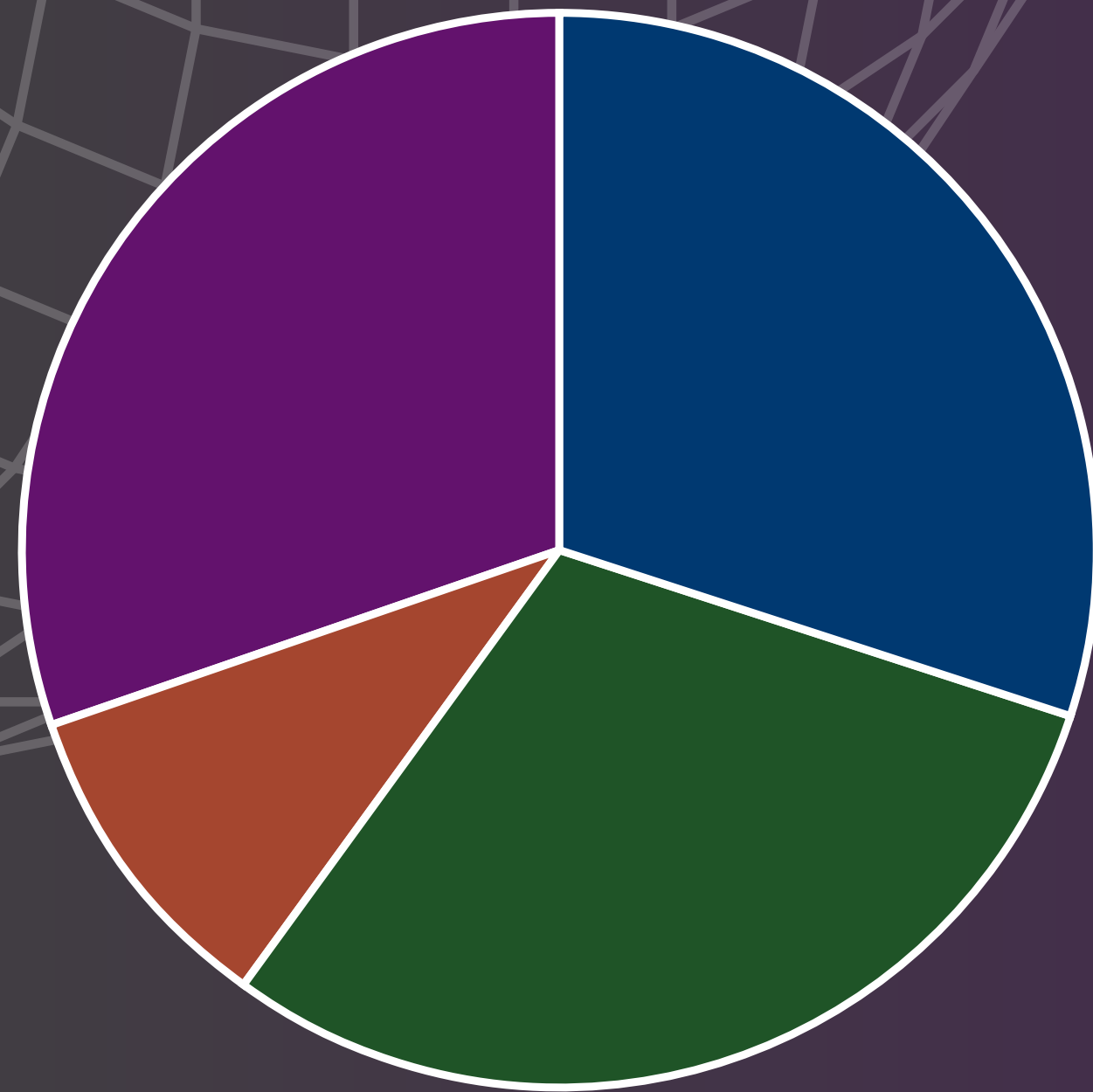
Undergraduate Cost Per Academic Year (Nine Months)

	UCLA Residence Halls	Off-Campus Apartments	Living with Relatives
Tuition and Fees	\$13,258	\$13,258	\$13,258
Room and Meals	\$16,763	\$15,951	\$7,119
Books and Supplies	\$1,404	\$1,404	\$1,404
Transportation	\$606	\$1,059	\$2,016
Personal	\$1,467	\$1,701	\$1,812
Health Insurance*	\$2,799	\$2,799	\$2,799
Total – California Residents	\$36,297	\$36,172	\$28,408
Nonresident Supplemental Tuition	\$29,754	\$29,754	\$29,754
Total – Nonresidents	\$66,051	\$65,926	\$58,162

USEFUL RESOURCES

- www.isna.net
- www.islamic scholarshipfund.org
- www.finaid.org
- www.fastweb.com
- www.collegeboard.org
- www.fafsa.ed.gov
- www.acceducate.org
- www.acontinuouscharity.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.

AVERAGE ANNUAL TOTAL RETURNS

As of June 30, 2021

	1 Year	3 Year	5 Year	10 Year	Expense Ratio*
Amana Income Investor Shares (AMANX)	29.62%	15.87%	13.04%	11.09%	1.04% ¹
Amana Income Institutional Shares (AMINX)	29.90%	16.12%	13.29%	n/a	0.81% ¹
S&P 500 TR	40.79%	18.64%	17.64%	14.83%	n/a
Amana Growth Investor Shares (AMAGX)	42.90%	25.76%	22.42%	15.48%	0.99% ¹
Amana Growth Institutional Shares (AMIGX)	43.25%	26.05%	22.70%	n/a	0.76% ¹
S&P 500 TR	40.79%	18.64%	17.64%	14.83%	n/a

* Expense Ratios are as stated in the Funds' most recent prospectus dated September 25, 2020.

¹ Restated to reflect a reduction in the Advisory and Administrative Services fee, which became effective on December 1, 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.

AVERAGE ANNUAL TOTAL RETURNS

As of June 30, 2021

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

** Expense Ratios are as stated in the Funds' most recent prospectus dated September 25, 2020.*

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.



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FOLLOWING PRINCIPLES OF ISLAMIC FINANCE

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