



13 November 2018

**Saturna Capital**  
1300 North State Street  
Bellingham, WA 98225  
United States of America

Attn: **Owaiz M. Dadabhoy**  
Director

Dear Sir,

**SHARIAH COMPLIANCE CERTIFICATION FOR THE AMANA INCOME FUND (THE "FUND") FOR THE PERIOD BETWEEN 1 JULY 2018 AND 30 SEPTEMBER 2018**

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We refer to the above matter.

Based on your submission reports for the above fund, we are pleased to inform you that your investment transactions and cash management for the abovementioned period, have shown that the investments for the Fund are in conformity with Shariah requirements, as approved by Shariah Advisor in accordance with established Shariah requirements.

If you need any clarification, kindly contact Mr. Benjamin Clarehugh at +603-2181 8228 for further assistance.

Yours sincerely,  
**AMANIE ADVISORS SDN BHD**

**Datuk Dr Mohd Daud Bakar**  
Chief Executive Officer



**Amana Mutual Funds Trust**

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

## **AMANA INCOME FUND**

**Investor Shares: AMANX**

**Institutional Shares: AMINX**

***Please consider an investment's objectives, risks, charges, and expenses carefully before investing. For this and other important information about the Amana Income Fund, please obtain and carefully read a free prospectus or summary prospectus from your financial advisor, at [www.amanafunds.com](http://www.amanafunds.com), or by calling toll-free 1-800-728-8762.***

*Amanie Advisors Sdn Bhd is a leading, global Shariah advisory firm specializing in Islamic finance solutions. Saturna Capital has contracted Amanie Advisors Sdn Bhd to provide Shariah Compliance Certification for each of the Amana Mutual Funds.*

*Shariah Compliance Certification does not ensure a profit or secure against a loss. The certification applies only to a Fund's portfolio for the dates specified. The certification does not imply that the Fund or securities it owns are suitable for any individual.*

*The Income Fund limits the securities it purchases to those consistent with Islamic finance principles, which limits opportunities and may affect performance.*

*The value of Income Fund shares rises and falls as the value of the stocks in which the Fund invests goes up and down. Only consider investing in the Fund if you are willing to accept the risk that you may lose money.*

*Investing in foreign securities involves risks not typically associated directly with investing in US securities. These risks include currency and market fluctuations, and political or social instability.*

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