

Amana Income Fund - Investor Class

Category

Large Blend

Investment Objective & Strategy

From the investment's prospectus

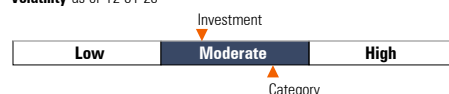
The investment seeks current income and preservation of capital, consistent with Islamic principles; current income is its primary objective.

The fund normally invests at least 80% of its total net assets in income-producing securities, primarily dividend-paying common stocks. It invests primarily in dividend-paying common stocks, including foreign stocks. Investment decisions are made in accordance with Islamic principles. The fund diversifies its investments across industries and companies, and principally follows a large-cap value investment style.

Past name(s) : Amana Trust Income.

Volatility and Risk

Volatility as of 12-31-23



Risk Measures as of 12-31-23			
Port Avg	Rel S&P 500	Rel Cat	
3 Yr Std Dev	14.99	0.85	0.86
3 Yr Beta	0.77	—	0.80

Principal Risks

Foreign Securities, Loss of Money, Not FDIC Insured, Market/Market Volatility, Equity Securities, Management

Important Information

Please refer to the Morningstar Disclosure and Glossary document contained in your plan's eligibility package for additional information. You may always access the most current version of the Disclosure and Glossary at <https://www.voyaretirementplans.com/fundonepagerscolor/DisclosureGlossary.pdf>

Funds or their affiliates may pay compensation to Voya® affiliates offering a fund. Such compensation may be paid out of distribution, service and/or 12b-1 fees that are deducted from the fund's assets, and/or may be paid directly by the fund's affiliates. Any fees deducted from fund assets are discussed in the fund's prospectus and disclosed in the fund fact sheet. Because these fees are paid on an on-going basis, over time these fees will increase the cost of your investment and may cost you more than paying other types of sales charges. If offered through a retirement program, additional fees and expenses may be charged under that program. NOT A DEPOSIT. NOT FDIC INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE INSTITUTION. MAY GO DOWN IN VALUE.

Portfolio Analysis

Composition as of 12-31-23



Top 10 Holdings as of 12-31-23

	% Assets
Eli Lilly and Co	11.90
Microsoft Corp	8.78
Rockwell Automation Inc	5.43
Taiwan Semiconductor Manufacturing Co Ltd ADR	5.00
Illinois Tool Works Inc	4.59
W.W. Grainger Inc	3.87
PPG Industries Inc	3.31
Honeywell International Inc	3.18
Linde PLC	3.12
Genuine Parts Co	3.09

Morningstar Style Box™ as of 12-31-23

	% Mkt Cap
Giant	41.82
Large	33.96
Medium	24.22
Small	0.00
Micro	0.00

Morningstar Equity Sectors as of 12-31-23

	% Fund
Cyclical	12.38
Basic Materials	8.99
Consumer Cyclical	3.39
Financial Services	0.00
Real Estate	0.00
Sensitive	51.06
Communication Services	2.50
Energy	0.00
Industrials	27.65
Technology	20.91
Defensive	36.55
Consumer Defensive	10.01
Healthcare	26.54
Utilities	0.00

Operations

Gross Prosp Exp Ratio	1.02% of fund assets
Net Prosp Exp Ratio	1.02% of fund assets
Management Fee	0.75%
12b-1 Fee	0.25%
Other Fee	0.01%
Miscellaneous Fee(s)	0.01%
Fund Inception Date	06-23-86
Total Fund Assets (\$mil)	1,719.3
Annual Turnover Ratio %	8.00
Fund Family Name	Amana

Waiver Data	Type	Exp. Date	%
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Portfolio Manager(s)

Monem Salam. Since 2018.
Scott Klimo, CFA. Since 2012.

Advisor	Saturna Capital Corporation
Subadvisor	—

Notes