



Employee Benefits & Policies Summary

Our Core Values

We are:

1. Top-quality professionals who

- Deliver superior performance to our investors
- Are intelligent with the highest integrity
- Value accountability, transparency, ingenuity, experience and persistence

2. Uncompromisingly loyal to clients

- Providing high-value services at low cost
- Always doing what is best for the client
- Seeking trust, guarding assets and respecting privacy
- Preventing conflicts of interest

3. Risk managers

- Making investments only when expected returns outweigh risks
- Preparing for the unforeseen through planning, earnings and capital
- Acting with discipline, limiting leverage
- Insisting on professionalism and respect through leadership, supervision, and compliance
- Protecting our reputation
- Building operations internally, preferring in-house over outsourcing

4. Integrated business operators

- Standardized on efficient, simple, coherent technologies
- Unifying our businesses through enterprise systems
- Seeking competitive advantages

Our Core Values (continued)

5. Educators for our

- Investors through websites, publications, reports, articles, lectures, seminars
- Employees with information and data, education and training, conferences and meetings
- Communities by improving local schools, colleges, and educational systems
- Industry and fellow citizens by actively participating

6. Prudent entrepreneurs

- Building partnership culture through employee ownership and shared successes
- Compensated only by salary, benefits, equity, and bonus - not commission
- Creating new financial solutions for our clients and diversifying our markets
- Adapting and evolving, while respecting history and tradition

7. Community contributors

- Paying hefty taxes on profits, revenues, property and compensation
- Supporting worthy charities
- Promoting philanthropy

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Saturna Capital strives to be the best workplace in Whatcom County. We believe employees who know they are valued produce more valuable work. Because of this belief we offer a number of generous benefit programs for our employees. Inside you will find a summary of these benefits, as well as our employee policies.



Employee Benefits & Policies Summary



Benefits

All Full Time Employees:

1. Paid Holidays - all market (NYSE) holidays (~9/yr)
2. Group Medical and Vision Insurance (where applicable), including a Limited Life Insurance Benefit
3. Long-term Disability Insurance
4. Dental Reimbursement Program
5. Death Benefit - monthly benefit equal to up to one year's salary
6. 401(k) and Profit Sharing Plan
7. Employee Education Assistance
8. Childcare and/or Tuition Assistance
9. YMCA Membership
10. Bus Pass Program
11. Wellness Program
12. Employee Assistance Program
13. Professional Memberships
14. Director's Club Membership with Mount Baker Theatre

After one year of employment:

1. Vacation/Personal Days - 10 vacation and 11 personal days granted on each employment anniversary
2. Homebuyer Assistance - loan program to assist with the purchase of a home
3. Loyalty Stock Options Program

After one year of employment and successful completion of FINRA exam(s):

1. Annual Performance Bonus eligibility

Company Policies

As an employee of Saturna Capital, your responsibilities include:

1. Getting fingerprinted and passing an extensive background check, including credit check
2. Maintaining a Drug-Free Workplace through a pre-employment screening as well as ongoing random drug testing
3. Obtaining the required FINRA licenses for your position by completing the exams in a timely manner - additional salary incentive if completed within first 6 months of employment
4. Transferring in all outside brokerage accounts and security holdings to be administered by Saturna Capital. This includes the accounts and security holdings of immediate family members living in your household.
5. Following the industry rule prohibiting employees from obtaining outside employment or being compensated by any other person or firm without prior written consent
6. Following the industry rule to disclose all contributions made to political campaigns to ensure compliance with the SEC's "Pay to Play" practices
7. Upholding Saturna Capital's Code of Ethics by not engaging in acts that are contrary to the best interests of our clients, the company itself, or other employees

This is a summary of Saturna Capital's employee benefits and company policies. If you are subsequently offered employment with our company, you will receive an employee manual on your start day which outlines all of our employee benefits and company policies in complete detail.