

CROSSMARKGLOBAL.COM



Morningstar Sustainability Rating™

Out of 65 Options-Based
funds as of 6/30/2018.
Based on 99% of AUM.

Strategy Objective:

Crossmark Covered Call Income Fund seeks dividend income and options premium income, with the potential for capital appreciation and less volatility than the broad equity market.

Offering Investors:

- Current Income;
- Capital Appreciation Potential;
- Diversified Equity Portfolio;
- Decreased Volatility; and,
- Socially Responsible Screens.

Fund Information

Ticker Symbol	SCJIX
Total AUM ¹	\$ 25.91M
Inception Date	12/14/2017
Expense Ratio (net of waivers)	1.00%
As of year ended 4/30/2018 (prior to waivers)	1.16% ³

Portfolio Characteristics

Dividend Yield	2.05
Market Capitalization	\$ 236.41 B
Number of Holdings	172
Beta	0.95

Top 10 Holdings

	Weight
1. Apple, Inc.	4.08%
2. Microsoft Corp.	4.04%
3. Facebook, Inc.	2.63%
4. Berkshire Hathaway	2.38%
5. JP Morgan Chase & Co.	2.37%
6. Visa, Inc.	2.20%
7. Duke Energy Corp.	2.17%
8. Alphabet Inc - Class C	2.15%
9. Exxon Mobil Corp.	1.89%
10. Mastercard, Inc.	1.82%
Total of Portfolio	25.73%

¹ Total Assets Under Management all share classes.

² Returns greater than one year are annualized.

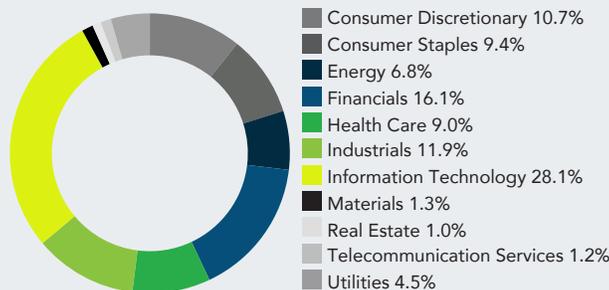
Not FDIC Insured - No Bank Guarantee - May Lose Value

Institutional Class - **SCJIX**

Class A - **SCJAX**

Class C - **SCJCX**

Sector Diversification



Fund Performance History – Trailing Returns ²

	2Q 2018	YTD	Since Inception
Crossmark Steward Covered Call Income Fund - Institutional Class	2.26%	0.99%	0.99%
CBOE S&P 500 BuyWrite BXM	3.39%	1.78%	2.27%
S&P 500	3.43%	2.65%	3.14%



PAUL TOWNSEN
Managing Director



ZACK WEHNER
Portfolio Manager

Portfolio Managers:

The Strategy is managed by Paul Townsen, Managing Director and Zack Wehner, Portfolio Manager. Mr. Townsen has been involved with equity trading for Crossmark's institutional clients for 18 years. As a senior equity and derivatives trader, his years of experience bring a strong knowledge of the unique factors associated with equity trading. He joined Crossmark in 1993. Mr. Wehner joined Crossmark in 2014 after graduating from the University of Houston Law Center.

Supported by the entire Crossmark Global Investments team.

Crossmark Steward Covered Call Income Fund Fact Sheet

Investment Process:

- Invests in a portfolio of large capitalization domestic equities and, utilizing an options overlay strategy, generates high income through the combination of options premium and dividends.
- Quantitative screens are applied to the investable universe that identifies positive favorable metrics such as price to equity and EV to book ratio screens. The technical measure of momentum is a screen that removes companies with unfavorable momentum in the universe.
- Primary objective of the rules based portfolio construction is the development of a risk controlled portfolio with those rules being sector neutrality, market beta and market dividend yield.
- Individual technical analysis is conducted on the options markets of the available securities produced from the quantitative screens. Covered Call Income aims to own stocks with sufficient volatility to provide premiums that meet yearly option premium targets without sacrificing the delta objectives of the portfolio. This process includes an analysis of whether or not the premiums offered by the market and implied volatility are sufficient to compensate for the short-term risk of owning the individual stock.
- A relatively risk controlled portfolio providing investors with capital appreciation potential, equity market participation, and enhanced income potential through the sale of covered calls and dividends.



A continual sequence to optimize the portfolio & maintain diversification

Our Firm:

Crossmark Global Investments is an innovative investment management firm. The firm provides a full suite of investment management solutions to institutional investors, financial advisors and the clients they serve. We have a multi-decade legacy of specializing in responsible investment strategies for clients. Founded in 1987, the firm is headquartered in Houston, Texas.

Values-Based Screening Methodology:

The Fund applies a proprietary set of values screens to all of the investments. Screens applied to the portfolio management process allows investors to avoid owning securities in companies that choose to profit from businesses that are at odds with values-based investing.

Crossmark Steward Screens:



Alcohol Gambling Life Ethics Mature Content Tobacco

The Fund employs only avoidance screens and does not dilute the portfolio by seeking to invest in companies that promote any individual values or social issue.

This methodology gives the Fund the ability to serve a rapidly growing number of investors seeking competitive investment returns without compromising their personal convictions.

Screening Impact:

positive neutral **negative**

During the current quarter, the Steward Screens had a negative impact on the fund.

This is not an offer to sell or a solicitation to buy Fund shares. Sales of Fund shares may only be made by prospectus. Before investing you should carefully consider the Fund's investment objectives, risks, charges and expenses. This and other information is in the prospectus, a copy of which may be obtained by calling Crossmark Distributors, Inc., the Distributor of the Steward Funds, Inc., at 800-262-6631. Please read the prospectus carefully before you invest.

Past performance is no guarantee of future results. Investment return and principal value will fluctuate so that shares, when redeemed, may be worth more or less than their original cost. The Fund's current performance may be lower or higher than quoted. For the Fund's performance as of the most recent month end, please call 888-556-5369. Returns are historical and are calculated by determining the percentage change in the net asset value (NAV) with all income and capital gain distributions reinvested. Inception date for the Fund is December 14, 2017.

For comparison purposes the composite is compared against the CBOE S&P 500 Buy Write Index (BXM) and the S&P 500 Index. The CBOE S&P 500 Buy Write Index is a benchmark index designed to reflect the hypothetical return on a portfolio that consists of a long position in the stocks in the S&P 500 Index and a short position in an S&P 500 call option.

Risk Factors: *Crossmark Steward Covered Call Income Fund writes options to generate premium income. Options are not suitable for every investor. Writing call options to generate income and to potentially hedge against market declines by generating option premiums involves risk. These risks include, but are not limited to, potential losses if equity markets or an individual equity security do not move as expected, and the potential for greater losses than if these techniques had not been used. If the market price of a security increases, a call option written against that security limits the gain that can be realized. And, there are significant differences between the securities and options markets that could result in an imperfect correlation between these markets, causing a given transaction not to achieve its objectives.*

³ Crossmark has contractually agreed through December 13, 2019 to waive fees and reimburse expenses to the extent that Total Annual Operating Expenses (excluding brokerage costs, interest, taxes, dividend expense on short positions, litigation and indemnification expenses, acquired fund fees and expenses and extraordinary expenses (as determined under generally accepted principles)) exceed 1.00% for Institutional Class. If it becomes unnecessary for Crossmark to waive fees or make reimbursements, Crossmark may recapture any of its prior waivers or reimbursements for a period not to exceed three years from the fiscal year in which the waiver or reimbursement was made to the extent that such a recapture does not cause the Total Annual Fund Operating Expenses (excluding brokerage costs, interest, taxes, dividend expense on short positions, litigation and indemnification expenses, acquired fund fees and expenses and extraordinary expenses (as determined under generally accepted principles)) to exceed the applicable expense limitation in effect at time of recoupment or that was in effect at the time of the waiver or reimbursement, whichever is lower. The agreement to waive fees and reimburse expenses may be terminated by the Board of Directors at any time and will terminate automatically upon termination of the Investment Advisory Agreement.

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The Morningstar Rating™ for funds, or "star rating", is calculated for funds with at least a three-year history. It is calculated based on a Morningstar Risk-Adjusted Return measure that accounts for variation in a managed product's monthly excess performance, placing more emphasis on downward variations and rewarding consistent performance. The top 10% of products in each product category receive 5 stars, the next 22.5% receive 4 stars, the next 35% receive 3 stars, the next 22.5% receive 2 stars, and the bottom 10% receive 1 star. The Overall Morningstar Rating for a managed product is derived from a weighted average of the performance figures associated with its three-, five-, and 10-year (if applicable) Morningstar Rating metrics.