

Steward Large Cap Growth Fund

Class A/SJGAX



ANNUAL SHAREHOLDER REPORT | APRIL 30, 2025

This annual shareholder report contains important information about the Steward Large Cap Growth Fund ("Fund") for the period of May 1, 2024, to April 30, 2025. You can find additional information about the Fund at crossmarkglobal.com/stewardfunds/. You can also request this information by contacting us at 888-845-6910.

What were the Fund costs for the last year?

(Based on a hypothetical \$10,000 investment)

Fund (Class)	Costs of a \$10,000 investment	Costs paid as a percentage of a \$10,000 investment
Steward Large Cap Growth Fund (Class A/SJGAX)	\$106	1.00%

How did the Fund perform last year? What affected the Fund's performance?

FUND AND MARKET PERFORMANCE

For the fiscal year ended April 30, 2025, the Steward Large Cap Growth Fund (Class A) (the "Fund") returned 12.91%, underperforming the benchmark Russell 1000 Growth Index return of 14.53%.

POSITIVE AND NEGATIVE CONTRIBUTORS TO PERFORMANCE

The underperformance was primarily driven by a negative stock selection effect of -3.26%, although partially offset by a positive sector allocation effect of 1.77%. Specific sectors impacting performance included Information Technology, which detracted significantly with a total effect of -2.83% and within its Software & Services industry group, a further -1.04%. Conversely, the Industrials sector contributed positively, adding 1.38% to the performance, with the Commercial & Professional Services industry group alone contributing 85 basis points. The best performing stocks were Genpact Limited and Booking Holdings. The largest detractors were the lack of exposure to Netflix and Palantir Technologies.

LOOKING AHEAD

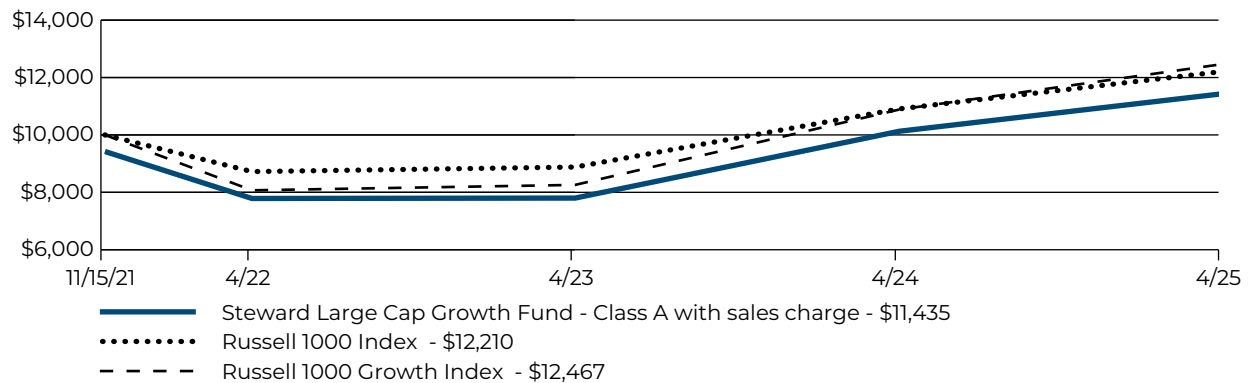
Given our cautious view, we continue to favor companies that have reasonable valuations with strong earnings and cash flow profiles and strong earnings predictability and persistence. Our largest overweights are in financials, real estate, and technology. Our largest underweight are communication services consumer discretionary and health care. The largest factor bets are profitability and beta while being underweight dividend yield and value.

Our 6099 year-end S&P 500 target is lower than any of the Wall Street strategists, and if accurate, will record a down year, but would require a nice rally from current levels. We expect a test back to 5500 (the area of the recent low (or maybe 5200-5400)). After that we believe the trajectory of the economy and earnings will be key. If the economy is okay, that could be the low for the year. Conversely, if we experience a recession, the S&P 500 could sport a "4" handle. After two back-to-back years of approximately 25% returns, 2025 is shaping up to be a much more difficult year in which to make money.

Fund Performance

The performance graph below shows the performance of a hypothetical \$10,000 initial investment in the Fund's Class A over a ten-year period (or for the life of the Fund or share class, if shorter). The subsequent account value as of the end of the reporting period is listed next to the name of the Fund or index, as applicable. The performance table below shows the average annual total returns of the Fund's Class A for the past one-, five- and ten-year periods, as applicable (or for the life of the Fund or share class, if shorter), as of the end of the reporting period. Both the graph and table compare the performance of the Fund's Class A to an appropriate broad-based index and may compare to additional indices reflecting the market segment(s) in which the Fund invests, over the same periods.

GROWTH OF \$10,000



Average Annual Total Returns	1 Year	Since Inception
Steward Large Cap Growth Fund (Class A/SJGAX) (with maximum 5.75% sales charge)	6.43%	3.96%
Steward Large Cap Growth Fund (Class A/SJGAX) (without sales charge)	12.91%	5.76%
Russell 1000 Index	11.94%	5.95%
Russell 1000 Growth Index	14.53%	6.59%

Performance data quoted represents past performance; past performance does not guarantee future results.

Visit crossmarkglobal.com for the most recent performance information. The graph and table do not reflect the deduction of taxes that a shareholder would pay on Fund distributions or redemption of Fund shares.

Performance information for Class A reflects a deduction of the current maximum sales charge of 5.75%.

The Russell 1000 Index was added as a comparative index to satisfy the amended regulatory definition of an appropriate broad-based securities market index. The Fund will retain the Russell 1000 Growth Index as an additional comparative index.

Key Fund Statistics

Fund net assets	\$180,725,569
Total number of portfolio holdings	70
Total advisory fees paid, net	\$602,566
Portfolio turnover rate as of the end of the reporting period	92%

What did the Fund invest in?

The tables below show the investment makeup of the Fund, representing the percentage of the net assets of the Fund.

TOP TEN HOLDINGS	SECTOR ALLOCATION	GEOGRAPHICAL ALLOCATION
Microsoft Corp. 9.6%	Technology 51.3%	United States 98.5%
NVIDIA Corp. 8.3%	Consumer discretionary & services 15.2%	Other 1.4%
Apple, Inc. 7.1%	Telecommunication services 10.8%	
Alphabet, Inc., Class A 4.9%	Health care 7.4%	
Amazon.com, Inc. 4.9%	Financial services 5.5%	
Visa, Inc., Class A 3.2%	Exchange Traded Funds 4.9%	
Meta Platforms, Inc., Class A 3.1%	Industrials 3.1%	
Mastercard, Inc., Class A 2.7%	Consumer staples 1.1%	
Broadcom, Inc. 2.2%	Other 0.6%	
Tesla, Inc. 2.0%		

Availability of Additional Information

You can find additional information about the Fund such as the prospectus, financial information, Fund holdings and proxy voting information at crossmarkglobal.com/stewardfunds/. You can also request this information by contacting us at 888-845-6910.

Householding

In order to reduce expenses, we will deliver a single copy of prospectuses, proxies, financial reports and other communications to shareholders with the same residential address, provided they have the same last name or we reasonably believe them to be members of the same family. Unless we are notified otherwise, we will continue to send recipients only one copy of these materials for as long as they remain a shareholder of the Fund. If you would like to receive individual mailings, please call 888-845-6910 and we will begin sending you separate copies of these materials within 30 days after receiving your request.



For additional information, please scan the QR code at left to navigate to additional hosted material at crossmarkglobal.com/stewardfunds/.