

Steward Select Bond Fund Class A/SEAKX



ANNUAL SHAREHOLDER REPORT | APRIL 30, 2026

This annual shareholder report contains important information about the Steward Select Bond Fund (“Fund”) for the period of May 1, 2025 to April 30, 2026. 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 Select Bond Fund (Class A/SEAKX)	\$96	0.94%

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

FUND AND MARKET PERFORMANCE

For the fiscal year ended April 30, 2026, the Steward Select Bond Fund (Class A) (the “Fund”) returned 3.67%, outperforming the Bloomberg U.S. Government/Credit Bond Index (the “Benchmark”) return of 3.55%.

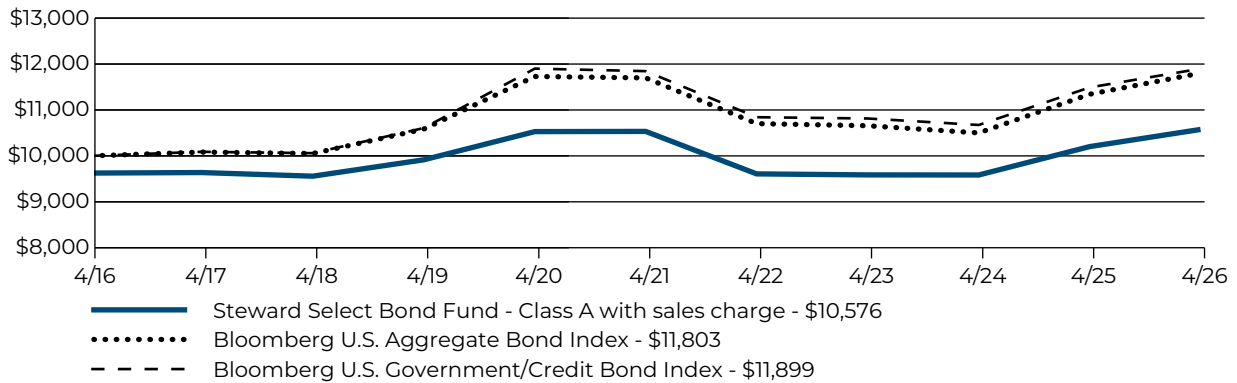
POSITIVE AND NEGATIVE CONTRIBUTORS TO PERFORMANCE

There were numerous shocks to the economy during the period, including the differing variations of tariff policy, the surge of AI and the large capex associated with the technology, and the energy shock related to geopolitical events in the Middle East. We shouldn't be surprised that US 10-year yields vacillated, beginning the 12-month period at 4.16% on 4/30/25, hitting a high of the period on 5/21/25 at 4.60%, dropping to a low of 3.94% on 2/27/26, and ending the period on 4/30/26 at a level not too far from where we started at 4.37%. Although the Fund maintained a shorter duration than its Benchmark, we did move duration much closer to neutral to help reduce interest rate volatility as we expected the Fed to begin cutting rates towards the end of 2025. We also increased the US Treasury allocation to take advantage of opportunities in the sector and better align with the Benchmark. The largest positive contributors to the Fund's outperformance relative to the Benchmark were duration, security selection, allocation decisions, and the carry effect as the yield curve steepened. The spread effect was the largest drag on performance relative to the Benchmark as there were brief spans of spread widening and our overweight to the corporate sector, although a positive for the income component of total return, intensified that effect.

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	5 Year	10 Year
Steward Select Bond Fund (Class A/SEAKX) (with maximum 3.75% sales charge)	(0.22)%	(0.68)%	0.56%
Steward Select Bond Fund (Class A/SEAKX) (without sales charge)	3.67%	0.08%	0.94%
Bloomberg U.S. Aggregate Bond Index	4.06%	0.18%	1.67%
Bloomberg U.S. Government/Credit Bond Index	3.55%	0.09%	1.75%

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

Visit crossmarkglobal.com/stewardfunds/ 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 3.75%. Prior to October 29, 2021, Class A was not subject to a sales charge.

Key Fund Statistics (April 30, 2026)

Fund net assets	\$221,539,187
Total number of portfolio holdings	150
Total advisory fees paid	\$630,176
Portfolio turnover rate as of the end of the reporting period	13%

What did the Fund invest in? (April 30, 2026)

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

TOP TEN HOLDINGS		ASSET TYPE ALLOCATION	
Northern Institutional Treasury Portfolio (Premier Class)	4.0%	Corporate Bonds	55.2%
QUALCOMM, Inc.	1.8%	U.S. Treasury Obligations	30.1%
U.S. Treasury Notes, 3.50%, 02/15/33	1.7%	U.S. Government Agencies	5.6%
U.S. Treasury Bonds, 4.00%, 11/15/42	1.6%	Money Market Fund	4.0%
U.S. Treasury Notes, 1.25%, 04/15/28	1.5%	Municipal Bonds	2.2%
L3Harris Technologies, Inc.	1.4%	U.S. Government Agency Mortgage-Backed Obligations	1.1%
U.S. Treasury Notes, 4.38%, 05/15/34	1.4%	Investment Companies	0.9%
U.S. Treasury Notes, 4.13%, 03/31/31	1.4%		
U.S. Treasury Notes, 4.00%, 07/31/30	1.4%		
U.S. Treasury Notes, 4.00%, 06/30/32	1.3%		

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/.