

Investments That Align With Your Values

We believe that all aspects of your life, including your financial life, can be lived in harmony with your values. Let us help you go further by discovering and pursuing what matters to you.

A Faith-Based Investment Firm Distributing and Managing Values-Based Products

Crossmark Global Investments is a faith-based firm that creates and manages values-based investment strategies for financial intermediaries and their clients. Founded over 35 years ago, the firm has a rich history of inspiring and equipping its clients to go further in aligning their investments with their values. Crossmark is based in Houston, Texas. For more information, visit crossmarkglobal.com

Investments

We help investors align their values with a broad spectrum of investment solutions.

Separately Managed Accounts



Steward Mutual Funds



Client-Centric Customized Portfolios



Values-Based Investing with Crossmark

Crossmark's approach to values-based investing is inspired by the firm's core values - Integrity, Courage, Commitment, Proficiency, and Professionalism. Advancing principles of good corporate values for our employees, clients, and community, while lessening support for disreputable industries lays the groundwork for long-term corporate resiliency and a positive legacy for future generations.

Crossmark maintains a consistent approach to values-based screening to deliver strategies that avoid certain investments considered harmful to society, but also intentionally and proactively include investments believed to benefit all stakeholders. We leverage data from multiple, industry-leading providers to maximize our coverage universe and mitigate the potential bias of relying on a single source of data. Additionally, we conduct our own proprietary research on corporate activities, products, and services. Investment decisions are based on detailed issue-specific criteria and over 25 years of experience in values-based investing.

Our methods are scalable and transparent, allowing us to implement our processes across a range of asset classes while providing investors with clear evidence of why securities are included or excluded from a portfolio.

Our Products

Separately Managed Accounts

- Equities
- Fixed Income
- Covered Call Income
- Equity Market Neutral
- Global Equity Income
- Israel Impact
- Large Cap Core
- Large Cap Core Unscreened
- Large Cap Growth
- Large Cap Value
- Small Cap Growth
- ● Balanced Core
- ● Balanced Covered Call Income/CIP
- ● Balanced Global Equity Income/CIP
- ● Balanced Global Equity Income/Municipal
- ● Balanced Large Cap Core Unscreened/Municipal
- Core Fixed Income
- Current Income Portfolio
- Intermediate Fixed Income
- Municipal Fixed Income

Steward Funds

- Equities
- Fixed Income
- Steward Covered Call Income Fund
- Steward Equity Market Neutral Fund
- Steward Global Equity Income Fund
- Steward International Enhanced Index Fund
- Steward Large Cap Core Fund
- Steward Large Cap Growth Fund
- Steward Large Cap Value Fund
- Steward Small Cap Growth Fund
- Steward Values-Focused Large Cap Enhanced Index Fund
- Steward Values-Focused Small-Mid Cap Enhanced Index Fund
- Steward Select Bond Fund

Client-Centric Customized Portfolios

Sample of Benchmarks Available with Custom Equity Indexation

- S&P 500 Index
- S&P 600 Index
- S&P ADR Index
- Russell 1000 Index
- Russell 2000 Index
- Russell 3000 Index

Crossmark Global Investments, Inc. (Crossmark) is an investment adviser registered with the Securities and Exchange Commission that provides discretionary investment management services to mutual funds, institutions, and individual clients. Information and recommendations contained in market commentaries and writings are of a general nature and are not intended to be construed as investment, tax or legal advice. Investment advice can be provided only after the delivery of Crossmark's firm Brochure and Brochure Supplement (Form ADV Parts 2A and 2B) and Form CRS, and once a properly executed investment advisory agreement has been entered into by the client. **All investments are subject to risks, including the possible loss of principal.**

Equity investments generally involve two principal risks—market risk and selection risk. The value of equity securities will rise and fall in response to general market and/or economic conditions (equity market risk). The value of any individual equity security will rise and fall in response to the market's perception of the issuer's revenues, earnings, balance sheet, credit worthiness, business plan, and overall perception of the viability of the issuer's business (selection risk).

Investments in securities of issuers in foreign countries involves additional risks not associated with domestic investments. These risks include, but are not limited to: (1) political and financial instability; (2) currency exchange rate fluctuations; (3) greater price volatility and less liquidity in particular securities and in certain foreign markets; (4) lack of uniform accounting, auditing, and financial reporting standards; (5) less government regulation and supervision of some foreign stock exchanges, brokers and listed companies; (6) delays in transaction settlement in certain foreign markets; (7) less availability of information; and (8) imposition of foreign withholding or other taxes.

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. If the market price of a security increases, a call option written against that security limits the gain that can be realized. And, there can be 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.

The Equity Market Neutral Strategy also exposes the investor to short sale risk. An investor's account will incur a loss as a result of a short sale if the price of the security sold short increases in value between the date of the short sale and the date on which the account purchases the security to replace the borrowed security. In addition, the securities sold short may have to be returned to the lender on short notice, which may result in the account having to buy the securities sold short at an unfavorable price to close out a short position. If this occurs, any anticipated gain to the account may be reduced or eliminated or the short sale may result in a loss.

Small-cap investments may be subject to smaller companies risk. Stocks of smaller, less seasoned companies are generally subject to greater price fluctuations, less liquidity, higher transaction costs, and higher investment risk than those of larger, more seasoned issuers. Smaller companies may have limited product lines, markets, or financial resources, and they may be dependent on a limited management group or lack substantial capital reserves or an established performance record. There is generally less publicly available information about such companies than for larger, more established companies.

Fixed income investments generally involve three principal risks—interest rate risk, credit risk, and liquidity risk. Prices of fixed-income securities rise and fall in response to interest rate changes (interest rate risk). Generally, when interest rates rise, prices of fixed-income securities fall. The longer the duration of the security, the more sensitive the security is to this risk. There is also a risk that the issuer of a note or bond will be unable to pay agreed interest payments and may be unable to repay the principal upon maturity (credit risk). Lower-rated bonds, and bonds with longer final maturities, generally have higher credit risks. As interest rates rise and/or the credit risk associated with a particular issuer changes, bonds held within a portfolio may become difficult to liquidate without realizing a loss (liquidity risk).

Before investing in a mutual fund, you should read the fund's prospectus carefully and consider the fund's investment objectives, risks, charges, and expenses. The prospectus contains this and other information about the fund. To obtain Fund performance as of the most recent month-end or to obtain a copy of the Steward Funds' prospectus free of charge, call Crossmark Distributors at 888.845.6910.

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The Funds' values-based screening policies exclude certain securities from the universe of otherwise available investments. As a result, the Funds may not achieve the same performance they otherwise may have in the absence of the screening process. If the Funds have invested in a company that is later discovered to be in violation of one or more screening criteria and liquidation of an investment in that company is required, selling the securities at issue could result in a loss for the Fund. Further, the Funds' values-based screening policies may prevent the Funds from participating in an otherwise suitable investment opportunity. With respect to Steward Equity Market Neutral Fund, the values-based screening policies apply only to long positions.