STEWARD COVERED CALL INCOME FUND INSTITUTIONAL CLASS

Fact Sheet – 9/30/2019
All data below is current as of 9/30/2019 unless otherwise specified.

Institutional Class: SCJIX  Class A: SCJAX  Class C: SCJCX

Fund Performance History – Trailing Returns
1

<table>
<thead>
<tr>
<th></th>
<th>1-Year</th>
<th>Since Inception</th>
<th>3Q19</th>
<th>YTD 9/30/19</th>
</tr>
</thead>
<tbody>
<tr>
<td>Institutional Class</td>
<td>2.99%</td>
<td>5.55%</td>
<td>2.58%</td>
<td>14.16%</td>
</tr>
<tr>
<td>CBOE S&amp;P 500 BuyWrite BXM</td>
<td>-1.11%</td>
<td>3.35%</td>
<td>0.56%</td>
<td>10.88%</td>
</tr>
<tr>
<td>S&amp;P 500</td>
<td>4.25%</td>
<td>8.52%</td>
<td>1.70%</td>
<td>20.55%</td>
</tr>
</tbody>
</table>

Sector Weightings

- Communication Services 9.3%
- Consumer Discretionary 8.8%
- Consumer Staples 9.5%
- Energy 5.0%
- Financials 15.4%
- Health Care 10.3%
- Industrials 11.0%
- Information Technology 24.3%
- Materials 1.1%
- Real Estate 1.0%
- Utilities 4.4%

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.

1 Returns greater than one year are annualized.
2 Total Assets Under Management all share classes.
3 Crossmark has contractually agreed through August 30, 2020 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 accounting principles)) exceed 1.25%, 2.00%, 0.90% and 1.00% for Class A, Class C, Class R6 and Institutional Class, respectively. 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 accounting principles)) to exceed the applicable expense limitation in effect at the 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.
4 Weighted average market cap
5 A measure of the volatility of a fund—based on the fund’s last three years of annualized daily returns—used to indicate the dispersion of past returns. A higher standard deviation means a greater potential for volatility. If three years of data is not available, inception-to-date is used for the calculation.
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.

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.

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.

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