

## STEWARD COVERED CALL INCOME FUND INSTITUTIONAL CLASS

Fact Sheet – 12/31/2018

All data below is current as of 12/31/18 unless otherwise specified.

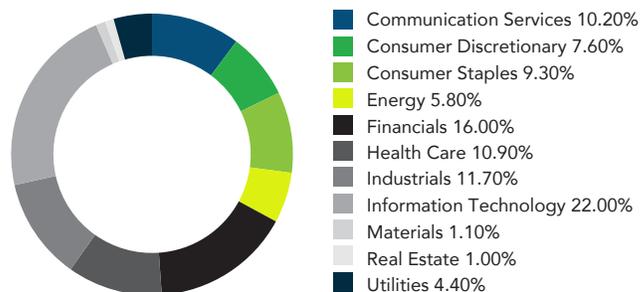


Institutional Class: SCJIX      Class A: SCJAX      Class C: SCJXC

### Fund Performance History – Trailing Returns <sup>1</sup>

|                           | 1-Year | Since Inception | 4Q18    | YTD 12/31/18 |
|---------------------------|--------|-----------------|---------|--------------|
| Institutional Class       | -3.48% | -3.32%          | -9.79%  | -3.48%       |
| CBOE S&P 500 BuyWrite BXM | -4.77% | -4.35%          | -10.81% | -4.77%       |
| S&P 500                   | -4.38% | -3.55%          | -13.52% | -4.38%       |

### Sector Diversification



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.

<sup>1</sup> Returns greater than one year are annualized.

<sup>2</sup> Total Assets Under Management all share classes.

<sup>3</sup> 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.

<sup>4</sup> 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.

### Fund Objective:

The 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.

- Current Income
- Capital Appreciation Potential
- Diversified Equity Portfolio
- Decreased Volatility
- Socially Responsible Screens

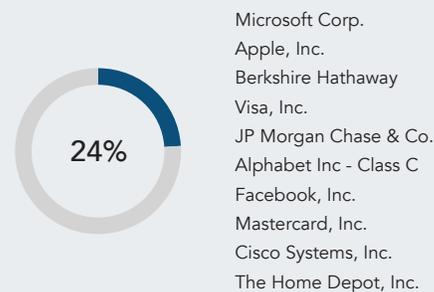
### Fund Information

|                        |   |
|------------------------|---|
| Ticker Symbol          | <b>SCJIX</b>  |
| Total AUM <sup>2</sup> | <b>\$ 24.40 Million</b>   |
| Inception Date         | <b>12/14/2017</b>   |
| Expense Ratio          | (net of waivers) <b>1.00%</b><br>(prior to waivers) <b>1.16%</b> <sup>3</sup><br>As of year ended 4/30/2018 |

### Portfolio Characteristics

|                                 |                          |
|---------------------------------|--------------------------|
| Dividend Yield                  | <b>2.30%</b>             |
| Market Capitalization           | <b>\$ 215.74 Billion</b> |
| Number of Holdings              | <b>176</b>               |
| Beta                            | <b>0.98</b>              |
| Standard Deviation <sup>4</sup> | <b>13.50</b>             |

### Top 10 Holdings



% of Total Portfolio: 24%

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Not FDIC Insured - No Bank Guarantee - May Lose Value

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## Investment Process

The Fund employs a five-step process that invests in a portfolio of large capitalization domestic equities and, utilizing an options overlay strategy, generates current income through the combination of option premium and dividends.

A continual sequence to optimize the portfolio & maintain diversification

## 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 Avoidance Screens

|         |          |             |                |         |
|---------|----------|-------------|----------------|---------|
| Alcohol | Gambling | Life Ethics | Mature Content | Tobacco |
|---------|----------|-------------|----------------|---------|

**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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## Our Firm:

Crossmark Global Investments is an innovative investment management firm. We provide a full suite of investment management solutions to institutional investors, financial advisors and the clients we serve. We have a multi-decade legacy of specializing in values-based investment strategies for clients. Founded in 1987, the firm is headquartered in Houston, Texas and manages approximately \$4.5 billion in AUM.



**PAUL TOWNSEN**  
Managing Director



**ZACK WEHNER**  
Portfolio Manager

25 years of combined experience.

Supported by the entire Crossmark Global Investments team.

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