

STEWARD COVERED CALL INCOME FUND INSTITUTIONAL CLASS

Fact Sheet – 12/31/2019

All data below is current as of 12/31/2019 unless otherwise specified.

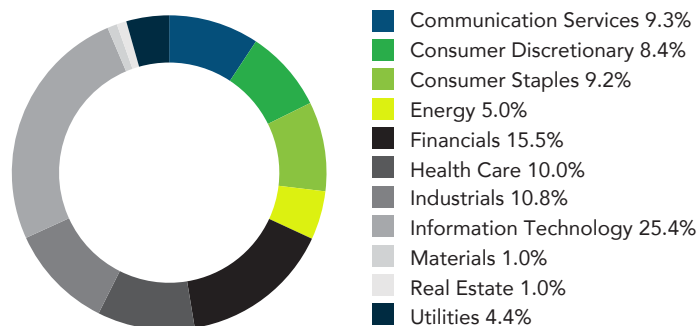


Institutional Class: SCJIX Class A: SCJAX Class C: SCJCX

Fund Performance History – Trailing Returns ¹

	1-Year	Since Inception	4Q19	YTD 12/31/19
Institutional Class	20.75%	7.76%	5.77%	20.75%
CBOE S&P 500 BuyWrite BXM	15.68%	5.08%	4.33%	15.68%
S&P 500	31.49%	12.08%	9.07%	31.49%

Sector Weightings



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.

Fund Objective:

The Steward 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

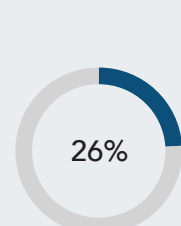
Fund Information

Ticker Symbol	SCJIX
Total AUM ²	\$ 31.81 Million
Inception Date	12/14/2017
Expense Ratio	(net of waivers) 1.00% (prior to waivers) 1.27% ³ Prospectus dated 8/1/2019

Portfolio Characteristics

Market Capitalization ⁴	\$ 307.84 Billion
Number of Holdings	175
Beta	0.99
Standard Deviation ⁵	10.25

Top 10 Holdings



Apple, Inc.
Microsoft Corp.
Visa, Inc.
Mastercard, Inc.
JP Morgan Chase & Co.
Berkshire Hathaway, Inc.
Facebook, Inc.
Alphabet, Inc. - Class C
Adobe Systems, Inc.
Procter & Gamble

% of Total Portfolio: 26%

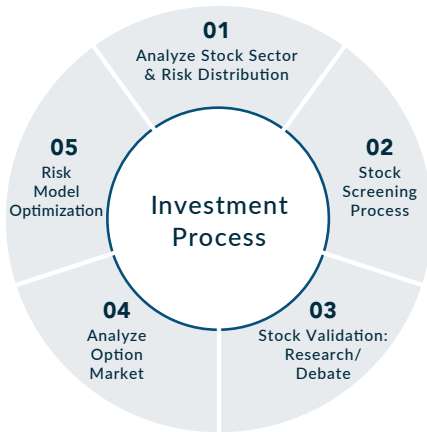
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Not FDIC Insured - No Bank Guarantee - May Lose Value

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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.

Steward Avoidance Screens

Alcohol	Gambling	Life Ethics	Mature Content	Tobacco
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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: 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 a boutique investment management firm that provides a full suite of investment strategies to institutional investors, financial advisors, and the clients they serve. For over 30 years we have delivered uniquely-constructed products based on our proprietary, disciplined, and repeatable process. We are especially known for helping our clients align their investments with their values by creating socially-conscious, responsible investment strategies. Founded in 1987, we are headquartered in Houston, Texas and manage approximately \$5.1 billion in AUM as of December 31, 2019.



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Managing Director



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Portfolio Manager

27 years of combined experience.

Supported by the entire Crossmark Global Investments team.

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