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Fund Objective:

The Crossmark Steward International Enhanced Index Fund seeks long-term capital appreciation.

Offering Investors:

- International, Large Cap Exposure
- Developed & Emerging Market Exposure
- Strategic Developed & Emerging Market Tilting
- Disciplined Quantitative Investment Process
- Proprietary Values-Based Screens

Fund Information

Ticker Symbol	SNTCX
Total AUM ¹	\$142.66 M
Inception Date	2/28/2006
Expense Ratio As of year ended 4/30/2018	0.71%

Portfolio Characteristics

Market Capitalization	\$87.42 B
Number of Holdings	165
Beta	1.04

Top 10 Holdings

	Weight	Country
1. Taiwan Semiconductor ADR	4.53%	Taiwan
2. Alibaba Group Holding Ltd	2.75%	China
3. HSBC Holdings plc ADR	2.72%	United Kingdom
4. Toyota Motor Corp. ADR	2.57%	Japan
5. Total SA ADR	2.53%	France
6. Royal Dutch Shell ADR-CI A	2.38%	United Kingdom
7. BP plc ADR	2.37%	United Kingdom
8. SAP SE Sponsored ADR	2.26%	Germany
9. Royal Bank of Canada	2.01%	Canada
10. Royal Dutch Shell ADR-CI B	1.99%	United Kingdom
Total of Portfolio	26.11%	

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 February 28, 2006.

¹ Total Assets Under Management all share classes.

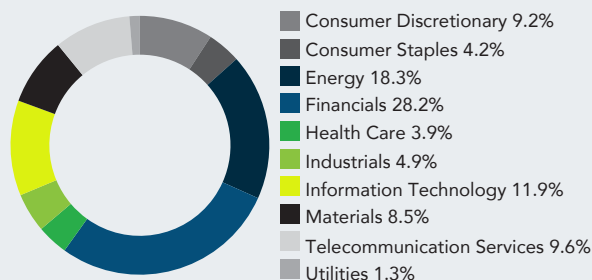
² Returns greater than one year are annualized.

Institutional Class - **SNTCX**

Class A - **SNTKX**

Class C - **SNTDX**

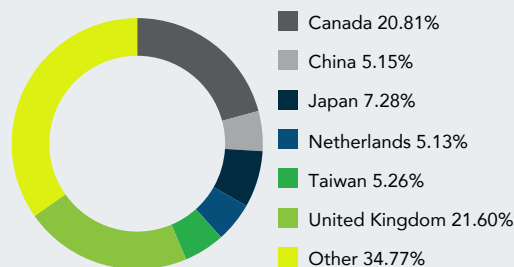
Sector Diversification



Fund Performance History – Trailing Returns ²



Country Allocation



Fund Performance History – Calendar Year Returns

	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Crossmark Steward International Enhanced Index - Institutional	-44.18%	39.71%	7.06%	-13.20%	12.34%	9.49%	-5.34%	-11.60%	8.61%	23.32%
S&P ADR	-42.66%	36.61%	7.52%	-10.56%	16.11%	15.53%	-4.26%	-8.78%	6.34%	22.05%

Crossmark Steward International Enhanced Index Fund Fact Sheet

Investment Process:

The Fund employs a three-step process that combines risk controlled portfolio construction and values screening policies:

- Determine the percentage of the Fund's assets that will be allocated to both developed and emerging market asset classes. These allocations will vary with market conditions.
- The international equity universe is screened in accordance with the Fund's values policies, and those companies failing to meet these criteria are removed. The developed and emerging market components are identified within the investment universe.
- By using optimization techniques, construct a risk controlled portfolio that is designed to track the targeted international allocation.



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 \$5.2 billion in AUM.

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 Screens:



Alcohol Gambling Life Ethics Mature Content Tobacco

The Fund employs only avoidance screens and does not dilute the portfolio by seeking to invest in companies that promote any individual values or social issue.

This methodology gives the Fund the ability to serve a rapidly growing number of investors seeking competitive investment returns without compromising their personal convictions.

Screening Impact:

positive neutral **negative**

During the current quarter, the Steward Screens had a negative impact on the fund.



JOHN R. WOLF
Managing Director –
Equity Investments



MELVILLE L. CODY
Senior Portfolio
Manager



ZACK WEHNER
Portfolio Manager

Portfolio Managers:

The Fund's portfolio managers are John R. Wolf, Managing Director, Mel Cody, Senior Portfolio Manager, and Zack Wehner, Portfolio Manager. All three are members of the investment team of Crossmark Global Investments, Inc. Mr. Wolf began his career in 1983 and has over 31 years of experience in the financial services industry. Mr. Cody has over 30 years' experience as a securities analyst and portfolio manager. Mr. Wehner joined Crossmark in 2014 after graduating from the University of Houston Law Center.

Supported by the entire Crossmark Global Investments team.

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.

The S&P ADR Index is made up of those non-U.S. companies from the S&P Global 1200 that offer either Level II or Level III American Depositary Receipts (ADRs), global shares or ordinary shares in the case of Canadian equities. Please note that indexes do not take into account any fees and expenses of investing in the individual securities that they track and investors cannot invest directly in any index.

Risk Factors: The Fund may not achieve its stated investment objective. Please be aware that the Fund may be subject to certain additional risks such as Values Screening and Foreign Securities Risk. The Fund may not achieve the same level of performance as it would have without the application of the Values Screening policies. Investments in foreign securities may involve greater risk, including political and economic uncertainties of foreign countries as well as the risk of currency fluctuations. Please see the Fund's prospectus for a further explanation of these risks. ADRs are certificates representing home market securities and provide U.S. investors with a way to invest in non-U.S. securities without leaving the country.

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