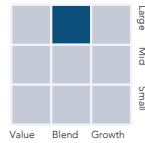


# STEWARD INTERNATIONAL ENHANCED INDEX FUND INSTITUTIONAL CLASS

Fact Sheet – 6/30/2020

All data below is current as of 6/30/2020 unless otherwise specified.



## Morningstar Rating™



OVERALL

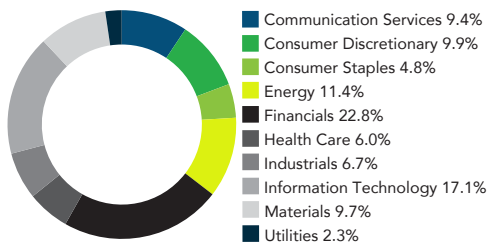
Overall rating out of 302 Foreign Large Value funds as of 6/30/2020.

Institutional Class: SNTCX      Class A: SNTKX      Class C: SNTDX

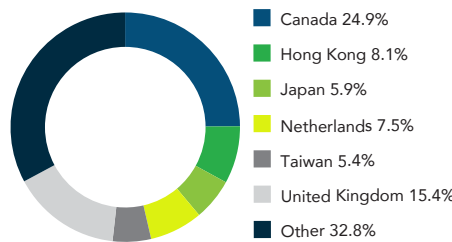
## Fund Performance History

	Trailing	Annualized				Since Inception	2Q20	YTD 6/30/20
	1-Year	3-Years	5-Years	10-Years				
<b>Institutional Class</b>	-10.50%	-0.76%	0.59%	2.76%	1.03%	15.15%	-14.87%	
<b>S&amp;P ADR TR</b>	-9.34%	-0.09%	0.71%	4.41%	2.63%	14.59%	-14.70%	

## Sector Weightings



## Country Allocation

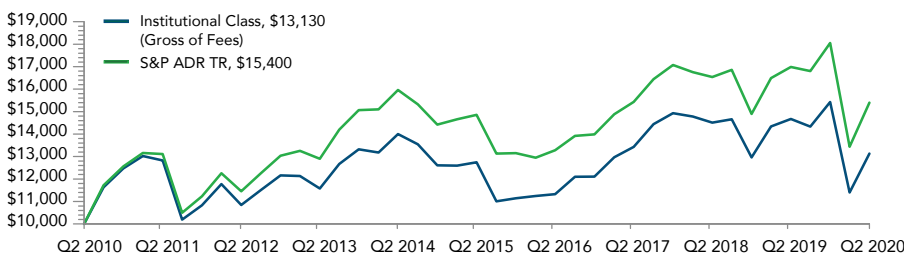


May not equal 100% due to rounding.

## Fund Performance History – Calendar Year Returns

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
<b>Institutional Class</b>	7.06%	-13.20%	12.34%	9.49%	-5.34%	-11.60%	8.61%	23.32%	-13.15%	18.96%
<b>S&amp;P ADR TR</b>	7.52%	-10.56%	16.11%	15.53%	-4.26%	-8.78%	6.34%	22.05%	-12.75%	21.17%

## Growth of \$10,000 Investment at NAV with Dividends Reinvested – 10 Years <sup>1</sup>



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.

<sup>1</sup> Source: Zephyr StyleADVISOR.

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

<sup>3</sup> Weighted average market cap

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

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

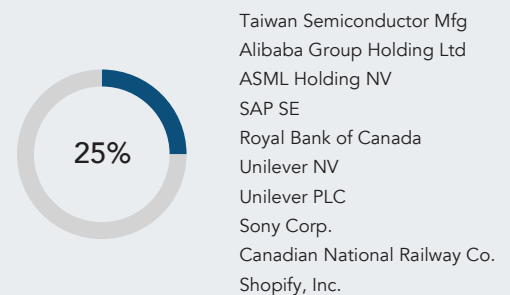
## Fund Information

<b>Ticker Symbol</b>	SNTCX
<b>Total AUM <sup>2</sup></b>	\$ 137.28 Million
<b>Inception Date</b>	2/28/2006
<b>Expense Ratio</b>	0.73%
Prospectus dated 8/1/2019	

## Portfolio Characteristics

<b>Market Capitalization <sup>3</sup></b>	\$ 81.12 Billion
<b>Number of Holdings</b>	166
<b>Beta</b>	1.04
<b>Standard Deviation <sup>4</sup></b>	21.43

## Top 10 Holdings



% of Total Portfolio: 25%

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Not FDIC Insured - No Bank Guarantee - May Lose Value

# STEWARD INTERNATIONAL ENHANCED INDEX FUND INSTITUTIONAL CLASS

Fact Sheet – 6/30/2020

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## Investment Process

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



## Values-Based Screening Methodology

The Funds apply a set of investment screens consistent with widely-held traditional values. Screens utilized in the portfolio management process allow investors to avoid owning securities in companies that choose to profit from businesses that may be at odds with their personal convictions.

### Steward Avoidance Screens

Common Addictions:	Alcohol	Cannabis	Gambling	Tobacco
Family Values:	Abortion	Adult Entertainment	Stem Cell Research	

**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. A copy of the Steward Funds' prospectus may be obtained free of charge by calling Crossmark Distributors at 800-262-6631. Past Performance does not guarantee future results.**

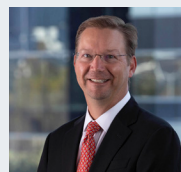
The Fund may not achieve its objective if the managers' expectations regarding particular securities or markets are not met. Equity investments generally involve two principal risks—market risk and selection risk. The value of equity securities will rise and fall in response to general market and/or 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.

The S&P ADR TR 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 Depository 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.

## 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 \$4.9 billion in AUM as of June 30, 2020.

## Portfolio Managers



**BRENT LIUM, CFA®**  
Managing Director



**RYAN CAYLOR, CFA®**  
Portfolio Manager /  
Head of Research

33 years of combined experience.

Supported by the entire Crossmark Global Investments team.

## Morningstar Rating™

★★★★	OVERALL
★★★★★	3 YEAR
★★★★★	5 YEAR
★★★	10 YEAR

Overall rating out of 302, 3 Year out of 302, 5 Year out of 258, and 10 Year out of 171 Foreign Large Value funds as of 6/30/2020.

The Morningstar Rating™ for funds, or "star rating", is calculated for funds with at least a three-year history. It is calculated based on a Morningstar Risk-Adjusted Return measure that accounts for variation in a managed product's monthly excess performance, placing more emphasis on downward variations and rewarding consistent performance. The top 10% of products in each product category receive 5 stars, the next 22.5% receive 4 stars, the next 35% receive 3 stars, the next 22.5% receive 2 stars, and the bottom 10% receive 1 star. The Overall Morningstar Rating for a managed product is derived from a weighted average of the performance figures associated with its three-, five-, and 10-year (if applicable) Morningstar Rating metrics.