

STEWARD INTERNATIONAL ENHANCED INDEX FUND INSTITUTIONAL CLASS

Fact Sheet – 12/31/2018

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



Morningstar Rating™

★★★ OVERALL

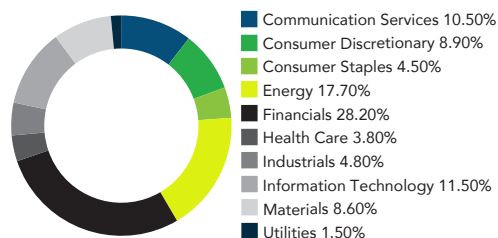
Overall rating out of 639 Foreign Large Blend funds as of 12/31/2018.

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

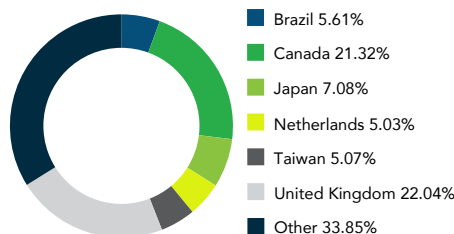
Fund Performance History – Trailing Returns ¹

	1-Year	3-Years	5-Years	10-Years	Since Inception	4Q18	YTD 12/31/18
Institutional Class	-13.15%	5.17%	-0.54%	4.51%	1.05%	-11.57%	-13.15%
S&P ADR	-12.76%	4.23%	-0.22%	5.71%	2.67%	-11.65%	-12.76%

Sector Diversification



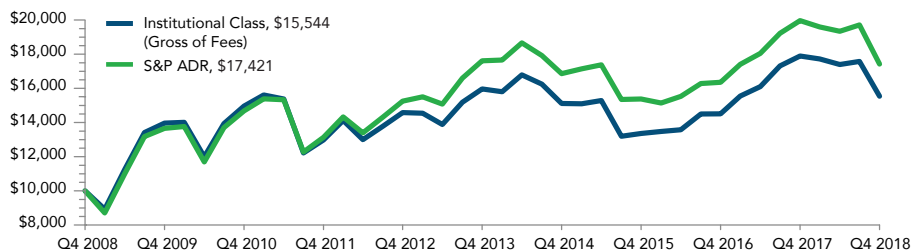
Country Allocation



Fund Performance History – Calendar Year Returns

	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Institutional Class	39.71%	7.06%	-13.20%	12.34%	9.49%	-5.34%	-11.60%	8.61%	23.32%	-13.15%
S&P ADR	36.61%	7.52%	-10.56%	16.11%	15.53%	-4.26%	-8.78%	6.34%	22.05%	-12.76%

Growth of \$10,000 Investment at NAV with Dividends Reinvested – 10 Years ²



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 Returns greater than one year are annualized.

² Source: Zephyr StyleADVISOR.

³ Total Assets Under Management all share classes.

⁴ 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 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

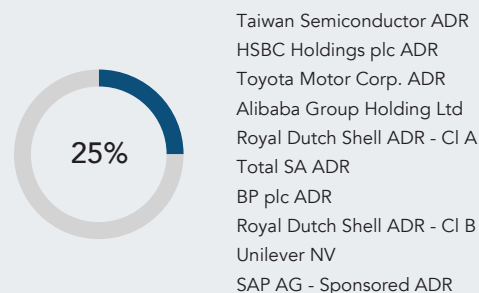
Fund Information

Ticker Symbol	SNTCX
Total AUM ³	\$129.52 Million
Inception Date	2/28/2006
Expense Ratio	0.71%
As of year ended 4/30/2018	

Portfolio Characteristics

Market Capitalization	\$74.64 Billion
Number of Holdings	164
Beta	1.04
Standard Deviation ⁴	15.02

Top 10 Holdings



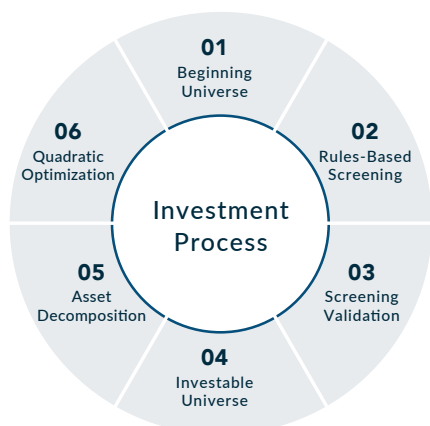
% of Total Portfolio: 25%

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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 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
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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.

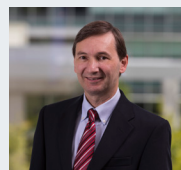
The S&P ADR Index is made up of those non-U.S. companies from the S&P Global 1200 that offer either Level II or Level III American Depository Receipts (ADRs), global shares or ordinary shares in the case of Canadian equities. Please note that indexes do not take into account any fees and expenses of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

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.

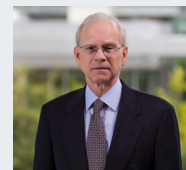
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Not FDIC Insured - No Bank Guarantee - May Lose Value

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.



JOHN R. WOLF
Managing Director –
Equity Investments



MELVILLE L. CODY
Senior Portfolio Manager



ZACK WEHNER
Portfolio Manager

65 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 639, 3 Year out of 639, 5 Year out of 508, and 10 Year out of 380 Foreign Large Blend funds as of 12/31/2018.

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.

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