

CROSSMARKGLOBAL.COM

Fund Objective:

The Crossmark Steward Select Bond Fund seeks to provide high current income with capital appreciation.

Offering Investors:

- Diversified Fixed Income Exposure
- Active Portfolio Management
- Sector Rotation
- Yield-Curve Analysis
- Duration Management

Fund Information

Ticker Symbol	SEACX
Total AUM ¹	\$163.86 M
Inception Date	10/1/2004
Expense Ratio As of year ended 4/30/2018	0.66%

Portfolio Characteristics

SEC 30-Day Yield ²	2.70%
Duration ³	3.12
Average Life ⁴	3.77
Number of Holdings	137

Top 10 Issuers

1. U.S. Treasury Note
2. Qualcomm
3. Amgen, Inc.
4. PepsiCo, Inc.
5. Dow Chemical Corp.
6. Federal Home Loan Mortgage Corp.
7. U.S. Bank
8. Prudential
9. Alcoa
10. Keycorp

¹ Total Assets Under Management all share classes.

² The SEC Yield is a standardized annual yield based on the most recent 30-day period. It is calculated in accordance with current Securities and Exchange Commission regulations and is subject to change.

³ Duration is the measure of the price sensitivity of a fixed-income security to an interest rate change of 100 basis points (1%). The calculation is based on the weighted average of the present values for all cash flows.

⁴ Average Life: Average length of time before the bond issuer pays the bond holder.

⁵ Returns greater than one year are annualized.

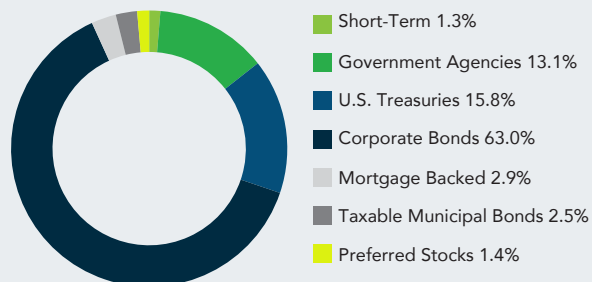
FACT SHEET September 30, 2018

Institutional Class - **SEACX** Class A - **SEAKX** Class C - **SEAXX**

Fund Performance History – Trailing Returns ⁵



Sector Diversification



Fund Performance History – Calendar Year Returns

	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Crossmark Steward Select Bond Fund - Institutional	3.53%	5.72%	5.16%	3.25%	4.08%	-2.10%	3.79%	0.96%	1.99%	2.24%
Barclays Capital U.S. Govt/Credit	5.70%	4.52%	6.59%	8.74%	4.82%	-2.35%	6.01%	0.15%	3.05%	4.00%

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 October 1, 2004.

Crossmark Steward Select Bond Fund Fact Sheet

Investment Process:

The Fund employs a four-step process focused on high quality fixed income securities:

- Identify short-term and long-term trends in interest rates to determine an appropriate duration range for the portfolio relative to the market.
- Determine appropriate maturity ranges based on yield curve analysis and duration targets.
- Conduct a comparison of bond market sectors to determine which sectors currently offer the most value.
- The most attractive bonds from within these target sectors undergo a thorough quality analysis before being added to the portfolio.



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:



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.



VICTORIA FERNANDEZ
Chief Market Strategist

Portfolio Manager:

The Fund is managed by a strategy team of dedicated professionals focused on investments in fixed income securities of Crossmark Global Investments, Inc. Victoria Fernandez is Chief Market Strategist. Victoria has Portfolio Manager responsibilities for fixed income products and serves as a member of Crossmark's Investment Policy Committee. She began her career in 1994 and spent the next 24 years in a variety of roles within fixed income investment management.

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 Barclays Capital U.S. Government/Credit Bond Index measures the performance of investment grade corporate debt and agency bonds that are dollar denominated and have a remaining maturity of greater than one year. 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 Credit and Interest Rate Risk. The Fund could lose money if an issuer of fixed income securities defaults on its interest payments, fails to repay principal or its credit rating is downgraded. In general, bond prices rise when interest rates fall. This effect is usually more pronounced for bonds with long-term maturities. Please see the Fund's prospectus for a further explanation of these risks.

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