

Snapshot

Ticker	SCJIX
Equity Style Box	
Morningstar Category	US Fund Options-based
Morningstar Rating Overall	★★★★
Funds in Category	113
Inception Date	12/14/2017
Prospectus Net Expense Ratio	1.00
Prospectus dated	8/31/2020
Total AUM - all classes (mil)	\$ 32.5
Average Market Cap (mil)	245,666.02
# of Holdings	95

Investment Objective

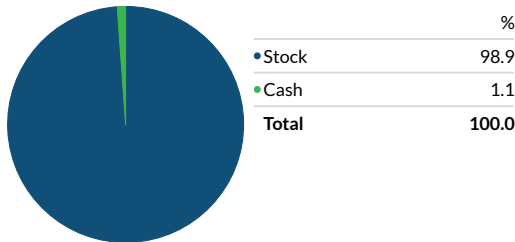
The Fund seeks dividend income and options premium income, with the potential for capital appreciation and less volatility than the broad equity market.

Risk Statistics

Time Period: 1/1/2018 to 12/31/2020

Return	7.63
Std Dev	22.37
Beta	0.97
Alpha	5.19
R2	90.17
Sharpe Ratio (arith)	0.40
Up Capture Ratio	114.73
Down Capture Ratio	107.85

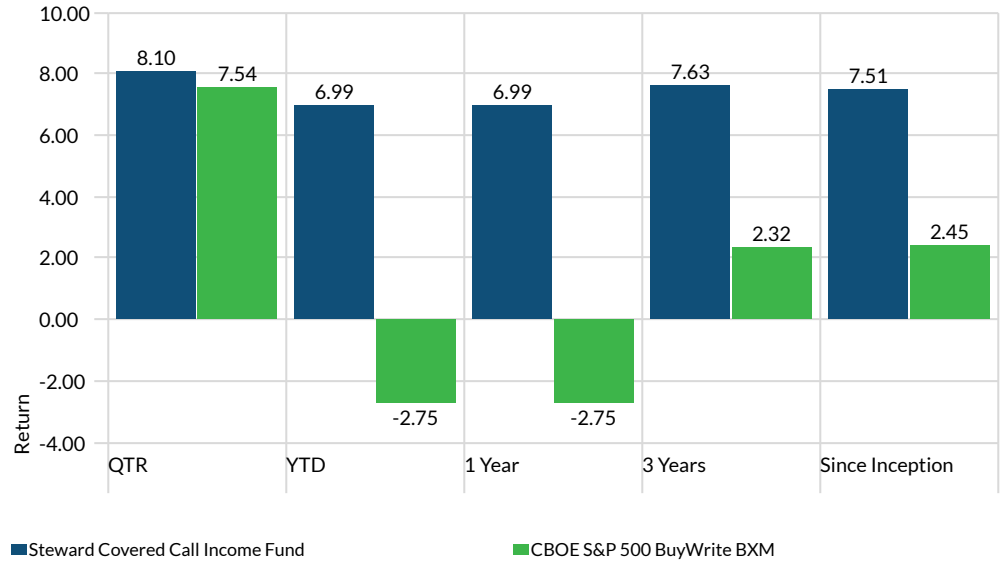
Asset Allocation



Top 10 Holdings

	Weighting
Apple Inc	4.57%
Microsoft Corp	4.52%
Amazon.com Inc	4.01%
Adobe Inc	2.62%
Facebook Inc A	2.61%
Alphabet Inc A	2.16%
NVIDIA Corp	2.09%
Visa Inc Class A	2.02%
Mastercard Inc A	1.98%
Procter & Gamble Co	1.97%
	28.53%

Performance



Trailing Returns

	Qtr	YTD	1 Year	3 Years	Since Inception
Steward Covered Call Income Fund	8.10%	6.99%	6.99%	7.63%	7.51%
CBOE S&P 500 BuyWrite BXM	7.54%	-2.75%	-2.75%	2.32%	2.45%

Calendar Year Returns

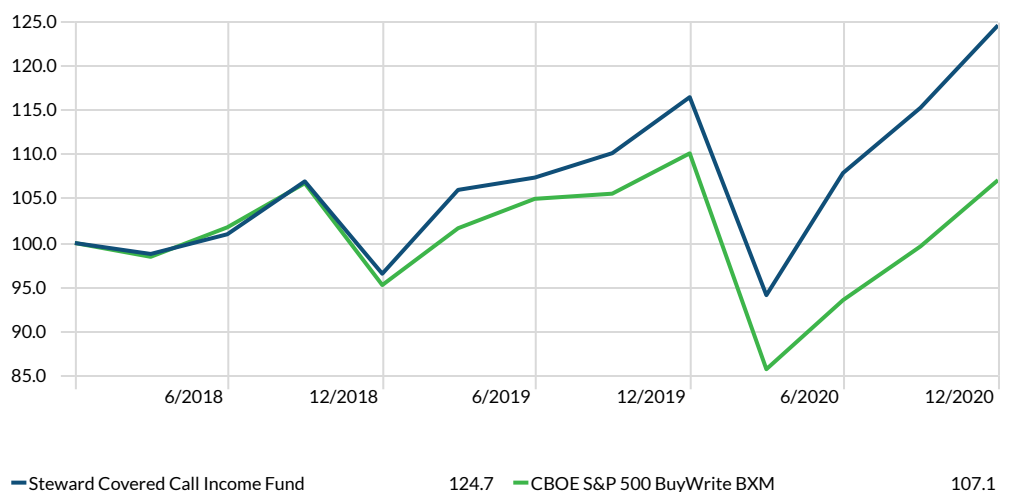
	2020	2019	2018
Steward Covered Call Income Fund	6.99%	20.75%	-3.48%
CBOE S&P 500 BuyWrite BXM	-2.75%	15.68%	-4.77%

Fund Statistics

Active Share	45.89
Tracking Error 3 Yr (Qtr-End)	4.79
P/E Ratio (TTM)	26.24
P/B Ratio (TTM)	3.64

Investment Growth of \$100

Time Period: 1/1/2018 to 12/31/2020



All Investments are subject to risks, including the possible loss of principal. Past performance does not guarantee future results.

Portfolio Managers

Paul C. Townsen

Leading Contributors

Time Period: 10/1/2020 to 12/31/2020

	Return	Contribution
Apple Inc	14.77	0.69
The Walt Disney Co	46.02	0.56
JPMorgan Chase & Co	33.19	0.52
Citigroup Inc	44.79	0.34
Alphabet Inc Class C	19.21	0.32
Alphabet Inc A	19.59	0.32
Honeywell International Inc	29.82	0.32
PayPal Holdings Inc	18.87	0.32
Bank of America Corp	26.60	0.31
Microsoft Corp	6.03	0.29

Leading Detractors

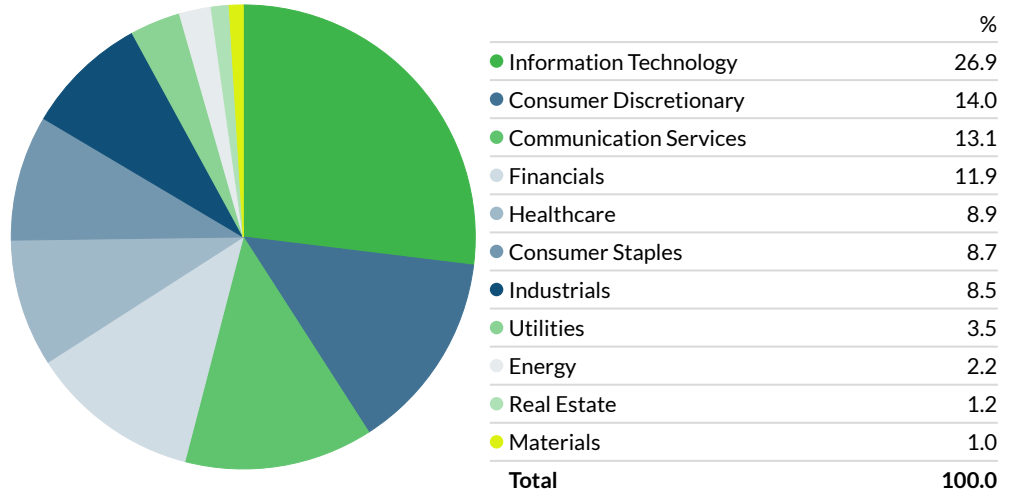
Time Period: 10/1/2020 to 12/31/2020

	Return	Contribution
Salesforce.com Inc	-11.46	-0.22
Amgen Inc	-8.93	-0.11
Biogen Inc	-13.68	-0.08
The Home Depot Inc	-3.82	-0.07
American Tower Corp	-6.63	-0.06
NVIDIA Corp	-3.49	-0.06
Gilead Sciences Inc	-6.75	-0.04
Intel Corp	-3.09	-0.04
Lockheed Martin Corp	-6.72	-0.03
Lowe's Companies Inc	-2.90	-0.03

Morningstar Ratings

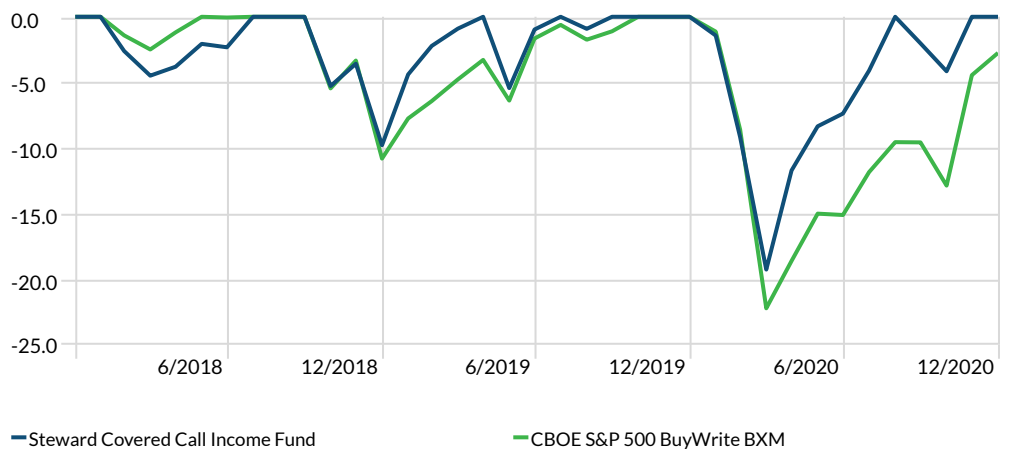
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Morningstar Rating Overall	★★★★
Funds in Category (Overall)	113
Morningstar Rating 3 Yr	★★★★
Funds in Category (3-yr)	113

Equity Sectors (GICS)



Drawdown

Time Period: 1/1/2018 to 12/31/2020



The Morningstar Rating™ for funds, or "star rating", is calculated for managed products with at least a three-year history. Exchange-traded funds and open-ended mutual funds are considered a single population for comparative purposes. 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 Morningstar Rating does not include any adjustment for sales loads. 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. The weights are: 100% three-year rating for 36-59 months of total returns, 60% five-year rating/40% three-year rating for 60-119 months of total returns, and 50% 10-year rating/30% five-year rating/20% three-year rating for 120 or more months of total returns. While the 10-year overall star rating formula seems to give the most weight to the 10-year period, the most recent three-year period actually has the greatest impact because it is included in all three rating periods.

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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.

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). 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.

For comparison purposes the Fund is compared against the CBOE S&P 500 Buy Write Index (BXM). 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.