

Snapshot

Ticker	SCJIX
Category	Derivative Income
Morningstar Rating Overall	★★★★
Funds in Category Overall	65
Inception Date	12/14/2017
Prospectus Net Expense Ratio	1.00%
Prospectus dated	10/29/2021
Total AUM - All Classes (\$ mil)	19.7
Average Market Cap (mil)	\$ 297,556.06
# of Holdings	93

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.

Portfolio Managers

Paul C. Townsen
Ryan Caylor, CFA

Risk Statistics

Period: 4/1/2019 to 3/31/2022	
Calculation Benchmark: S&P 500	
Return	11.40
Std Dev	21.83
Beta	0.77
Alpha	-3.17
R2	95.91
Sharpe Ratio (arith)	0.73
Up Capture Ratio	71.09
Down Capture Ratio	72.71

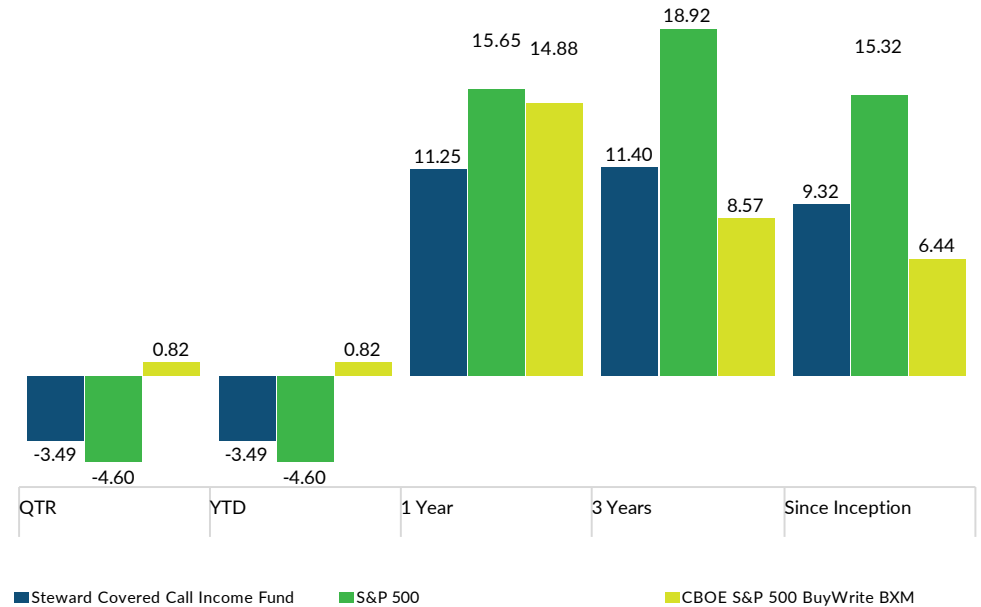
Fund Statistics

P/E Ratio	20.32
P/B Ratio	3.85

Top 10 Holdings

Weight	
4.78%	Apple Inc
4.53%	Microsoft Corp
3.42%	Northern Institutional Treasury Premier
3.30%	Amazon.com Inc
2.83%	Alphabet Inc Class C
2.82%	Alphabet Inc Class A
2.77%	NVIDIA Corp
2.73%	Tesla Inc
2.15%	Berkshire Hathaway Inc Class B
1.86%	Procter & Gamble Co
31.18%	

Performance (%)



Trailing Returns

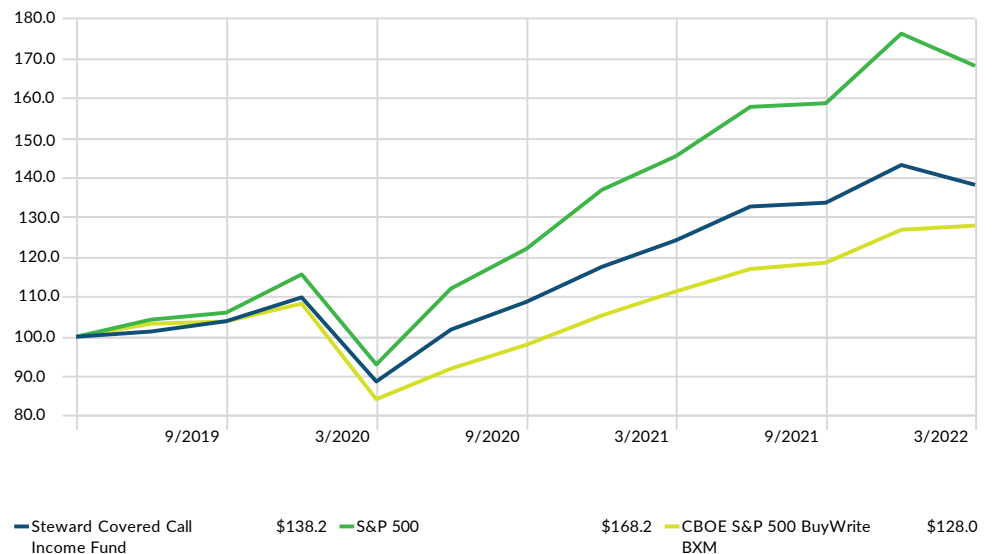
	Qtr	YTD	1 Year	3 Years	Since Inception
Steward Covered Call Income Fund	-3.49%	-3.49%	11.25%	11.40%	9.32%
S&P 500	-4.60%	-4.60%	15.65%	18.92%	15.32%
CBOE S&P 500 BuyWrite BXM	0.82%	0.82%	14.88%	8.57%	6.44%

Calendar Year Returns

	2021	2020	2019	2018
Steward Covered Call Income Fund	21.80%	6.99%	20.75%	-3.48%
S&P 500	28.71%	18.40%	31.49%	-4.38%
CBOE S&P 500 BuyWrite BXM	20.47%	-2.75%	15.68%	-4.77%

Investment Growth of \$100

Period: 4/1/2019 to 3/31/2022



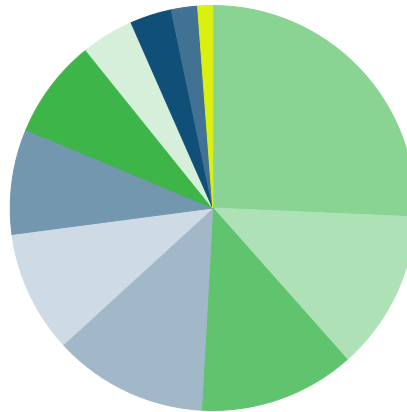
All Investments are subject to risks, including the possible loss of principal. Past performance does not guarantee future results. Index returns shown assume the reinvestment of all dividends and distributions.

Leading Contributors

Period: 1/1/2022 to 3/31/2022

	Return	Contribution
Exxon Mobil Corp	36.48	0.37
Chevron Corp	40.22	0.33
Berkshire Hathaway Inc Class B	18.03	0.29
AbbVie Inc	21.32	0.26
ConocoPhillips	39.64	0.22
Tesla Inc	1.97	0.12
General Dynamics Corp	16.34	0.12
Raytheon Technologies Corp	15.74	0.12
Amazon.com Inc	-2.23	0.11
American Express Co	14.59	0.11

Sector Exposure (GICS)



	%
Information Technology	25.7
Communication Services	12.8
Financials	12.4
Consumer Discretionary	12.3
Consumer Staples	9.7
Industrials	8.4
Healthcare	7.9
Utilities	4.2
Energy	3.3
Materials	2.1
Real Estate	1.2
Total	100.0

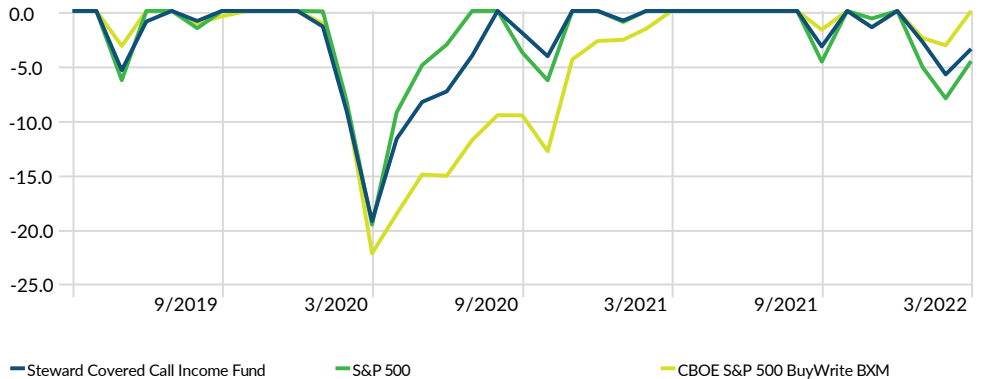
Leading Detractors

Period: 1/1/2022 to 3/31/2022

	Return	Contribution
Meta Platforms Inc Class A	-33.89	-0.83
Adobe Inc	-19.65	-0.48
The Home Depot Inc	-27.44	-0.43
Microsoft Corp	-8.14	-0.40
PayPal Holdings Inc	-38.67	-0.36
Netflix Inc	-37.82	-0.29
Accenture PLC Class A	-18.44	-0.28
Starbucks Corp	-21.83	-0.26
JPMorgan Chase & Co	-13.39	-0.24
Danaher Corp	-10.77	-0.24

Drawdown

Period: 4/1/2019 to 3/31/2022



Morningstar Ratings

Morningstar Category	US Fund Derivative Income
Morningstar Rating Overall	★★★★
Funds in Category Overall	65
Morningstar Rating 3 Yr	★★★★
Funds in Category 3 Yr	65

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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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.

The Fund's values-based screening policies exclude certain securities issuers from the universe of otherwise available investments. As a result, the Fund may not achieve the same level of performance as it otherwise would have in the absence of the screening process. If the Fund has invested in a company that is later discovered to be in violation of one or more screening criteria and liquidation of an investment in that company is required, selling the securities at issue could result in a loss to the Fund. Further, the Fund's values-based screening policies may prevent the Fund from participating in an otherwise suitable investment opportunity.

For comparison purposes the Fund is compared against the S&P 500 Index. The S&P 500 Index is a large capitalization weighted index of 500 U.S. companies generally considered to be representative of stock market activity. 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. Index returns shown assume the reinvestment of all dividends and distributions.