CROSSMARK
GLOBAL INVESTMENTS

STEWARD COVERED CALL INCOME FUND

Profile

Fund Objective:

Seeks to generate dividend income and options premium income, with the potential for capital appreciation and less volatility than the broad equity market

Ticker:

Institutional	SCJIX
Class A	SCJAX
Class C	SCJCX

Fund Snapshot:

Product Inception	12/14/2017
Category	Derivative Income

The Fund's principal investment strategy is to invest in a portfolio of large-cap, dividend-paying, equity securities that are listed on U.S. exchanges and to write (sell) covered call options on those securities with the overall goal of providing options premium income and lowering volatility of the Fund's portfolio when compared to the broader uncovered large-cap securities market, subject to the limitations of the Fund's values-based screening policies.

Under normal circumstances, the Fund will write (sell) call options on at least 80% of its equity securities and invest at least 80%* of its assets in the securities of companies included in the Fund's benchmark. The Fund's equity investments will consist primarily of common stocks of large U.S. companies, most of which will pay dividends, with sufficient liquidity and option market interest to suggest that call options can be readily written on those securities.

Key Benefits

INCOME

1

- The combination of dividend payments and premiums received from writing call options provides income for the Fund

CAPITAL APPRECIATION

2

- The Fund's portfolio is generally comprised of 90-95 large-cap, domestic equity holdings
- Reinvested dividends and option premiums contribute to the Fund's total return
- The Fund will typically write options with exercise prices that are about 8-12% above the current market price of the security in order to provide room for growth

DECREASED VOLATILITY

3

- Income from call option premiums may provide a cushion during times of increased market volatility by offsetting market losses, as well as potentially lowering overall portfolio risk and volatility in comparison to large-cap, broad-based stock indices

* The 80% is measured as of the time of investment and is applies to the value of the Funds net assets plus the amount of any borrowings for investment purposes.

Investment Process

The Fund utilizes a two-phase process in constructing the portfolio.

1. Stock Selection Process	
Investment Universe	1. Build basket of common stocks of large U.S. companies with sufficient liquidity and option market interest - the best option writing constituents of large-cap broad market indices. Companies included in the investment universe represent a broad spectrum of U.S. economic sectors and are primarily U.S. issuers. 2. Implement Steward values-based exclusionary screens. 3. Utilize a multi-factor risk model to optimize holdings to market capitalization weights of large-cap broad market indices, with a max weight of 5% per security.
2. Options Overlay Construction	
Assess	The portfolio management team considers several factors when writing (selling) options. These include: • The overall equity market outlook • Factors affecting particular industry sectors • Individual security considerations • The timing of corporate events • The levels of option premiums • Implied volatility • Open market interest
Determine Volatility	• The team seeks to invest in stocks with sufficient volatility to provide premiums that meet yearly option income targets, without sacrificing the delta or hedge ratio objectives of the strategy.
Rank	• Each option is ranked against the entire portfolio to capture the best cash flow opportunities. This determines the duration and strike price of the options written.

Values-Based Screening Methodology

The Fund applies 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. Our screening methodology is scalable, replicable and verifiable in order to maximize integrity and to deliver the most evidence-based results for our investors.

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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. 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. To obtain Fund performance as of the most recent month-end or to obtain a copy of the Steward Funds' prospectus free of charge, call Crossmark Distributors at 888.845.6910.

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, creditworthiness, 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.

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