

# STEWARD FUNDS: PERFORMANCE



## Trailing Returns

As of Date: 2/28/2021

	1 Month	3 Months	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception
Steward Covered Call Income Fund A	2.46%	3.98%	1.55%	19.37%	7.63%	—	—	7.39%
Steward Covered Call Income Fund Instl	2.45%	4.06%	1.54%	19.62%	7.93%	—	—	7.63%
CBOE S&P 500 BuyWrite BXM	1.04%	2.94%	1.15%	7.62%	2.88%	6.14%	6.03%	2.68%
Steward Global Equity Income Fund A	2.71%	8.14%	3.90%	25.12%	8.51%	12.80%	9.72%	7.72%
Steward Global Equity Income Fund Instl	2.72%	8.24%	3.97%	25.67%	8.88%	13.17%	10.09%	8.09%
S&P Global 1200 TR	2.56%	6.31%	1.77%	29.24%	11.05%	14.82%	9.92%	7.50%
MSCI World High Dividend Yield NR	1.28%	3.18%	-0.04%	13.09%	4.89%	8.61%	7.00%	4.57%
Steward International Enhanced Index Fund A	3.92%	9.55%	4.47%	21.88%	3.84%	9.82%	2.17%	2.34%
Steward International Enhanced Index Instl	3.94%	9.74%	4.54%	22.63%	4.27%	10.22%	2.54%	2.70%
S&P ADR TR	4.07%	9.58%	3.85%	20.21%	4.55%	9.69%	3.66%	4.04%
Steward Large Cap Enhanced Index Fund A	3.27%	6.79%	2.66%	28.26%	10.73%	14.41%	11.75%	9.28%
Steward Large Cap Enhanced Index Fund Instl	3.32%	6.93%	2.73%	28.82%	11.11%	14.79%	12.13%	9.63%
S&P 500 TR	2.76%	5.63%	1.72%	31.29%	14.13%	16.83%	13.43%	9.92%
Steward Select Bond Fund A	-1.26%	-2.04%	-2.06%	0.47%	3.23%	2.17%	2.00%	2.62%
Steward Select Bond Fund Instl	-1.22%	-1.92%	-2.00%	0.93%	3.60%	2.52%	2.36%	2.95%
Bloomberg Barclays U.S. Govt/Credit TR	-1.76%	-2.69%	-2.78%	1.31%	5.77%	3.93%	3.86%	4.27%
Steward Small-Mid Cap Enhanced Index Fund Instl	6.34%	18.86%	11.21%	43.96%	10.31%	14.33%	10.95%	8.80%
S&P 1000 TR	7.06%	17.97%	10.20%	41.89%	12.41%	15.66%	12.07%	9.65%

## Fund Information

	Ticker	Inception Date	Expense Ratio	Morningstar Category	Morningstar Rating Overall	# in Category Overall	Morningstar Rating 3 Yr	# in Category 3-Yr	Morningstar Rating 5 Yr	# in Category 5-Yr	Morningstar Rating 10 Yr	# in Category 10-Yr
Steward Covered Call Income Fund A*	SCJAX	12/14/2017	1.25	US Fund Options-based	★★★	114	★★★	114	—	71	—	16
Steward Covered Call Income Fund Instl*	SCJIX	12/14/2017	1.00	US Fund Options-based	★★★★	114	★★★★	114	—	71	—	16
Steward Global Equity Income Fund A	SGIDX	4/3/2008	1.29	US Fund World Large Stock	★★★★	764	★★★	764	★★★	640	★★★★	395
Steward Global Equity Income Fund Instl	SGISX	4/3/2008	0.95	US Fund World Large Stock	★★★★	764	★★★	764	★★★	640	★★★★	395
Steward International Enhanced Index Fund A	SNTKX	2/28/2006	1.07	US Fund Foreign Large Value	★★★★	325	★★★★★	325	★★★★★	283	★★	185
Steward International Enhanced Index Instl	SNTCX	2/28/2006	0.73	US Fund Foreign Large Value	★★★★	325	★★★★★	325	★★★★★	283	★★	185
Steward Large Cap Enhanced Index Fund A	SEEKX	10/1/2004	0.85	US Fund Large Blend	★★	1245	★★	1245	★★	1078	★★	816
Steward Large Cap Enhanced Index Fund Instl	SEECX	10/1/2004	0.53	US Fund Large Blend	★★★	1245	★★	1245	★★	1078	★★★	816
Steward Select Bond Fund A	SEAKX	10/1/2004	1.00	US Fund Short-Term Bond	★★★	518	★★★	518	★★	463	★★★	301
Steward Select Bond Fund Instl	SEACX	10/1/2004	0.66	US Fund Short-Term Bond	★★★★	518	★★★	518	★★★	463	★★★★	301
Steward Small-Mid Cap Enhanced Index Fund Instl	SCECX	4/3/2006	0.56	US Fund Small Blend	★★★	628	★★★	628	★★★	525	★★★	369

Source: Morningstar Direct

## Index Definitions:

The **Bloomberg Barclays 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.

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.

The **MSCI World High Dividend Yield Index** is based on the MSCI World Index, its parent index, and includes large and mid cap stocks across 23 Developed Markets (DM) countries. 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.

The **S&P 500 TR 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.

The **S&P 1000 TR Index** is a broad market portfolio representing the mid cap and small cap segments of the U.S. equity market. S&P MidCap 400 makes up approximately 70% of this index and S&P SmallCap 600 makes up the remaining 30%. 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.

The **S&P ADR TR 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.

The **S&P Global 1200 TR Index** is a composite index, comprised of seven S&P regional and country headlines indices, many of which are the accepted leaders in their local markets – S&P 500, S&P Europe 350, S&P/TOPIX 150 (Japan), S&P/TSX 60 (Canada), S&P/ASX 50 (Australia), S&P Asia 50 and S&P Latin America 40.

© 2021 Morningstar. All Rights Reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results.

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.

Expense ratio published in prospectus dated 8/31/20, as supplemented 10/23/20.

\* Crossmark has contractually agreed through August 30, 2021 to waive fees and reimburse expenses to the extent that total annual Fund operating expenses (excluding brokerage costs, interest, taxes, dividend expense on short positions, litigation and indemnification expenses, acquired fund fees and expenses and extraordinary expenses (as determined under generally accepted accounting principles)) exceed 1.25%, 2.00%, 0.90% and 1.00% for Class A, Class C, Class R6 and Institutional Class, respectively. If it becomes unnecessary for Crossmark to waive fees or make reimbursements, Crossmark may recapture any of its prior waivers or reimbursements for a period not to exceed three fiscal years from the fiscal year in which the waiver or reimbursement was made to the extent that such a recapture does not cause the total annual Fund operating expenses (excluding brokerage costs, interest, taxes, dividend expense on short positions, litigation and indemnification expenses, acquired fund fees and expenses and extraordinary expenses (as determined under generally accepted accounting principles)) to exceed the applicable expense limitation in effect at the time of recoupment or in effect at the time of the waiver or reimbursement, whichever is lower. The agreement to waive fees and reimburse expenses may be terminated by the Board of Directors at any time and will terminate automatically upon termination of the Investment Advisory Agreement.

**The performance data quoted represents past performance. Past performance does not guarantee future results. The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. The current performance may be lower or higher than the performance data 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. A copy of the Steward Funds' prospectus and performance data current to the most recent month-end may be obtained free of charge by calling Crossmark Distributors at 800-262-6631.**

The Steward Funds are distributed by **Crossmark Distributors, Inc., member FINRA**. Crossmark Distributors is an affiliate of Crossmark Global Investments, Inc., the Steward Funds' investment adviser. Crossmark Global Investments is an investment adviser registered with the Securities and Exchange Commission that provides discretionary investment management services to mutual funds, institutions, and individual clients.