

STEWARD GLOBAL EQUITY INCOME FUND

Profile

Fund Objective:

Seeks to provide high dividend income with long-term capital appreciation

Ticker:

Institutional	SGISX
Class A	SGIDX
Class C	SGIFX

Fund Snapshot:

Product Inception	04/01/2008
Category	World Large-Stock Value

The Steward Global Equity Income Fund seeks to provide high dividend income and long-term capital appreciation by investing in dividend-paying stocks of companies representing a broad spectrum of the global economy across a range of market capitalizations.

The Fund utilizes a four-step process that combines dividend income with relative risk-controlled portfolio construction.

The Fund invests in U.S. and non-U.S. dividend-paying stocks that have demonstrated a higher yield within their respective sectors, increasing dividends and favorable earnings growth. Although the strategy invests primarily in large-cap stocks, it is also able to invest in mid-cap and small-cap stocks. The non-U.S. investments are primarily in the form of depositary receipts (ADRs) which are U.S. dollar denominated instruments representing securities of non-U.S. issuers that are traded in the U.S. and in non-U.S. markets.

Key Benefits

CURRENT INCOME



The Fund seeks an above-average dividend yield; therefore, every stock selected for inclusion in the portfolio must have:

- Current dividend yield higher than its sector median
- Three-year trend of increasing its dividend
- Favorable relative earnings growth

CAPITAL APPRECIATION



- Although the Strategy invests primarily in large-cap stocks, it is also able to invest in small- and mid-cap stocks opportunistically
- The Strategy invests in 100% dividend-paying stocks, which can be significant contributors to total return

GLOBAL DIVERSIFICATION



By investing in ADRs and international companies trading on U.S. exchanges, the Fund seeks to provide:

- Additional dividend opportunities unavailable to domestic-only portfolios
- Increased diversification with a 30%-50% International allocation
- Potential for higher dividend yield

Investment Process

The Fund employs a four-step, disciplined investment process that utilizes common performance metrics (like payout ratios and dividend growth rates) along with qualitative factors such as corporate policies.

Investment Universe	U.S. and international companies that are traded on U.S. exchanges and have a market capitalization greater than \$1 billion
Quantitative Screens	<ul style="list-style-type: none"> • Dividend paying stocks are identified that exclude "one time" or "special dividends" • Securities with higher dividend yields within their sectors are selected • Positive dividend growth trend • Favorable earnings growth trend
Validation Process	<ul style="list-style-type: none"> • Quantitative due diligence process includes verifying data to a second financial database to ensure accuracy • Dividend and earnings trends, dividend policies, corporate actions and any news that could potentially impact cash flow are analyzed • Holdings that fail the investment universe, quantitative screens and quantitative validation are sold
Portfolio Construction	<p>A risk-controlled diversified portfolio is constructed utilizing a multi-factor risk model with:</p> <ul style="list-style-type: none"> • Current dividend income • Global investment exposure • A sector-neutral weight target to minimize "value" bias • Weighted portfolio holdings to control standard deviation to a benchmark

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 choosing 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.

Steward Avoidance Screens

Common Addictions:	Alcohol	Cannabis	Gambling	Tobacco
Family Values:	Abortion	Adult Entertainment	Stem Cell Research	

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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). Investments in securities of issuers in foreign countries involves additional risks not associated with domestic investments. These risks include, but are not limited to: (1) political and financial instability; (2) currency exchange rate fluctuations; (3) greater price volatility and less liquidity in particular securities and in certain foreign markets; (4) lack of uniform accounting, auditing, and financial reporting standards; (5) less government regulation and supervision of some foreign stock exchanges, brokers and listed companies; (6) delays in transaction settlement in certain foreign markets; (7) less availability of information; and (8) imposition of foreign withholding or other taxes.

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