

Snapshot

Ticker	SNTCX
Morningstar Category	US Fund Foreign Large Blend
Inception Date	2/28/2006
Prospectus Dated	8/28/22
Prospectus Expense Ratio	0.76%
Total AUM - All Classes	\$178,888,495
Average Market Cap (Mil)	\$35,080
# of Holdings	156

Portfolio Managers

Brent Lium, CFA
Ryan Caylor, CFA

Strategy Objective

Seeks to provide long term capital appreciation

Risk Statistics

Time Period: 9/30/2017 to 9/30/2022

Calculation Benchmark: S&P Global 1200 ADR

Std Dev	20.79
Beta	1.01
R2	98.06
Sharpe Ratio (arith)	-0.09
Up Capture Ratio	108.68
Down Capture Ratio	100.07
Tracking Error	0.18

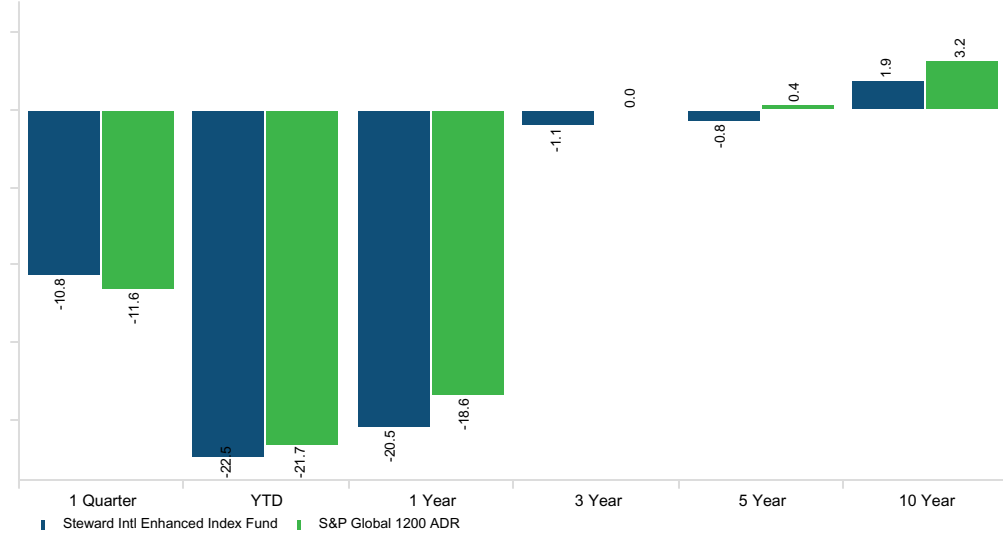
Characteristics

Dividend Payout Ratio (%)	34.44
Dividend Growth, 3 Yr Hist (%)	5.30
EPS Growth, 3 Yr Hist (%)	14.10
Price/Earnings Ratio - NTM	8.72
Price/Book Ratio	1.40
Price/Free Cash Flow, TTM	8.00
Return on Equity, TTM (%)	17.90

Top 10 Holdings

	Weight
Taiwan Semiconductor Manufacturing Co., Ltd. Sponsored ADR	5.89%
Alibaba Group Holding Ltd. Sponsored ADR	4.35%
Shell Plc Sponsored ADR	3.09%
ASML Holding NV ADR	2.81%
Royal Bank of Canada	2.55%
Unilever PLC Sponsored ADR	2.36%
Toronto-Dominion Bank	2.09%
BHP Group Ltd Sponsored American Depositary Receipt Repr 2 Shs	2.05%
TotalEnergies SE Sponsored ADR	1.84%
HSBC Holdings PLC Sponsored ADR	1.78%
Total	28.81%

Performance (%)



	1 Quarter	YTD	1 Year	3 Year	5 Year	10 Year
Steward Intl Enhanced Index Fund	-10.75%	-22.54%	-20.54%	-1.06%	-0.78%	1.90%
S&P Global 1200 ADR	-11.59%	-21.71%	-18.56%	0.02%	0.44%	3.22%

Calendar Year Performance (%)

	2021	2020	2019	2018	2017	2016	2015	2014	2013
Steward Intl Enhanced Index Fund	10.85	4.84	18.96	-13.15	23.32	8.61	-11.60	-5.34	9.49
S&P Global 1200 ADR	16.01	2.55	21.17	-12.76	22.05	6.34	-8.78	-4.26	15.52

Investment Growth of \$10,000

Time Period: 2/28/2006 to 9/30/2022



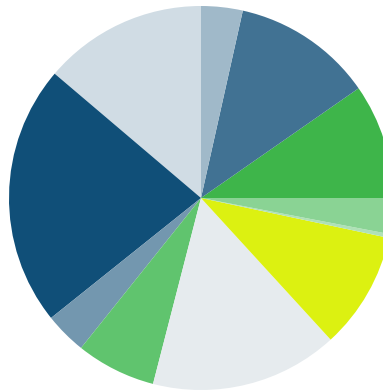
All Investments are subject to risks, including the possible loss of principal. Past performance does not guarantee future results. Index returns shown assume the reinvestment of all dividends and distributions.

Leading Contributors

Time Period: 6/30/2022 to 9/30/2022

	Return	Contribution
Petroleo Brasileiro SA Spon...	25.77	0.13
Petroleo Brasileiro SA Spon...	25.49	0.12
ICICI Bank Limited Sponsore...	18.83	0.10
Waste Connections, Inc.	9.19	0.10
Itau Unibanco Holding S.A....	22.10	0.09
HDFC Bank Limited Sponsored...	7.21	0.07
Cameco Corporation	26.12	0.02
Nutrien Ltd.	5.23	0.02
PT Telkom Indonesia (Perser...	6.69	0.02
Sociedad Quimica y Minera d...	10.08	0.02

Sector Allocation



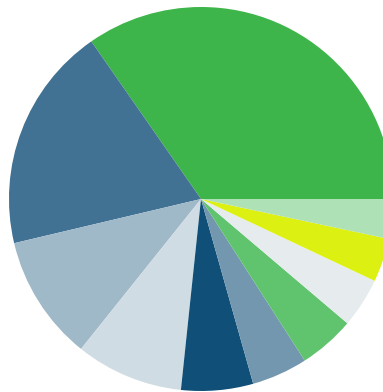
	%
Communication Services	9.74
Consumer Discretionary	11.71
Consumer Staples	3.49
Energy	13.92
Financials	21.80
Health Care	3.63
Industrials	6.72
Information Technology	15.75
Materials	9.92
Real Estate	.29
Utilities	3.04
Total	100.0

Leading Detractors

Time Period: 6/30/2022 to 9/30/2022

	Return	Contribution
Baidu Inc Sponsored ADR Cla...	-21.00	-0.20
TC Energy Corporation	-20.99	-0.20
National Grid plc Sponsored...	-20.34	-0.22
Bank of Nova Scotia	-18.57	-0.24
ASML Holding NV ADR	-12.54	-0.33
JD.com, Inc. Sponsored ADR...	-21.68	-0.34
Sony Group Corporation Spon...	-21.67	-0.34
HSBC Holdings PLC	-19.11	-0.38
Taiwan Semiconductor Manufa...	-15.75	-0.98
Alibaba Group Holding Ltd....	-29.64	-1.19

Country Allocation



	%
Canada	28.69
United Kingdom	15.74
Hong Kong	8.78
Taiwan	7.40
Japan	5.04
Brazil	3.97
Netherlands	3.87
India	3.47
Switzerland	3.03
France	2.74
Total	100.0

Morningstar Ratings

Morningstar Category	US Fund Foreign Large Blend
Morningstar Rating Overall	**
Funds in Category Overall	699
Morningstar Rating 3 Yr	***
Funds in Category 3 Yr	699
Morningstar Rating 5 Yr	***
Funds in Category 5 Yr	607
Morningstar Rating 10 Yr	*
Funds in Category 10 Yr	414

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.

© 2022 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 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.

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, 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.

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.

The S&P Global 1200 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 Depositary 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.

Index returns shown assume the reinvestment of all dividends and distributions.