

Snapshot

Ticker	SNTCX
Morningstar Category	US Fund Foreign Large Blend
Inception Date	2/28/2006
Prospectus Dated	8/28/23
Prospectus Expense Ratio	0.78%
Total AUM - All Classes	\$226,008,188
Average Market Cap (Mil)	\$50,319
# of Holdings	150

Portfolio Managers

Brent Lium, CFA
Rob Botard, CFA

Strategy Objective

Seeks to provide long term capital appreciation

Risk Statistics

Time Period: 3/31/2019 to 3/31/2024

Calculation Benchmark: S&P International 700 ADR Index

Std Dev	18.98
Beta	1.00
R2	97.70
Sharpe Ratio (arith)	0.24
Up Capture Ratio	90.72
Down Capture Ratio	102.24
Annualized Tracking Error	2.88

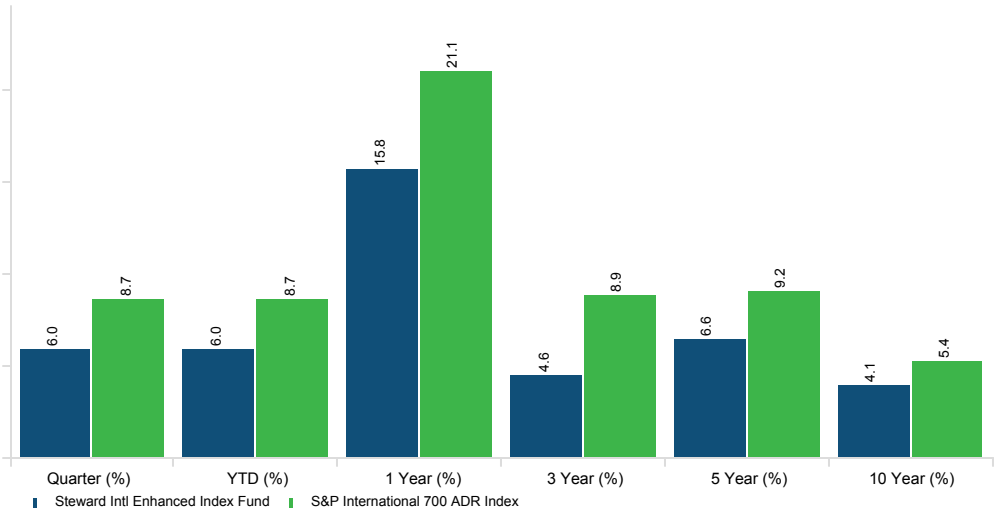
Characteristics

Dividend Payout Ratio (%)	41.59
Dividend Growth, 3 Yr Hist (%)	13.30
EPS Growth, 3 Yr Hist (%)	15.37
Price/Earnings Ratio - NTM	12.54
Price/Book Ratio	1.81
Price/Free Cash Flow, TTM	12.63
Return on Equity, TTM (%)	16.48

Top 10 Holdings (%)

	Weight
Taiwan Semiconductor Manufacturing...	9.14
ASML Holding NV ADR	4.42
Alibaba Group Holding Limited Spons...	2.99
Shell Plc Sponsored ADR	2.75
SAP SE Sponsored ADR	2.58
Unilever PLC Sponsored ADR	2.47
Royal Bank of Canada	1.91
TotalEnergies SE Sponsored ADR	1.90
HSBC Holdings PLC Sponsored ADR	1.71
BHP Group Ltd Sponsored American De...	1.67
Total	31.53

Performance



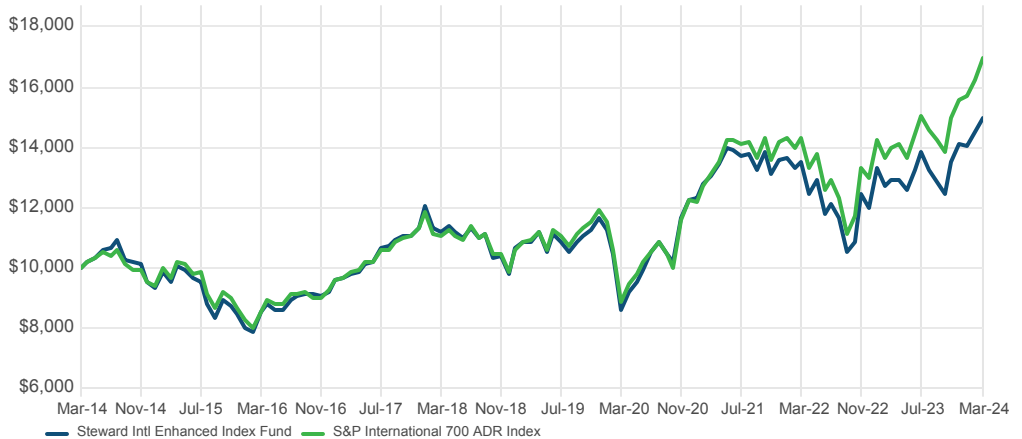
	Quarter (%)	YTD (%)	1 Year (%)	3 Year (%)	5 Year (%)	10 Year (%)
Steward Intl Enhanced Index Fund	6.00	6.00	15.78	4.60	6.60	4.12
S&P International 700 ADR Index	8.71	8.71	21.12	8.91	9.20	5.42

Calendar Year Performance

	2023	2022	2021	2020	2019	2018	2017	2016	2015
Steward Intl Enhanced Index Fund	17.51	-11.59	10.85	4.84	18.96	-13.15	23.32	8.61	-11.60
S&P International 700 ADR Index	19.98	-8.60	16.01	2.55	21.17	-12.76	22.05	6.34	-8.78

Investment Growth of \$10,000

Time Period: 2/28/2006 to 3/31/2024



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: 12/31/2023 to 3/31/2024

	Return	Contribution
Taiwan Semiconductor Manufa...	31.24	2.92
ASML Holding NV ADR	28.40	1.15
SAP SE Sponsored ADR	26.16	0.60
Mitsubishi UFJ Financial Gr...	18.82	0.26
Ferrari NV	28.81	0.21
Banco Bilbao Vizcaya Argent...	29.97	0.19
CRH public limited company	25.24	0.19
Sumitomo Mitsui Financial G...	21.59	0.18
Honda Motor Co., Ltd. Spons...	20.45	0.17
Waste Connections, Inc.	15.43	0.17

Leading Detractors (%)

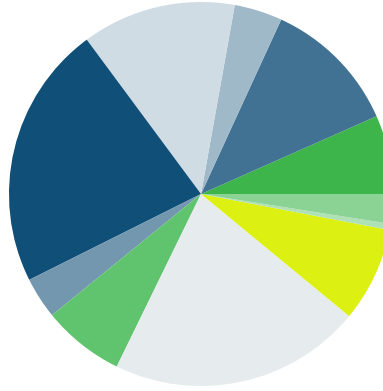
Time Period: 12/31/2023 to 3/31/2024

	Return	Contribution
Baidu Inc Sponsored ADR Cla...	-11.60	-0.10
BCE Inc.	-11.84	-0.10
POSCO Holdings Inc. Sponsor...	-17.15	-0.12
Rio Tinto plc Sponsored ADR	-10.93	-0.13
Sony Group Corporation Spon...	-9.45	-0.15
Alibaba Group Holding Limit...	-6.64	-0.22
PDD Holdings Inc. Sponsored...	-20.55	-0.25
HDFC Bank Limited Sponsored...	-16.60	-0.26
Vale S.A. Sponsored ADR	-19.70	-0.27
BHP Group Ltd Sponsored Ame...	-13.47	-0.32

Morningstar Ratings

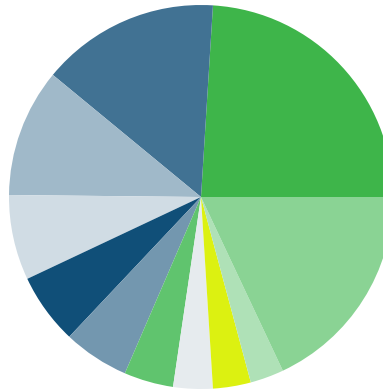
Morningstar Category	US Fund Foreign Large Blend
Morningstar Rating Overall	★★★★
Funds in Category Overall	705
Morningstar Rating 3 Yr	★★★★★
Funds in Category 3 Yr	705
Morningstar Rating 5 Yr	★★★★★
Funds in Category 5 Yr	610
Morningstar Rating 10 Yr	★★★
Funds in Category 10 Yr	407

Sector Allocation



	%
Communication Services	6.60
Consumer Discretionary	11.57
Consumer Staples	4.04
Energy	12.94
Financials	22.32
Health Care	3.39
Industrials	6.98
Information Technology	21.12
Materials	8.03
Real Estate	.45
Utilities	2.57
Total	100.0

Country Allocation



	%
Canada	24.08
United Kingdom	15.01
Taiwan	10.70
Hong Kong	7.17
Japan	5.97
Netherlands	5.58
Brazil	4.11
India	3.36
Germany	3.14
France	2.82
Other	18.05
Total	100.0

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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 International 700 ADR Index is constructed from the non-U.S. components of the S&P Global 1200. These include the S&P Europe 350®, S&P/TOPIX 150 (Japan), S&P/TSX 60 (Canada), S&P/ASX All Australian 50, S&P Asia 50, and S&P Latin America 40. All Level II and Level III ADRs or ordinary share listings in the U.S. issued by the constituents of these indices are included. TR (Total Return) indexes include daily reinvestment of dividends.

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