

Snapshot

Ticker	SNTCX
Morningstar Category	US Fund Foreign Large Blend
Inception Date	2/28/2006
Prospectus Dated	8/28/24
Prospectus Expense Ratio	0.78%
Total AUM - All Classes	\$198,462,424
Average Market Cap (Mil)	\$56,004
# of Holdings	103

Portfolio Managers

Andrew Cullivan, CFA
Rob Botard, CFA

Strategy Objective

Seeks to provide long term capital appreciation

Risk Statistics

Time Period: 12/31/2019 to 12/31/2024

Calculation Benchmark: S&P International 700 ADR Index

Std Dev	18.67
Beta	1.00
R2	97.16
Sharpe Ratio (arith)	0.16
Up Capture Ratio	91.95
Down Capture Ratio	101.44
Annualized Tracking Error	3.14

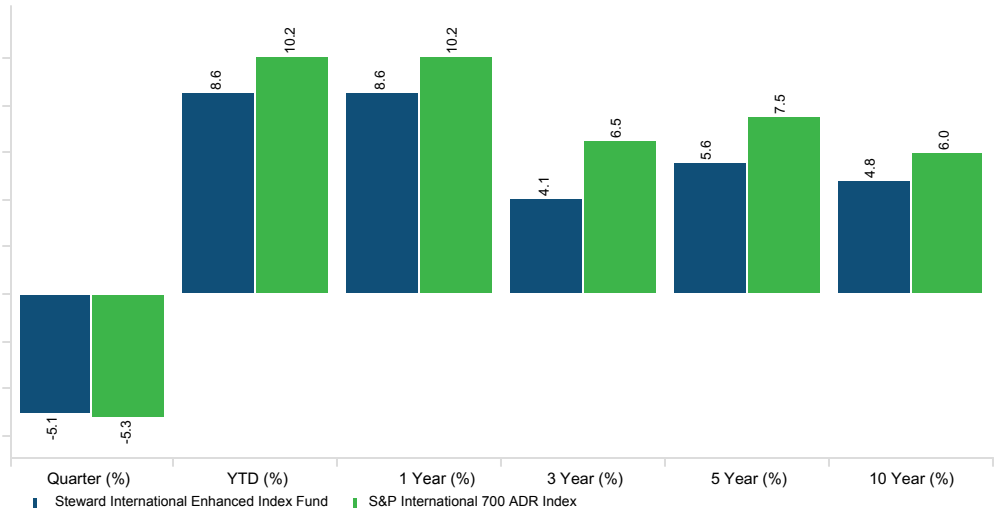
Characteristics

Dividend Payout Ratio (%)	30.67
Dividend Growth, 3 Yr Hist (%)	12.17
EPS Growth, 3 Yr Hist (%)	12.99
Price/Earnings Ratio - NTM	11.88
Price/Book Ratio	1.61
Price/Free Cash Flow, TTM	9.72
Return on Equity, TTM (%)	16.70

Top 10 Holdings (%)

	Weight
Unilever PLC Sponsored ADR	6.33
ASML Holding NV ADR	5.65
SAP SE Sponsored ADR	5.53
Shell Plc Sponsored ADR	5.49
HSBC Holdings PLC Sponsored ADR	4.09
RELX PLC Sponsored ADR	3.77
Taiwan Semiconductor Manufacturing Co., Ltd. Sponsored ADR	3.28
Sony Group Corporation Sponsored ADR	3.07
TotalEnergies SE Sponsored ADR	2.90
BHP Group Ltd Sponsored American Depositary Receipt Repr 2 Shs	2.58
Total	42.69

Performance



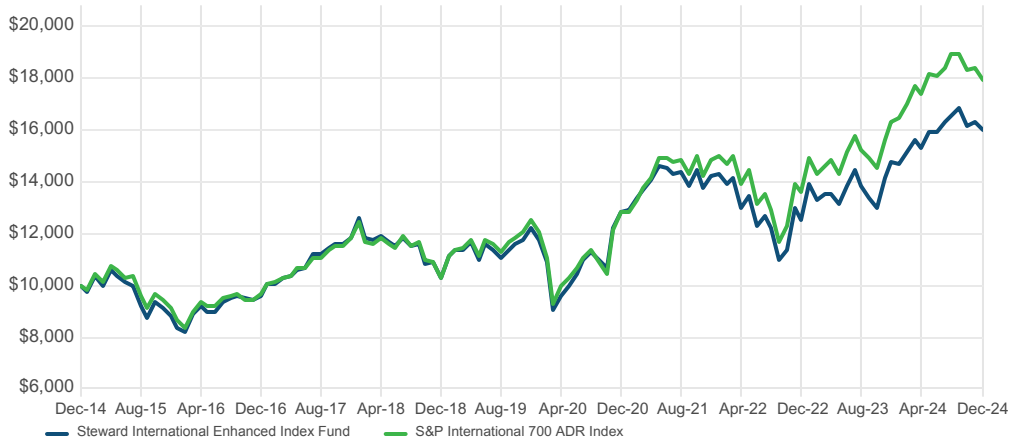
	Quarter (%)	YTD (%)	1 Year (%)	3 Year (%)	5 Year (%)	10 Year (%)
Steward International Enhanced Index Fund	-5.11	8.62	8.62	4.11	5.57	4.84
S&P International 700 ADR Index	-5.30	10.15	10.15	6.50	7.52	6.04

Calendar Year Performance

	2024	2023	2022	2021	2020	2019	2018	2017	2016
Steward International Enhanced Index Fund	8.62	17.51	-11.59	10.85	4.84	18.96	-13.15	23.32	8.61
S&P International 700 ADR Index	10.15	19.98	-8.60	16.01	2.55	21.17	-12.76	22.05	6.34

Investment Growth of \$10,000

Time Period: 2/28/2006 to 12/31/2024



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: 9/30/2024 to 12/31/2024

	Return	Contribution
SAP ADR	7.47	0.42
Taiwan Semi Sp ADR	14.00	0.42
HSBC Holdings ADR	10.65	0.38
Mitsubishi UFJ Financial Group ADR	15.13	0.31
Sony Group ADR	9.56	0.26
argenx ADR	13.45	0.24
Sumitomo Mitsui Financial ADR	14.73	0.21
InterContinental Hotels ADR	13.06	0.17
Verona Pharma ADR	61.42	0.14
Pearson ADR	18.79	0.12

Leading Detractors (%)

Time Period: 9/30/2024 to 12/31/2024

	Return	Contribution
Shell ADR	-4.01	-0.22
Smith&Nephew Sp ADR	-20.35	-0.22
National Grid ADR	-13.35	-0.28
PDD Holdings ADR A	-28.05	-0.31
Rio Tinto ADR	-17.37	-0.32
TotalEnergies ADR	-14.60	-0.47
Alibaba Group Holding ADR	-20.10	-0.48
BHP Group Sp ADR	-21.38	-0.67
Unilever ADR	-12.02	-0.75
ASML Hold NY Reg	-16.66	-0.96

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	

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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.

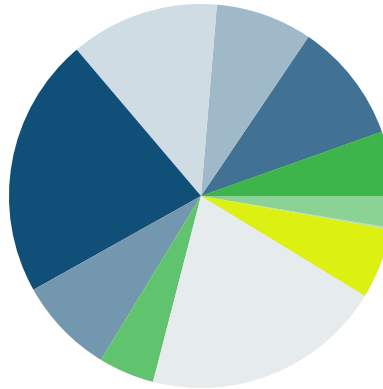
The fund may not achieve its objective if the managers' expectations regarding particular securities or markets are not met. Equity investments generally involve two principal risks—market risk and selection risk. The value of equity securities will rise and fall in response to general market and/or 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, 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 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.

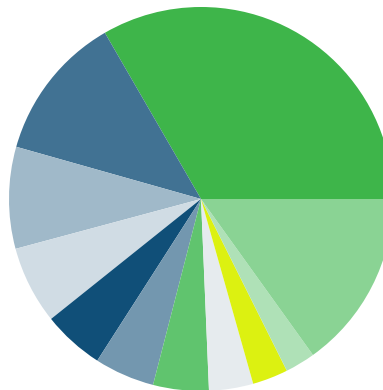
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Sector Allocation



	%
Communication Services	5.42
Consumer Discretionary	10.15
Consumer Staples	8.05
Energy	12.56
Financials	21.99
Health Care	8.02
Industrials	4.72
Information Technology	20.40
Materials	5.89
Real Estate	0.15
Utilities	2.64
Total	100.0

Country Allocation



	%
United Kingdom	33.38
Japan	12.30
Netherlands	8.50
Germany	6.66
India	5.08
Taiwan	5.06
Hong Kong	4.76
France	3.58
Switzerland	3.02
Brazil	2.63
Other	15.03
Total	100.0

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.

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