

## Snapshot

Ticker	SNTCX
Equity Style Box	
Morningstar Category	US Fund Foreign Large Blend
Morningstar Rating Overall	★★
Funds in Category Overall	698
Inception Date	2/28/2006
Prospectus Net Expense Ratio	0.76%
Prospectus dated	10/29/2021
Total AUM - All Classes (\$ mil)	\$ 207.3
Average Market Cap (mil)	\$ 71,879.02
# of Holdings	162

## Investment Objective

Seeks long term capital appreciation

## Portfolio Managers

Brent Lium, CFA  
Ryan Caylor, CFA  
John R. Wolf

## Risk Statistics

Time Period: 1/1/2012 to 12/31/2021	
Calculation Benchmark: S&P ADR TR	
Return	5.17
Std Dev	14.86
Beta	1.00
Alpha	-1.42
R2	96.89
Sharpe Ratio (arith)	0.31
Up Capture Ratio	96.22
Down Capture Ratio	103.55

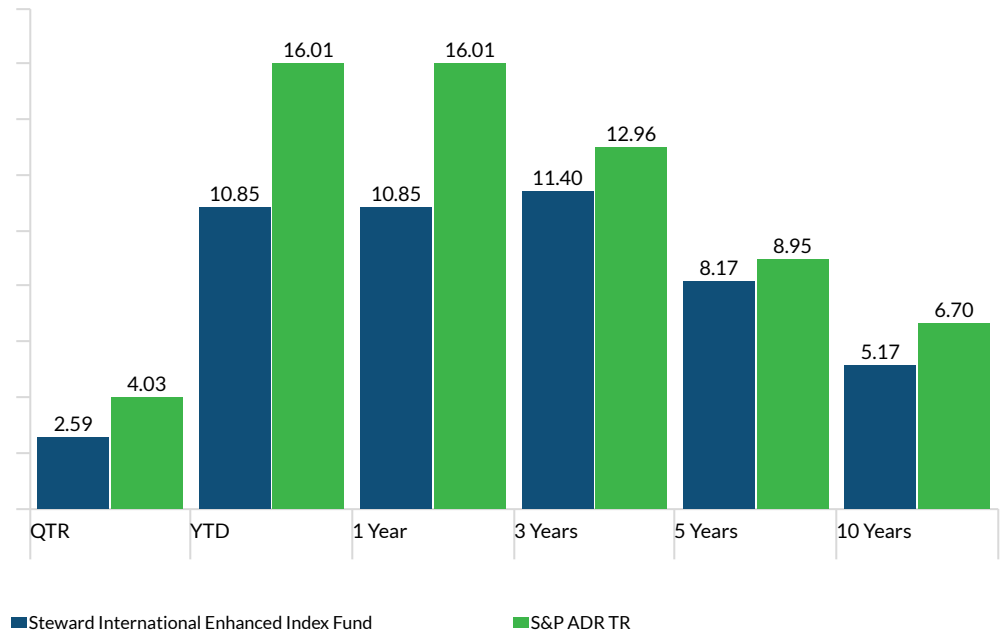
## Fund Statistics

Active Share	23.91
Tracking Error (3-Yr)	2.58
P/E Ratio (TTM)	14.67
P/B Ratio (TTM)	1.77

## Top 10 Holdings

	Weight
Taiwan Semiconductor Manufacturing Co Ltd ADR	5.22%
Alibaba Group Holding Ltd ADR	4.58%
ASML Holding NV ADR	4.05%
Royal Bank of Canada	2.28%
Unilever PLC ADR	2.21%
SAP SE ADR	2.04%
Sony Group Corp ADR	2.03%
The Toronto-Dominion Bank	1.97%
Shopify Inc Registered Shs -A- Subord Vtg	1.86%
HSBC Holdings PLC ADR	1.56%
	27.81%

## Performance (%)



## Trailing Returns

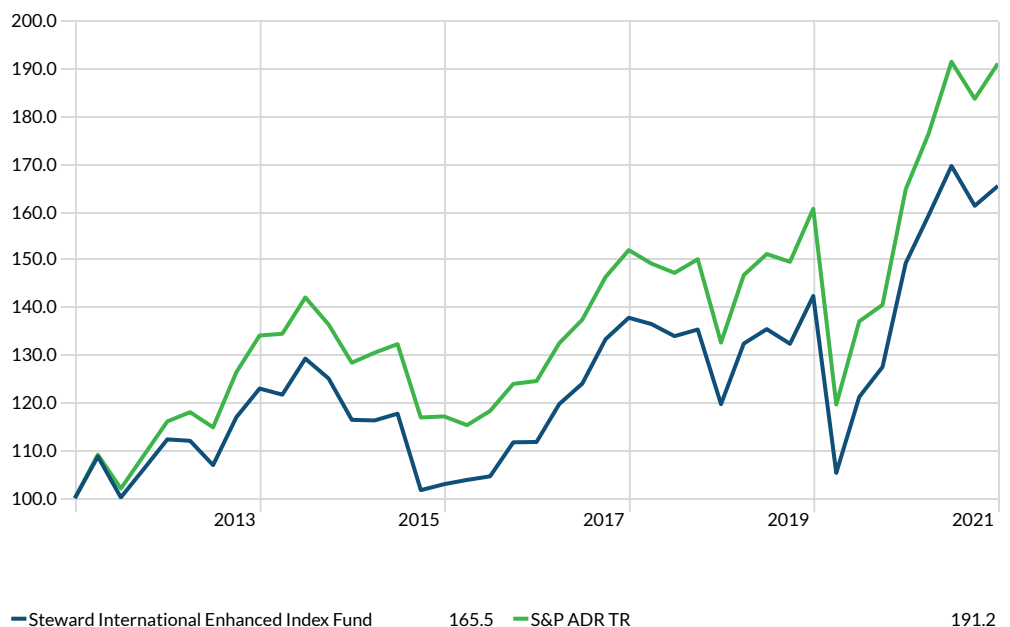
	Qtr	YTD	1 Year	3 Years	5 Years	10 Years
Steward Intl Enhanced Index Fund	2.59%	10.85%	10.85%	11.40%	8.17%	5.17%
S&P ADR TR	4.03%	16.01%	16.01%	12.96%	8.95%	6.70%

## Calendar Year Returns

	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012
Steward Intl Enhanced Index Fund	10.85%	4.84%	18.96%	-13.15%	23.32%	8.61%	-11.60%	-5.34%	9.49%	12.34%
S&P ADR TR	16.01%	2.55%	21.17%	-12.76%	22.05%	6.34%	-8.78%	-4.26%	15.52%	16.11%

## Investment Growth of \$100

Time Period: 1/1/2012 to 12/31/2021

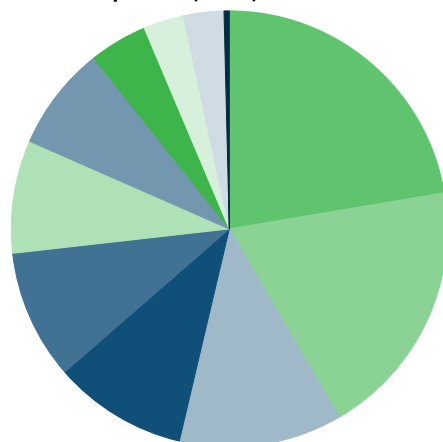


All Investments are subject to risks, including the possible loss of principal. Past performance does not guarantee future results.

**Leading Contributors**

Time Period: 10/1/2021 to 12/31/2021

	Return	Contribution
Taiwan Semiconductor Manufacturing (	8.12	0.40
The Toronto-Dominion Bank	17.07	0.31
ASML Holding NV ADR	7.08	0.29
Sony Group Corp ADR	14.31	0.27
National Grid PLC ADR	23.40	0.24
HSBC Holdings PLC ADR	15.30	0.22
Bank of Nova Scotia	17.84	0.21
Royal Bank of Canada	7.71	0.18
NetEase Inc ADR	19.43	0.16
ABB Ltd ADR	14.42	0.15

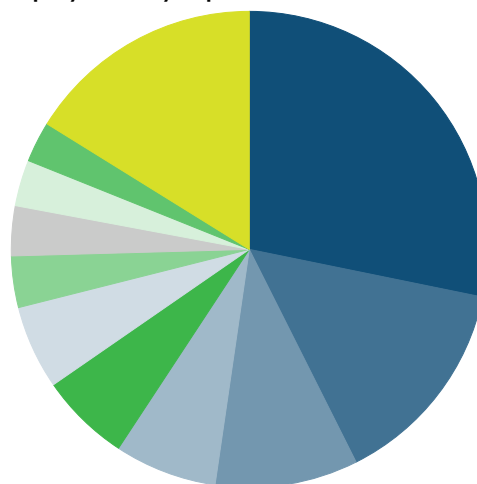
**Sector Exposure (GICS)**


	%
Financials	22.3
Information Technology	19.2
Consumer Discretionary	12.1
Energy	9.9
Materials	9.6
Communication Services	8.4
Industrials	7.7
Healthcare	4.3
Utilities	3.0
Consumer Staples	3.0
Other	0.4
<b>Total</b>	<b>100.0</b>

**Leading Detractors**

Time Period: 10/1/2021 to 12/31/2021

	Return	Contribution
Alibaba Group Holding Ltd ADR	-19.76	-0.86
Koninklijke Philips NV ADR	-17.08	-0.15
Pinduoduo Inc ADR	-35.70	-0.15
Westpac Banking Corp ADR	-14.70	-0.14
HDFC Bank Ltd ADR	-10.97	-0.12
SK Telecom Co Ltd ADR	-46.18	-0.09
Natura & Co Holding SA ADR	-44.32	-0.09
Mitsubishi UFJ Financial Group Inc AD	-7.93	-0.08
PagSeguro Digital Ltd Class A	-49.30	-0.08
Prudential PLC ADR	-12.12	-0.08

**Equity Country Exposure**


	%
Canada	28.2
United Kingdom	14.4
China	9.7
Taiwan	7.0
Netherlands	6.1
Japan	5.7
Switzerland	3.5
United States	3.4
India	3.1
Brazil	2.8
Other	16.2
<b>Total</b>	<b>100.0</b>

**Morningstar Ratings**

Morningstar Category	US Fund Foreign Large Blend
Morningstar Rating Overall	★★
Funds in Category Overall	698
Morningstar Rating 3 Yr	★★
Funds in Category 3 Yr	698
Morningstar Rating 5 Yr	★★
Funds in Category 5 Yr	601
Morningstar Rating 10 Yr	★
Funds in Category 10 Yr	409

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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.

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