


## Snapshot

Ticker	SNTCX
Equity Style Box	
Morningstar Category	US Fund Foreign Large Value
Morningstar Rating Overall	★★★
Funds in Category Overall	325
Inception Date	2/28/2006
Prospectus Net Expense Ratio	0.73
Prospectus dated	8/31/2020
Total AUM - all classes (mil)	\$ 174.5
Average Market Cap (mil)	67,918.11
# of Holdings	172

## Investment Objective

The Fund seeks long term capital appreciation.

## Portfolio Managers

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

## Risk Statistics

Time Period: 4/1/2011 to 3/31/2021

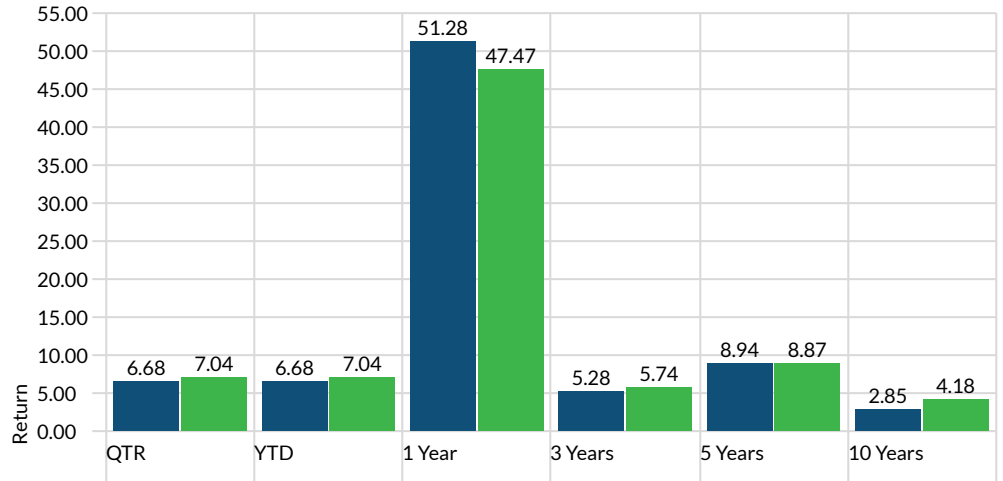
Calculation Benchmark: S&P ADR TR

Return	2.85
Std Dev	15.82
Beta	1.01
Alpha	-1.26
R2	97.29
Sharpe Ratio (arith)	0.14
Up Capture Ratio	97.12
Down Capture Ratio	103.40

## Top 10 Holdings

TAIWAN SEMICON. MFG. ADR	4.86%
ASML HLDG. NV	3.87%
ALIBABA GRP. HLDG. LT ADR	3.03%
UNILEVER PLC ADR	2.63%
ROYAL BANK OF CANADA	2.37%
SONY CORP ADR	2.03%
SAP SE ADR	2.02%
TORONTO-DOMINION BANK/	1.94%
CANADIAN NATL. RAILWAY CC	1.76%
HSBC HLDGS. PLC ADR	1.72%
Total % of Portfolio	26.22%

## Performance



■ Steward International Enhanced Index Fund ■ S&P ADR TR

## Trailing Returns

	Qtr	YTD	1 Year	3 Years	5 Years	10 Years
Steward Intl Enhanced Index Fund	6.68%	6.68%	51.28%	5.28%	8.94%	2.85%
S&P ADR TR	7.04%	7.04%	47.47%	5.74%	8.87%	4.18%

## Calendar Year Returns

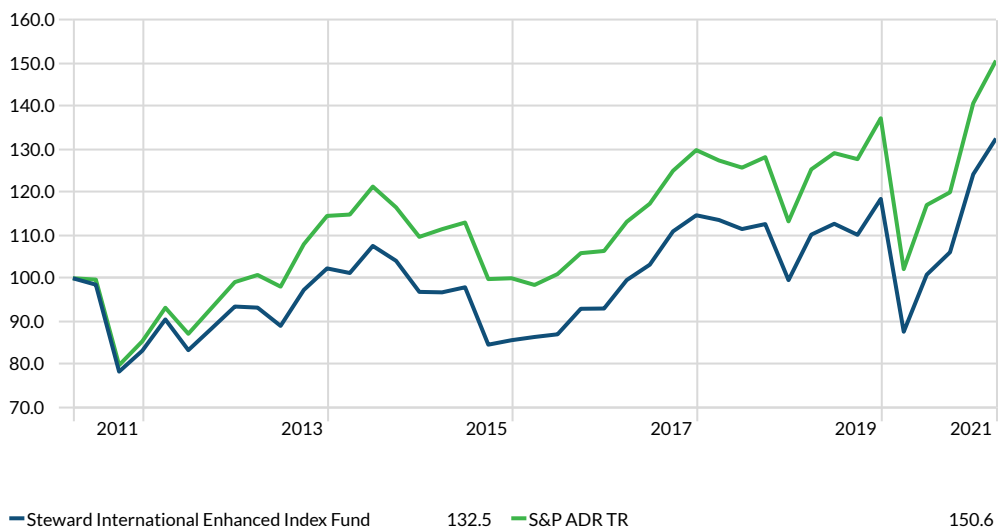
	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011
Steward Intl Enhanced Index Fund	4.84%	18.96%	-13.15%	23.32%	8.61%	-11.60%	-5.34%	9.49%	12.34%	-13.20%
S&P ADR TR	2.55%	21.17%	-12.76%	22.05%	6.34%	-8.78%	-4.26%	15.52%	16.11%	-10.58%

## Fund Statistics

Active Share	24.69
Tracking Error 3 Yr (Qtr-End)	3.29
P/E Ratio (TTM)	20.57
P/B Ratio (TTM)	1.75

## Investment Growth of \$100

Time Period: 4/1/2011 to 3/31/2021



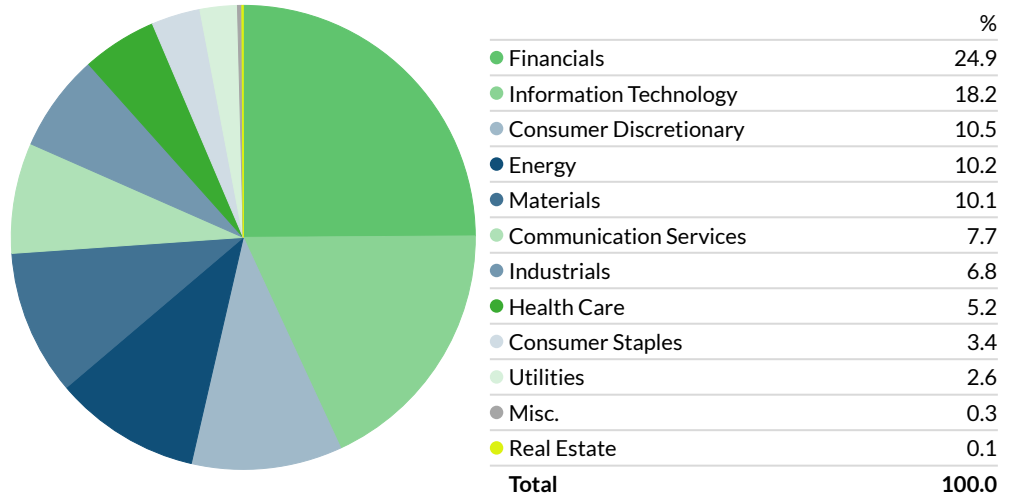
■ Steward International Enhanced Index Fund 132.5 ■ S&P ADR TR 150.6

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

**Leading Contributors**

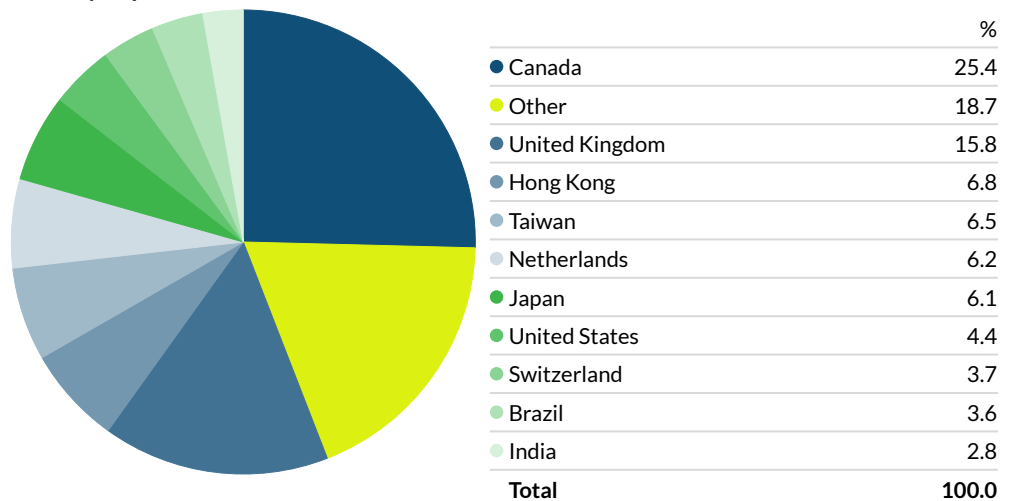
Time Period: 1/1/2021 to 3/31/2021

	Return	Contribution
ASML Holding NV ADR	26.58	0.92
Taiwan Semiconductor Manufacturing C	8.80	0.46
Royal Bank of Canada	13.44	0.31
The Toronto-Dominion Bank	16.75	0.31
HSBC Holdings PLC ADR	15.30	0.26
Bank of Nova Scotia	17.37	0.21
Enbridge Inc	16.12	0.20
BP PLC ADR	20.33	0.20
Total SE ADR	12.43	0.20
Westpac Banking Corp ADR	24.56	0.20

**Equity Sector Exposure (GICS)**

**Leading Detractors**

Time Period: 1/1/2021 to 3/31/2021

	Return	Contribution
Unilever PLC ADR	-6.63	-0.20
Pinduoduo Inc ADR	-24.65	-0.15
Itau Unibanco Holding SA ADR	-17.93	-0.13
SAP SE ADR	-5.83	-0.13
Genmab A/S ADR	-19.26	-0.13
Petroleo Brasileiro SA Petrobras ADR	-22.78	-0.12
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NIO Inc ADR	-20.02	-0.09
Barrick Gold Corp	-12.44	-0.09
Alibaba Group Holding Ltd ADR	-2.58	-0.08

**Country Exposure**

**Morningstar Ratings**

Morningstar Category	US Fund Foreign Large Value
Morningstar Rating Overall	★★★
Funds in Category Overall	325
Morningstar Rating 3 Yr	★★★★
Funds in Category 3-Yr	325
Morningstar Rating 5 Yr	★★★★★
Funds in Category 5-Yr	282
Morningstar Rating 10 Yr	★★
Funds in Category 10-Yr	187

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