

## Snapshot

Ticker	SJCIX
Morningstar Category	US Fund Large Blend
Inception Date	11/15/2021
Prospectus Dated	8/28/22
Total AUM - All Classes	\$63,695,712
Average Market Cap (Mil)	\$142,046
# of Holdings	90

## Portfolio Managers

Robert C. Doll, CFA  
Ryan Caylor, CFA

## Strategy Objective

Seeks to provide long-term capital appreciation

## Risk Statistics

Time Period: 11/15/2021 to 9/30/2022

Calculation Benchmark: Russell 1000

Std Dev	23.79
Beta	0.99
Annualized Alpha	-0.66
R2	96.66
Sharpe Ratio (arith)	-1.17
Up Capture Ratio	96.17
Down Capture Ratio	99.21

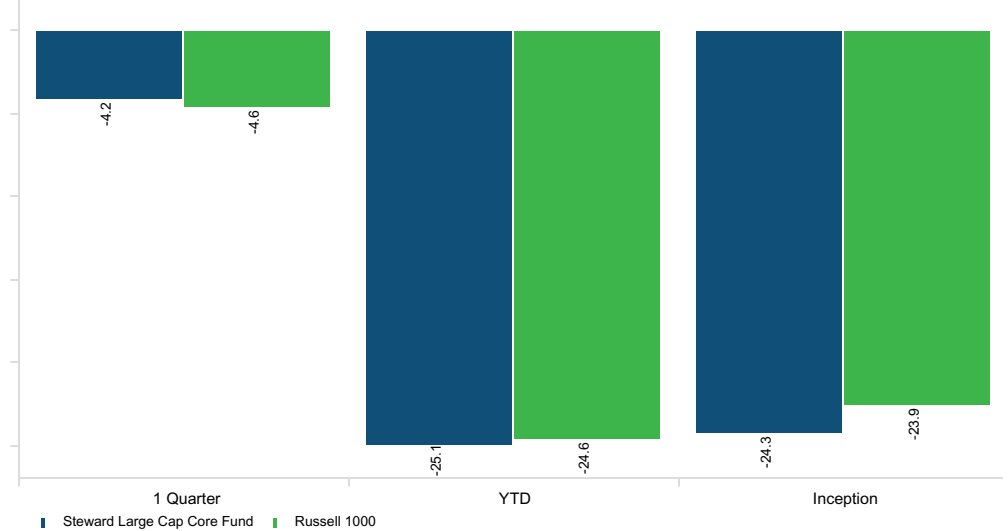
## Characteristics

Dividend Payout Ratio (%)	25.13
Dividend Growth, 3 Yr Hist (%)	7.65
EPS Growth, 3 Yr Hist (%)	16.63
Price/Earnings Ratio - NTM	12.39
Price/Book Ratio	3.53
Price/Free Cash Flow, TTM	13.04
Return on Equity, TTM (%)	32.32

## Top 10 Holdings

	Weight
Microsoft Corporation	5.60%
Apple Inc.	5.43%
Alphabet Inc. Class A	2.32%
Amazon.com, Inc.	2.01%
Visa Inc. Class A	1.90%
Mastercard Incorporated Class A	1.74%
Coca-Cola Company	1.70%
PepsiCo, Inc.	1.64%
ConocoPhillips	1.43%
Amgen Inc.	1.42%
Total	25.20%

## Performance (%)



	1 Quarter	YTD	Inception
Steward Large Cap Core Fund	-4.20%	-25.05%	-24.28%
Russell 1000	-4.61%	-24.59%	-23.88%

## Investment Growth of \$10,000

Time Period: 11/15/2021 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.

## Expense Ratios (%)

	Class Institutional Shares
Gross Expense Ratio	0.89%
Net Expense Ratio	0.75%

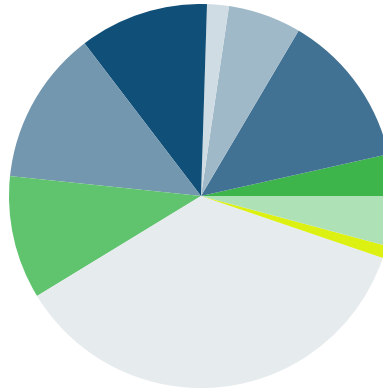
The net expense ratio reflects a contractual commitment by the Fund's investment adviser to waive fees and/or reimburse expenses through August 27, 2023. Absent the waiver and/or reimbursement, expenses would be higher and total returns would be less. Please see the prospectus for details.

## Leading Contributors

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

	Return	Contribution
Cardinal Health, Inc.	28.52	0.25
H&R Block, Inc.	21.22	0.19
Biogen Inc.	30.92	0.15
ConocoPhillips	14.11	0.13
Cadence Design Systems, Inc...	8.93	0.10
Carrier Global Corp.	24.54	0.09
Lowe's Companies, Inc.	8.12	0.09
Prologis, Inc.	5.23	0.09
Simon Property Group, Inc.	13.79	0.09
Tesla Inc	18.17	0.08

## Sector Allocation



	%
Communication Services	3.53
Consumer Discretionary	12.93
Consumer Staples	6.22
Energy	1.83
Financials	10.89
Health Care	12.98
Industrials	10.36
Information Technology	36.03
Materials	1.05
Real Estate	4.19
<b>Total</b>	<b>100.0</b>

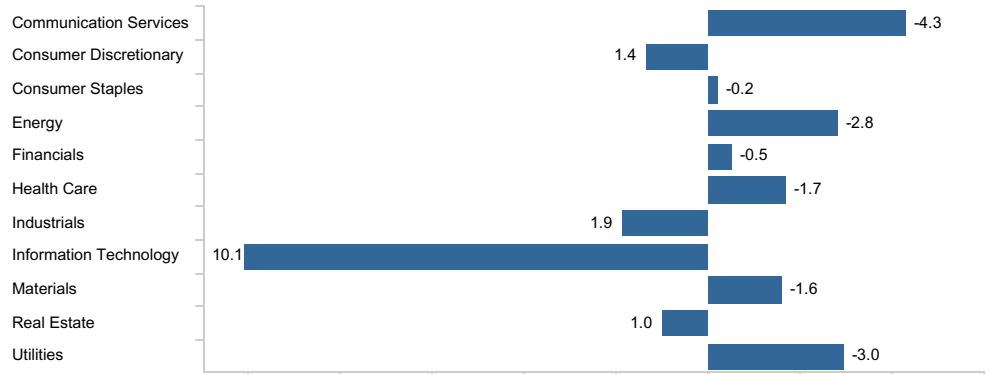
## Leading Detractors

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

	Return	Contribution
Western Union Company	-16.65	-0.17
Coca-Cola Company	-10.29	-0.18
Visa Inc. Class A	-9.61	-0.18
American Tower Corporation	-16.52	-0.19
International Business Mach...	-14.78	-0.20
Dell Technologies, Inc. Cla...	-25.50	-0.23
HP Inc.	-23.27	-0.25
Alphabet Inc. Class A	-12.22	-0.26
Intel Corporation	-30.41	-0.39
Microsoft Corporation	-9.12	-0.47

## Sector Exposure Relative to Benchmark

Calculation Benchmark: Russell 1000



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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).

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 Russell 1000® Index measures the performance of the large cap segment of the U.S. equity universe. 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.