

## Snapshot

Ticker	SJGIX
Morningstar Category	US Fund Large Growth
Inception Date	11/15/2021
Prospectus Dated	8/28/23
Total AUM - All Classes	\$93,357,332
Average Market Cap (Mil)	\$284,428
# of Holdings	61

## 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 12/31/2023

Calculation Benchmark: Russell 1000 Growth

Annualized Std Dev (%)	22.97
Beta	0.92
Annualized Alpha (%)	0.67
R2 (%)	97.77
Annualized Sharpe Ratio (arith)	-0.09
Up Capture Ratio (%)	76.01
Down Capture Ratio (%)	98.59

^Calculated using inception-to-date daily Institutional Share class returns relative to Benchmark returns. Annualized assuming 252 trading days per year.

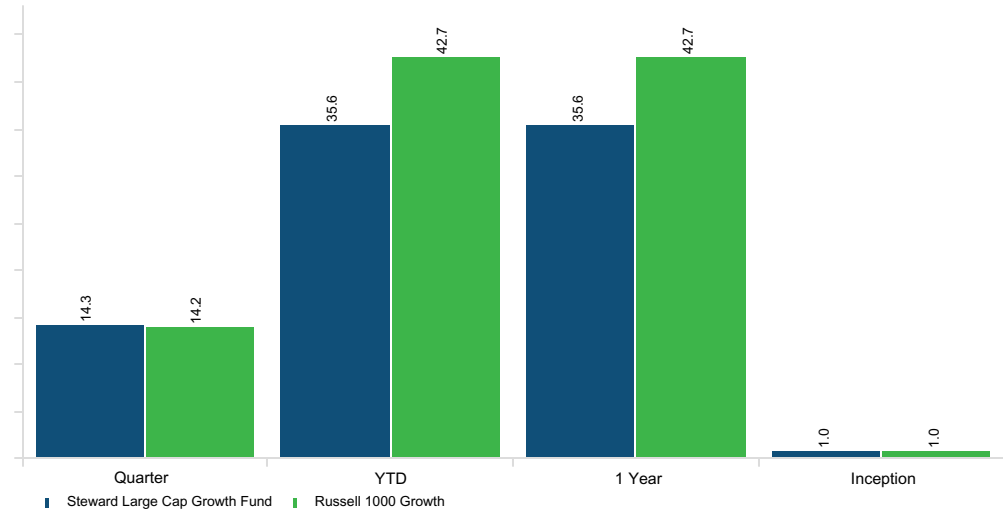
## Characteristics

	Fund R.1000G	Fund R.1000G
Dividend Payout Ratio (%)	20.00	18.25
Dividend Growth, 3 Yr Hist (%)	9.77	9.54
EPS Growth, 3 Yr Hist (%)	21.06	20.69
Price/Earnings Ratio - NTM	21.85	26.26
Price/Book Ratio	9.56	11.35
Price/Free Cash Flow, TTM	20.67	31.57
Return on Equity, TTM (%)	28.77	25.78

## Top 10 Holdings

	Weight
Microsoft Corporation	12.59%
Apple Inc.	10.99%
Alphabet Inc. Class A	5.49%
Amazon.com, Inc.	4.78%
NVIDIA Corporation	4.04%
Visa Inc. Class A	2.77%
Mastercard Incorporated Class A	2.52%
Home Depot, Inc.	2.45%
Meta Platforms Inc. Class A	2.32%
Adobe Incorporated	2.18%
Total	50.11%

## Performance (%)



	Quarter	YTD	1 Year	Inception
Steward Large Cap Growth Fund	14.25%	35.64%	35.64%	1.00%
Russell 1000 Growth	14.16%	42.68%	42.68%	0.95%

## Investment Growth of \$10,000

Time Period: 11/15/2021 to 12/31/2023



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	1.04%
Net Expense Ratio	0.75%

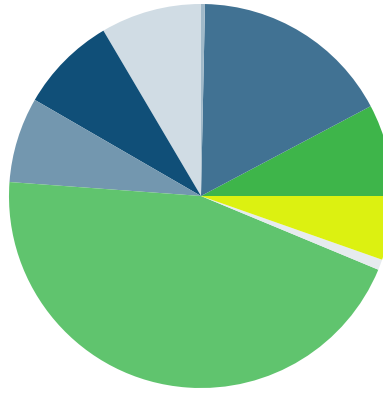
The net expense ratio reflects a contractual commitment by the Fund's investment adviser to waive fees and/or reimburse expenses through August 31, 2024. Absent the waiver and/or reimbursement, expenses would be higher and total returns would be less. Please see the prospectus for details.

## Leading Contributors

Time Period: 9/30/2023 to 12/31/2023

	Return	Contribution
Microsoft Corporation	19.34	2.55
Apple Inc.	12.60	1.51
Amazon.com, Inc.	19.52	0.96
NVIDIA Corporation	13.86	0.57
Salesforce, Inc.	29.77	0.49
Adobe Incorporated	17.00	0.39
Meta Platforms Inc. Class A	17.90	0.39
Visa Inc. Class A	13.43	0.39
Lam Research Corporation	25.31	0.35
Alphabet Inc. Class A	6.75	0.34

## Sector Allocation



	%
Communication Services	7.80
Consumer Discretionary	16.85
Consumer Staples	.28
Financials	8.51
Health Care	8.25
Industrials	7.10
Information Technology	44.92
Materials	.93
Real Estate	5.34
<b>Total</b>	<b>100.0</b>

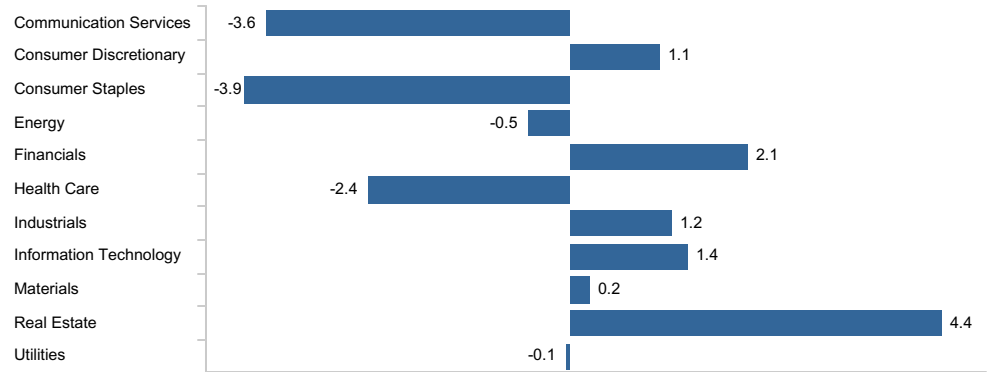
## Leading Detractors

Time Period: 9/30/2023 to 12/31/2023

	Return	Contribution
Amgen Inc.	9.94	0.00
Intuit Inc.	4.34	0.00
Splunk Inc.	0.00	0.00
Teradata Corporation	-3.35	-0.03
Genpact Limited	-4.06	-0.04
Humana Inc.	-5.72	-0.06
WEX Inc.	-3.75	-0.06
Tesla, Inc.	-0.70	-0.09
Western Union Company	-7.81	-0.10
VMware, Inc. Class A	-14.42	-0.17

## Sector Exposure Relative to Benchmark

Calculation Benchmark: Russell 1000 Growth



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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® Growth Index measures the performance of the large cap growth segment of the U.S. equity universe. It includes those Russell 1000 companies with relatively higher price-to-book ratios, higher I/B/ E/S forecast medium term (2 year) growth and higher sales per share historical growth (5 years). 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.