

STEWARD LARGE CAP VALUE FUND

Profile

Fund Objective:	
Long-term capital appreciation	
Ticker:	
Institutional Class A	SJVIX SJVAX
Fund Snapshot:	
Fund Inception	11/18/2021
Category	Large Cap Value
Performance Benchmark	Russell 1000 Value

The Steward Large Cap Value Fund’s principal investment strategy is to invest in a portfolio of large-cap equity securities, subject to the limitations of the Fund’s values-based screening policies. The portfolio management team will select securities using an investment process that combines quantitative techniques, fundamental analysis and risk management. Securities generally are added to the portfolio based both on security rankings provided by multi-factor quantitative models and on fundamental analysis of the securities. The risk management process involves set parameters around issuers, sectors, industries, and risk factors as compared to a widely recognized large- and mega-cap value-oriented equity index. The number of holdings in this fund averages 80-100, investing with an emphasis on value companies.

Key Highlights

VALUES-BASED INVESTING



- Exclusionary screening allows us to redefine the investable universe by avoiding companies that are not consistent with widely-held traditional values
- Inclusionary screening provides the opportunity to overweight companies that are doing good
- The screening process utilizes third party research coupled with our own proprietary analysis

EXPERIENCED PORTFOLIO MANAGER



- Crossmark’s Chief Investment Officer, Bob Doll, CFA®, brings decades of investment management experience as the lead portfolio manager on this strategy
- Bob’s expertise is evidenced through his widely-recognized annual “Top 10 Predictions” and media appearances
- Bob has dedicated his career to developing his investment process for managing U.S. Large Cap Equity portfolios

DISCIPLINED INVESTMENT PROCESS



- Once the exclusionary screening process has been applied, our quantitative process utilizes a proprietary multi-factor model to rank the remaining securities of the universe
- Qualitative elements allow macro and market cycle considerations to be applied via a combination of top-down and bottom-up analysis
- Risk management is provided via multiple factors monitored in relation to the benchmark and around standard deviation targets to ensure alignment with the philosophy of the strategy

Investment Process

<p>Quantitative Analysis</p>	<ul style="list-style-type: none"> • Investable universe begins with the constituents of a widely recognized large- and mega-cap value oriented equity index which is then screened based on Crossmark’s values-based methodology focusing on the following sectors: <ul style="list-style-type: none"> o Gambling o Alcohol o Tobacco o Life ethics o Adult entertainment o Cannabis • Multi-factor model used to further define the universe of investable stocks emphasizing those with positive and improving fundamental characteristics including: <ul style="list-style-type: none"> o Earnings quality o Profitability o Growth dynamics o Valuation o Capital deployment • Values-based multi-factor model aides in stock selection by focusing on those companies that support their stakeholders across multiple environmental, social, and governance categories • These models utilize multiple third party data feeds to populate the data fields and can be updated daily to continually ensure accurate and up-to-date information in our process
<p>Fundamental Analysis</p>	<ul style="list-style-type: none"> • Macro and market cycle considerations brought into the process for a top-down component in conjunction with the more bottom-up focused quantitative factors to further narrow the universe of investable stocks
<p>Risk Management</p>	<ul style="list-style-type: none"> • Constraints are maintained around issuers, sectors, and industries as part of the investment management process • These constraints are established basis point parameters versus the benchmark • Risk factors are monitored with specific guidelines for the fund around standard deviation targets • Capitalization and style constraints are established to maintain the integrity of the fund within the value category of investment solutions

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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.

All Investments are subject to risks, including the possible loss of principal. Past performance does not guarantee future results. The Steward Large Cap Value 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).

Values-based Screening Policies 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.