

Snapshot

| | |
|-------------------------------|-------------------------|
| Ticker | SEACX |
| Morningstar Category | US Fund Short-Term Bond |
| Morningstar Rating Overall | ★★★★ |
| Rating Date | 12/31/2020 |
| Inception Date | 10/1/2004 |
| Prospectus Net Expense Ratio | 0.66 |
| Prospectus dated | 8/31/2020 |
| Total AUM - all classes (mil) | \$ 174.7 |

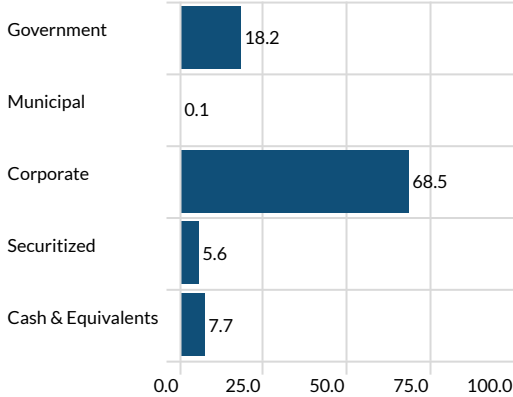
Investment Objective

The Fund seeks to provide high current income with capital appreciation.

Characteristics

| | |
|------------------------|------|
| Duration | 5.08 |
| Average Life | 6.14 |
| SEC 30-Day Yield (%) | 0.65 |
| Yield to Maturity | 1.17 |
| Years to Maturity | 6.73 |
| Current Yield | 3.04 |
| Average Coupon | 3.36 |
| Std Dev 3 Yr (Qtr-End) | 2.95 |
| Average Quality | A2 |

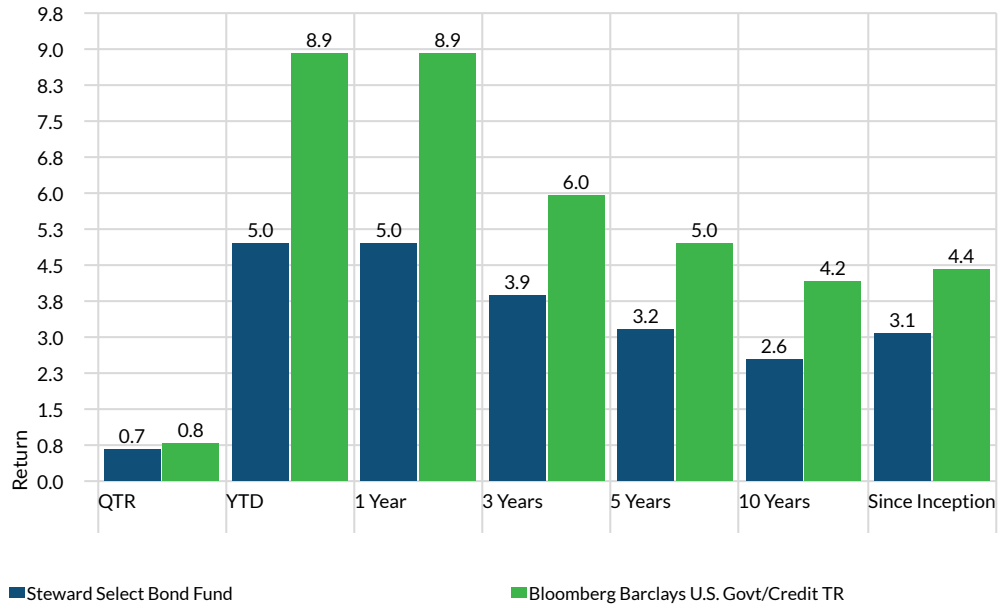
Fixed Income Super Sectors



Top 10 Holdings

| Holder | Weighting |
|---|-----------|
| United States Treasury Notes 2% | 4.09% |
| Northern Institutional Treasury Premier | 3.36% |
| QUALCOMM Incorporated 4.65% | 3.06% |
| United States Treasury Notes 2% | 2.91% |
| Pepsico Inc 3% | 2.00% |
| Nike, Inc. 2.85% | 1.95% |
| Valero Energy Corporation 4% | 1.93% |
| Amazon.com, Inc. 3.8% | 1.93% |
| Comcast Corporation 3.7% | 1.89% |
| McDonald's Corporation 3.7% | 1.63% |
| % Asset in Top 10 Holdings | 21.18 |
| # of Holdings | 120 |

Performance



Trailing Returns

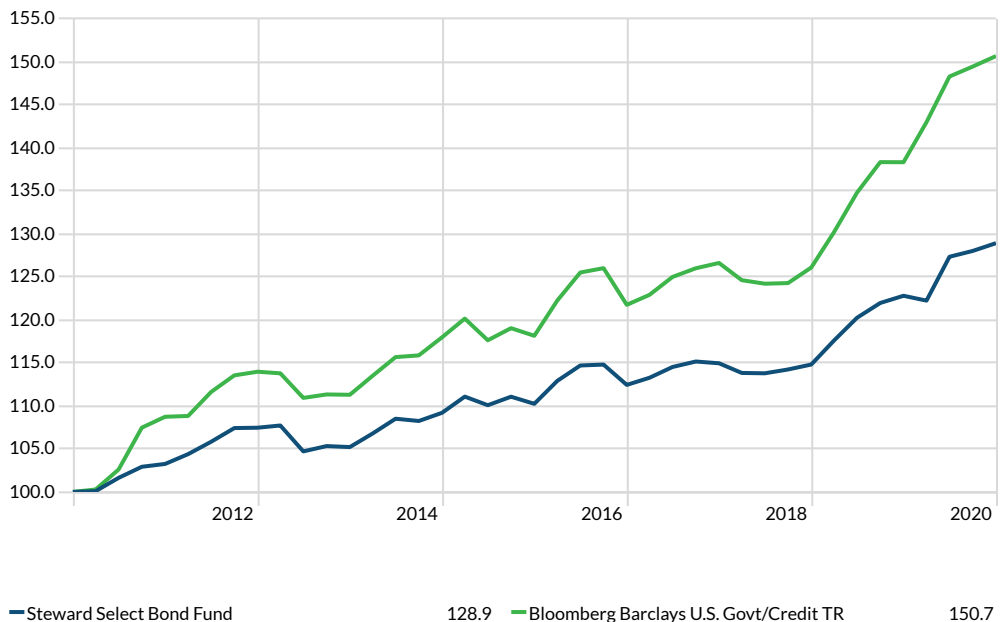
| | Qtr | YTD | 1 Year | 3 Years | 5 Years | 10 Years | Since Inception |
|--|-------|-------|--------|---------|---------|----------|-----------------|
| Steward Select Bond Fund | 0.70% | 4.98% | 4.98% | 3.90% | 3.18% | 2.57% | 3.11% |
| Bloomberg Barclays U.S. Govt/Credit TR | 0.82% | 8.93% | 8.93% | 5.97% | 4.98% | 4.19% | 4.45% |

Calendar Year Returns

| | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2013 | 2012 | 2011 |
|--|-------|-------|--------|-------|-------|-------|-------|--------|-------|-------|
| Steward Select Bond Fund | 4.98% | 6.96% | -0.12% | 2.24% | 1.99% | 0.96% | 3.79% | -2.09% | 4.08% | 3.25% |
| Bloomberg Barclays U.S. Govt/Credit TR | 8.93% | 9.71% | -0.42% | 4.00% | 3.05% | 0.15% | 6.01% | -2.35% | 4.82% | 8.74% |

Investment Growth of \$100

Time Period: 1/1/2011 to 12/31/2020

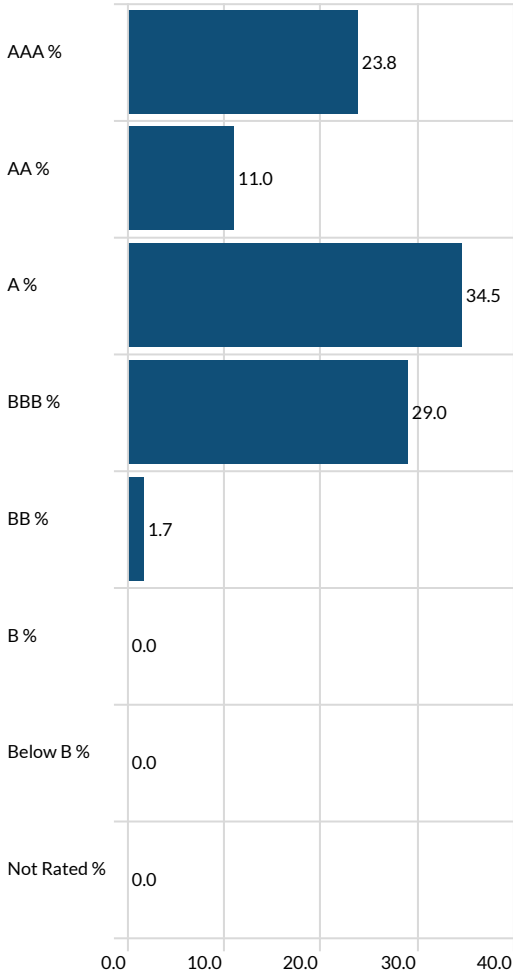


All Investments are subject to risks, including the possible loss of principal. Past performance does not guarantee future results.

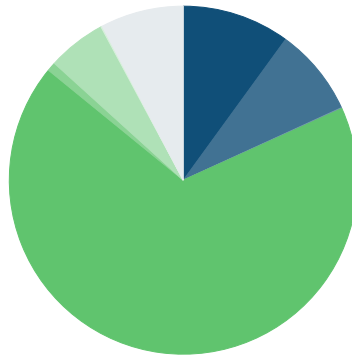
Portfolio Managers

Victoria Fernandez, CFA

Credit Rating Breakdown

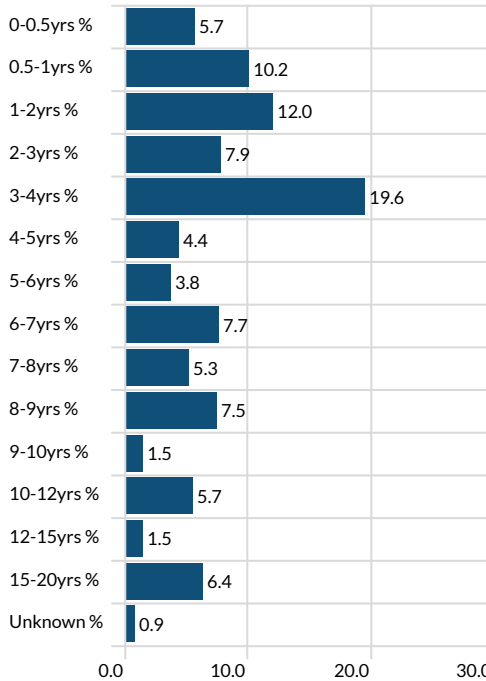


Fixed Income Sectors (Morningstar)

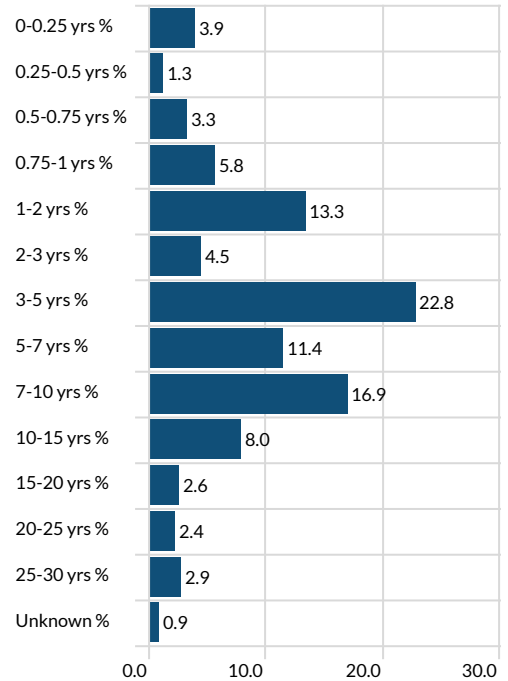


| Sector | Percentage |
|--|--------------|
| Government | 10.0 |
| Government Related | 8.2 |
| Municipal Taxable | 0.1 |
| Corporate Bond | 67.6 |
| Preferred Stock | 0.8 |
| Agency Mortgage-Backed | 5.4 |
| Non-Agency Residential Mortgage-Backed | 0.1 |
| Cash & Equivalents | 7.7 |
| Total | 100.0 |

Effective Duration



Effective Maturity



Ratings

| | |
|----------------------------|-------------------------|
| Rating Date | 12/31/2020 |
| Morningstar Category | US Fund Short-Term Bond |
| Morningstar Rating Overall | ★★★★ |
| Morningstar Rating 3 Yr | ★★★★ |
| Morningstar Rating 5 Yr | ★★★★ |
| Morningstar Rating 10 Yr | ★★★★ |

The Morningstar Rating or "star rating", is calculated for separate accounts with at least a three-year history. It is calculated based on a Morningstar Risk-Adjusted Return measure that accounts for variation in a managed product's monthly excess performance, placing more emphasis on downward variations and rewarding consistent performance. The top 10% of products in each product category receive 5 stars, the next 22.5% receive 4 stars, the next 35% receive 3 stars, the next 22.5% receive 2 stars, and the bottom 10% receive 1 star. The Overall Morningstar Rating for a managed product is derived from a weighted average of the performance figures associated with its three-, five-, and 10-year (if applicable) Morningstar Rating metrics. The weights are: 100% three-year rating for 36-59 months of total returns, 60% five-year rating/40% three-year rating for 60-119 months of total returns, and 50% 10-year rating/30% five-year rating/20% three-year rating for 120 or more months of total returns. While the 10-year overall star rating formula seems to give the most weight to the 10-year period, the most recent three-year period actually has the greatest impact because it is included in all three rating periods.

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The Bloomberg Barclays U.S. Government/Credit Bond Index measures the performance of investment grade corporate debt and agency bonds that are dollar denominated and have a remaining maturity of greater than one year. 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.

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