

## Snapshot

Ticker	SEACX
Morningstar Category	US Fund Short-Term Bond
Morningstar Rating Overall	★★★★
Funds in Category Overall	524
Inception Date	10/1/2004
Prospectus Net Expense Ratio	0.66%
Prospectus dated	8/31/2020
Total AUM - all classes (mil)	\$ 189.1
# of Holdings	129

## Investment Objective

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

## Portfolio Managers

Victoria Fernandez, CFA

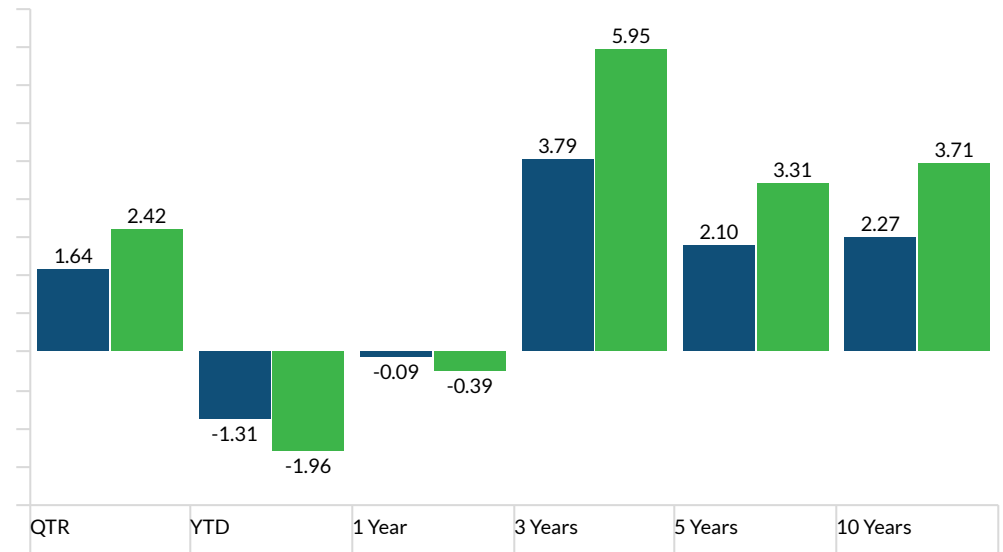
## Characteristics

Duration	4.98
Years to Maturity	6.58
Std Dev 3 Yr	3.12
SEC 30-Day Yield (%)	0.84

## Top 10 Holdings

NI FDS TREAS PORT PREMIER	6.49%
UNITED STATES TREASURY	3.77%
QUALCOMM INC	2.70%
UNITED STATES TREASURY	2.68%
PEPSICO INC	1.83%
VALERO ENERGY CORP	1.78%
AMAZON.COM INC	1.75%
TAPESTRY INC	1.75%
NIKE INC	1.73%
COMCAST CORP	1.73%
Total % of Portfolio	26.21%

## Performance



■ Steward Select Bond Fund ■ Bloomberg Barclays U.S. Govt/Credit TR

## Trailing Returns

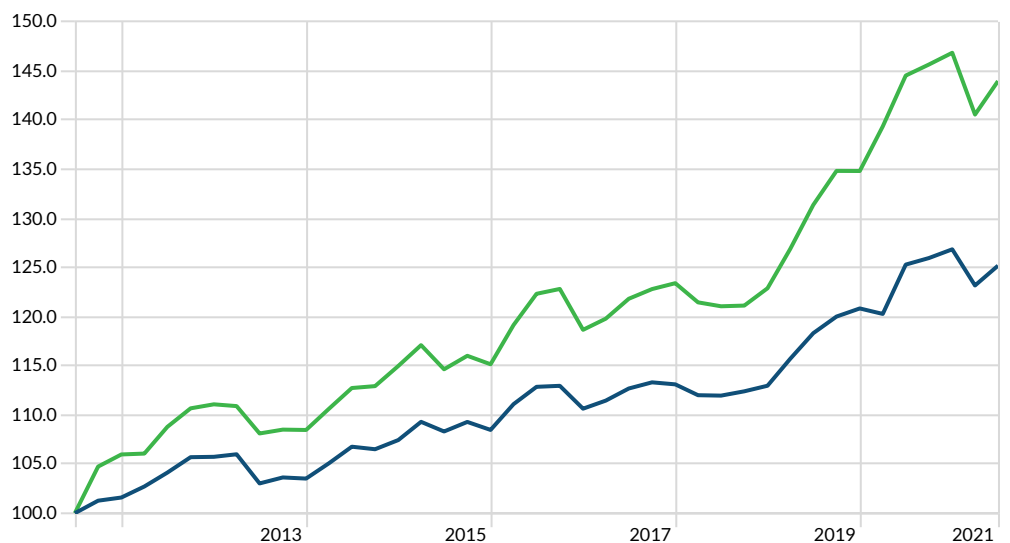
	Qtr	YTD	1 Year	3 Years	5 Years	10 Years
Steward Select Bond Fund	1.64%	-1.31%	-0.09%	3.79%	2.10%	2.27%
Bloomberg Barclays U.S. Govt/Credit TR	2.42%	-1.96%	-0.39%	5.95%	3.31%	3.71%

## 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

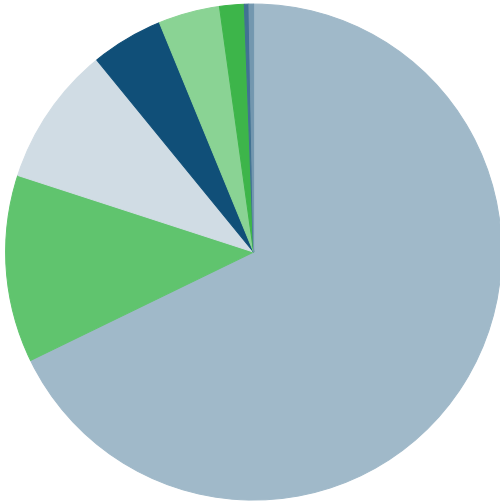
Time Period: 7/1/2011 to 6/30/2021



■ Steward Select Bond Fund 125.2 ■ Bloomberg Barclays U.S. Govt/Credit TR 144.0

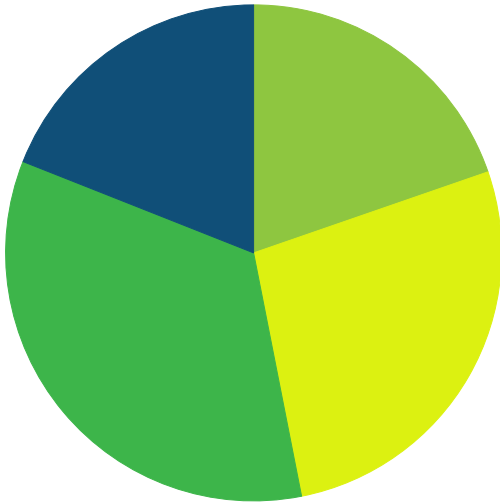
All Investments are subject to risks, including the possible loss of principal. Past performance does not guarantee future results.

## Fixed Income Sector Exposure



	%
Corporate Bonds	67.8
Government Agencies	12.2
Government Obligations	9.1
Cash and Cash Equivalents	4.7
Mortgage Backed Securities	4.0
Collateralized Mortgage	1.6
Municipal Bonds	0.3
Preferred Stocks	0.3
<b>Total</b>	<b>100.0</b>

## Maturity Breakdown



	%
Less than 1 Year	19.7
1-5 Years	27.2
5-10 Years	34.1
Over 10 Years	19.0
<b>Total</b>	<b>100.0</b>

## Morningstar Ratings

Morningstar Category	US Fund Short-Term Bond
Morningstar Rating Overall	★★★★
Funds in Category Overall	524
Morningstar Rating 3 Yr	★★★★
Funds in Category 3 Yr	524
Morningstar Rating 5 Yr	★★★
Funds in Category 5 Yr	462
Morningstar Rating 10 Yr	★★★★
Funds in Category 10 Yr	303

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The Fund may not achieve its objective if the managers' expectations regarding particular securities or markets are not met. Fixed income investments generally involve three principal risks—interest rate risk, credit risk, and liquidity risk. Prices of fixed-income securities rise and fall in response to interest rate changes (interest rate risk). Generally, when interest rates rise, prices of fixed-income securities fall. The longer the duration of the security, the more sensitive the security is to this risk. There is also a risk that the issuer of a note or bond will be unable to pay agreed interest payments and may be unable to repay the principal upon maturity (credit risk). Lower-rated bonds, and bonds with longer final maturities, generally have higher credit risks. As interest rates rise and/or the credit risk associated with a particular issuer changes, bonds held within a portfolio may become difficult to liquidate without realizing a loss (liquidity risk).

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.