

## Snapshot

Ticker	SEACX
Morningstar Category	US Fund Short-Term Bond
Morningstar Rating Overall	★★★
Funds in Category Overall	550
Inception Date	10/1/2004
Prospectus Net Expense Ratio	0.70%
Prospectus dated	8/28/2021
Total AUM - All Classes (\$ mil)	\$ 192.0
# of Holdings	133

## Investment Objective

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

## Portfolio Managers

Victoria Fernandez, CFA

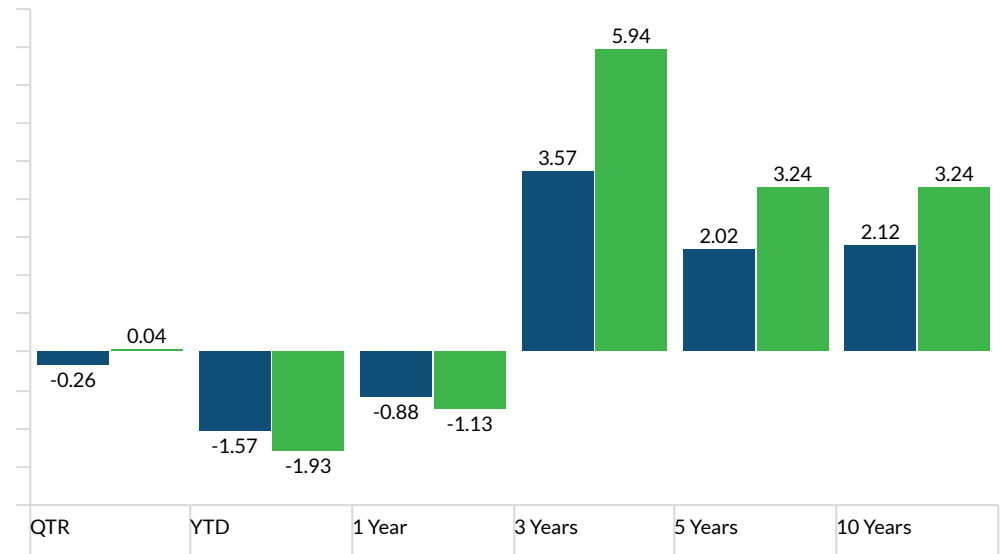
## Characteristics

Duration	5.16
Years to Maturity	6.69
Std Dev 3 Yr	3.18
SEC 30-Day Yield (%)	0.78

## Top 10 Holdings

NI FDS TREAS PORT PREMIER	4.72%
UNITED STATES TREASURY 2%	3.70%
UNITED STATES TREASURY 2%	2.63%
QUALCOMM INC 4.65%	2.61%
VALERO ENERGY CORP	1.73%
TAPESTRY INC	1.72%
AMAZON.COM INC	1.72%
COMCAST CORP	1.69%
NIKE INC	1.69%
ADOBE INC	1.69%
Total % of Portfolio	23.88%

## Performance (%)



## Trailing Returns

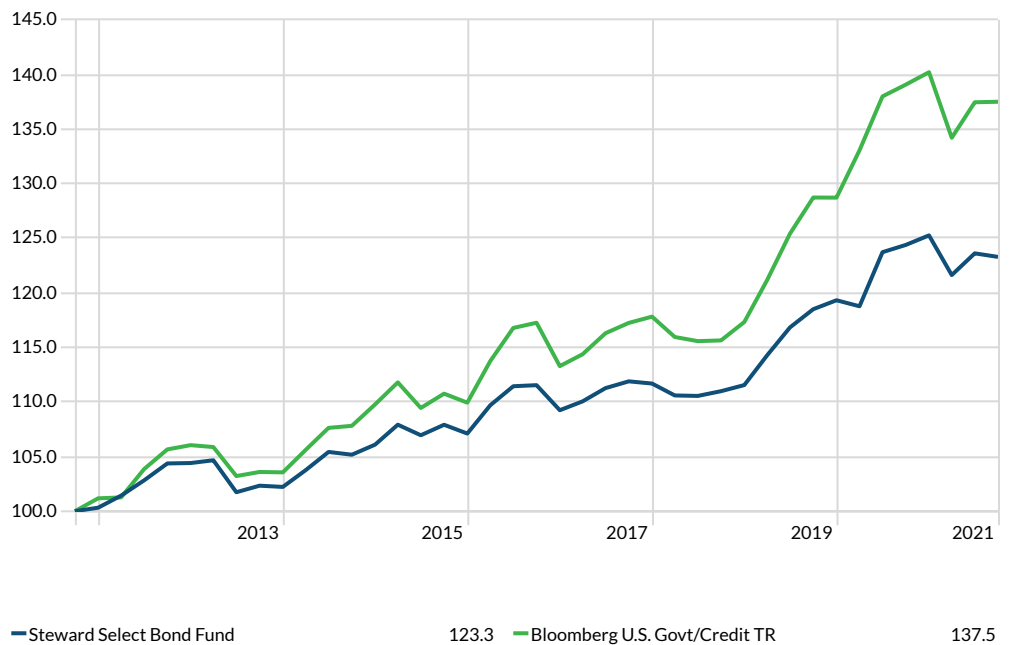
	Qtr	YTD	1 Year	3 Years	5 Years	10 Years
Steward Select Bond Fund	-0.26%	-1.57%	-0.88%	3.57%	2.02%	2.12%
Bloomberg U.S. Govt/Credit TR	0.04%	-1.93%	-1.13%	5.94%	3.24%	3.24%

## 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 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%

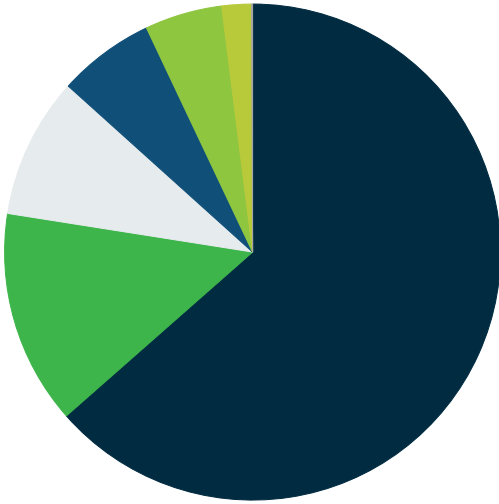
## Investment Growth of \$100

Time Period: 10/1/2011 to 9/30/2021



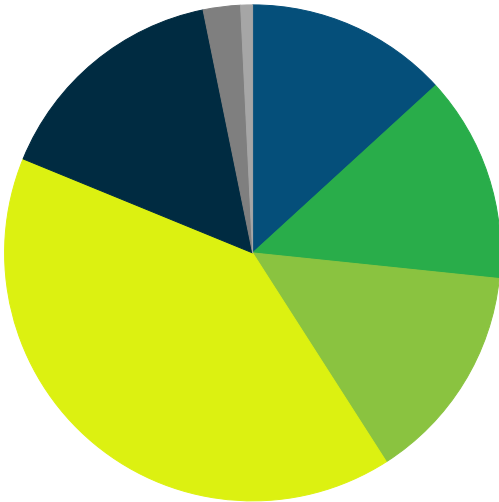
All Investments are subject to risks, including the possible loss of principal. Past performance does not guarantee future results.

## Fixed Income Sectors



	%
● Corporate Bond	63.5
● Government Related	14.0
● Cash & Equivalents	9.2
● Government	6.3
● Agency Mortgage-Backed	5.0
● Municipal Taxable	1.9
● Non-Agency Residential Mortgage-Backed	0.1
<b>Total</b>	<b>100.0</b>

## Coupon Breakdown



	%
● Coupon 0-1%	13.2
● Coupon 1-2%	13.4
● Coupon 2-3%	14.3
● Coupon 3-4%	40.3
● Coupon 4-5%	15.6
● Coupon 5-6%	2.4
● Coupon 6-7%	0.8
<b>Total</b>	<b>100.0</b>

## Morningstar Ratings

Morningstar Category	US Fund Short-Term Bond
Morningstar Rating Overall	★★★
Funds in Category Overall	550
Morningstar Rating 3 Yr	★★★
Funds in Category 3 Yr	550
Morningstar Rating 5 Yr	★★
Funds in Category 5 Yr	485
Morningstar Rating 10 Yr	★★★
Funds in Category 10 Yr	318

The Morningstar Rating™ for funds, or "star rating", is calculated for managed products with at least a three-year history. Exchange-traded funds and open-ended mutual funds are considered a single population for comparative purposes. 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 Morningstar Rating does not include any adjustment for sales loads. 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 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 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.