

Snapshot

Ticker	SNTCX
Morningstar Category	US Fund Foreign Large Blend
Inception Date	2/28/2006
Prospectus Dated	8/28/24
Prospectus Expense Ratio	0.78%
Total AUM - All Classes	\$243,135,891
Average Market Cap (Mil)	\$62,936
# of Securities	108

Portfolio Managers

Andrew Cullivan, CFA
Rob Botard, CFA

Strategy Objective

Seeks to provide long term capital appreciation

Risk Statistics

Time Period: 6/30/2020 to 6/30/2025

Calculation Benchmark: S&P International 700 ADR Index

Std Dev	16.25
Beta	0.98
R2	95.95
Sharpe Ratio (arith)	0.60
Up Capture Ratio	90.86
Down Capture Ratio	99.98
Annualized Tracking Error	3.29

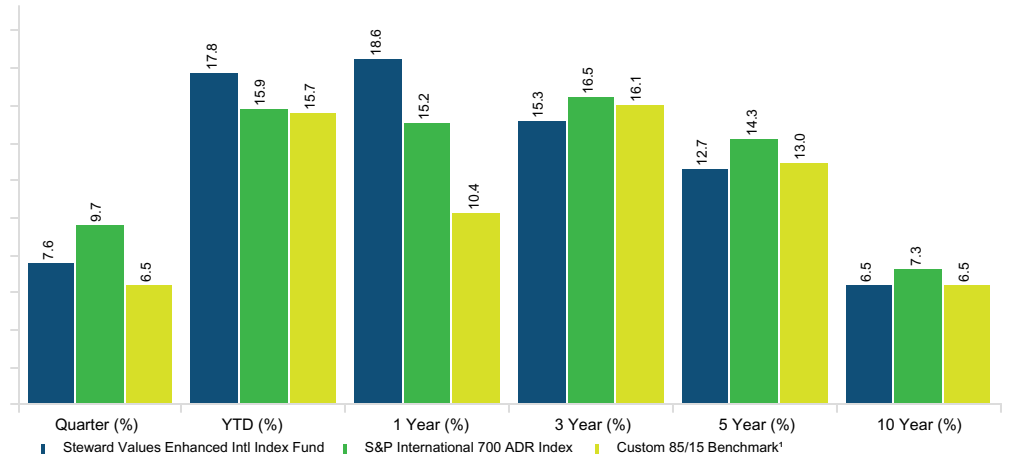
Characteristics

Dividend Payout Ratio (%)	32.91
Dividend Growth, 3 Yr Hist (%)	10.17
EPS Growth, 3 Yr Hist (%)	2.29
Price/Earnings Ratio - NTM	12.98
Price/Book Ratio	1.77
Price/Free Cash Flow, TTM	11.64
Return on Equity, TTM (%)	14.89

Top 10 Holdings (%)

	Weight
SAP SE Sponsored ADR	6.00
ASML Holding NV Sponsored ADR	5.68
Unilever PLC Sponsored ADR	4.78
Shell Plc Sponsored ADR	4.29
Takeda Pharmaceutical Co. Ltd. Sponsored ADR	4.17
HSBC Holdings PLC Sponsored ADR	3.78
Taiwan Semiconductor Manufacturing Co., Ltd. Sponsored ADR	3.42
RELX PLC Sponsored ADR	3.33
Sony Group Corporation Sponsored ADR	3.09
TotalEnergies SE Sponsored ADR	2.68
Total	41.22

Performance



Index returns shown assume the reinvestment of all dividends and distributions.

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.

Performance data current to the most recent month-end may be obtained at www.crossmarkglobal.com/stewardfunds or by calling toll-free 888-845.6910.

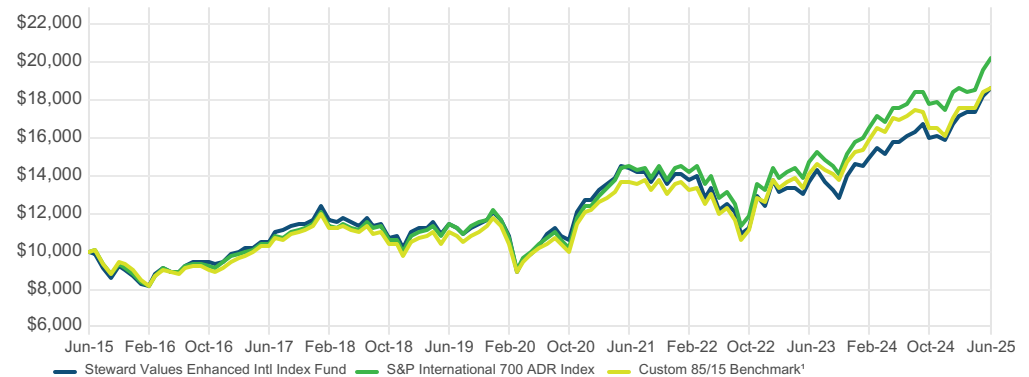
	Quarter (%)	YTD (%)	1 Year (%)	3 Year (%)	5 Year (%)	10 Year (%)
Steward Values Enhanced Intl Index Fund	7.61	17.84	18.57	15.28	12.67	6.46
S&P International 700 ADR Index	9.66	15.86	15.16	16.48	14.31	7.30
Custom 85/15 Benchmark ¹	6.51	15.72	10.35	16.07	12.96	6.46

Calendar Year Performance

	2024	2023	2022	2021	2020	2019	2018	2017	2016
Steward Values Enhanced Intl Index Fund	8.61	17.51	-11.59	10.85	4.84	18.96	-13.15	23.32	8.61
S&P International 700 ADR Index	10.15	19.98	-8.60	16.01	2.55	21.17	-12.76	22.05	6.34
Custom 85/15 Benchmark ¹	6.09	20.36	-6.53	11.90	2.69	20.34	-13.53	23.75	1.31

Investment Growth of \$10,000

Time Period: 2/28/2006 to 6/30/2025



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.

¹ Custom 85/15 Benchmark is composed of 85% S&P Developed Markets ADR index and 15% S&P Emerging 50 ADR index.

Effective July 30, 2025, Steward International Enhanced Index Fund changed its name to Steward Values Enhanced Index Fund.

Effective May 15, 2025 the Fund is eliminating the investment policy, that under normal circumstances, would require the fund to invest at least 80% of its assets in the securities of companies included in the Fund's benchmark index & amend the Fund's investment process to provide for upweighting of a certain number of portfolio companies, relative to their weightings in a blended benchmark index, based on their positive value scores. See the prospectus for further information.

Leading Contributors (%)

Time Period: 3/31/2025 to 6/30/2025

	Return	Contribution
Taiwan Semi Sp ADR	36.83	1.23
ASML Hold NY Reg	21.26	1.16
SAP ADR	14.03	0.86
Banco Santander ADR	25.48	0.39
RELX ADR	9.00	0.39
National Grid ADR	16.64	0.35
UBS Group	13.99	0.28
Unilever ADR	3.58	0.28
Deutsche Bank	26.35	0.26
HSBC Holdings ADR	6.77	0.24

Leading Detractors (%)

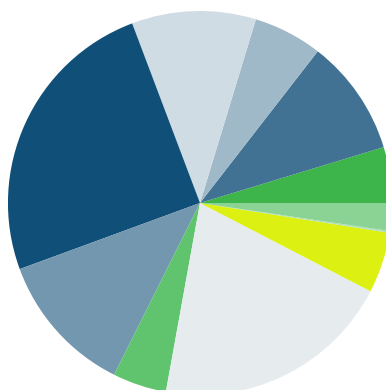
Time Period: 3/31/2025 to 6/30/2025

	Return	Contribution
Equinor ADR	-3.86	-0.05
Criteo ADR	-32.34	-0.07
argenx ADR	-6.87	-0.09
Petroleo Brasileiro ADR	-6.96	-0.09
PDD Holdings ADR A	-11.57	-0.13
JD.com ADR	-18.27	-0.15
TotalEnergies ADR	-3.84	-0.15
BP ADR	-10.01	-0.26
Shell ADR	-2.88	-0.31
Alibaba Group Holding ADR	-12.78	-0.44

Morningstar Ratings

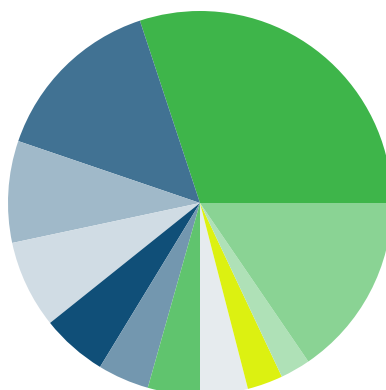
Morningstar Category	US Fund Foreign Large Blend
Morningstar Rating Overall	★★★
Funds in Category Overall	658
Morningstar Rating 3 Yr	★★★
Funds in Category 3 Yr	658
Morningstar Rating 5 Yr	★★★★
Funds in Category 5 Yr	622
Morningstar Rating 10 Yr	★★★
Funds in Category 10 Yr	448

Sector Allocation



	%
Communication Services	4.75
Consumer Discretionary	9.79
Consumer Staples	5.72
Energy	10.54
Financials	24.87
Health Care	11.89
Industrials	4.53
Information Technology	20.34
Materials	5.05
Real Estate	0.12
Utilities	2.41
Total	100.0

Country Allocation



	%
United Kingdom	29.97
Japan	14.80
Netherlands	8.61
Germany	7.43
Hong Kong	5.37
Taiwan	4.44
India	4.31
Spain	4.11
France	2.89
Switzerland	2.59
Other	15.46
Total	100.0

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. 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). Investments in securities of issuers in foreign countries involves additional risks not associated with domestic investments. These risks include, but are not limited to: (1) political and financial instability; (2) currency exchange rate fluctuations; (3) greater price volatility and less liquidity in particular securities and in certain foreign markets; (4) lack of uniform accounting, auditing, and financial reporting standards; (5) less government regulation and supervision of some foreign stock exchanges, brokers and listed companies; (6) delays in transaction settlement in certain foreign markets; (7) less availability of information; and (8) imposition of foreign withholding or other taxes.

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 S&P International 700 ADR Index is made up of those non-U.S. companies from the S&P Global 1200 that offer either Level II or Level III American Depositary Receipts (ADRs), global shares or ordinary shares in the case of Canadian equities. 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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The Blended Benchmark Index is comprised of the S&P Developed Markets ADR Index (85%) and the S&P Emerging 50 ADR Index (15%). The Blended Benchmark Index was added as an additional comparative index because Crossmark believes the Blended Benchmark Index better represents the Fund's overall investment process.