

STEWARD LARGE CAP CORE FUND

Profile

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| Fund Objective: | |
| Seeks to provide long-term capital appreciation | |
| Ticker: | |
| Institutional | SJCIX |
| Class A | SJCAX |
| Fund Snapshot: | |
| Product Inception | 11/15/2021 |
| Category | Large Blend |
| Performance Benchmark | Russell 1000 |

The Steward Large Cap Core 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 equity index. The number of holdings in this fund averages 80-100.

Key Highlights

VALUES-BASED INVESTING



- The investable universe is redefined by avoiding certain companies based on Crossmark’s stated process for exclusionary screening around our standard revenue threshold guidelines
- 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

The Fund employs a five-step process seeking long-term capital appreciation with a values-based investment approach.

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| <p>1. Investable Universe</p> | <p>The creation of the investable universe begins with approximately 1,000 constituents of a widely recognized mid-, large-, and mega-cap equity index which is then screened based on Crossmark’s values-based methodology. The focus is on the following sectors:</p> <ul style="list-style-type: none"> • Alcohol • Gambling • Recreational Cannabis • Tobacco • Abortion • Adult Entertainment • Embryonic Stem Cell Research |
| <p>2. Quantitative Model</p> | <p>Our multi-factor model is then used to further define the universe of investable stocks - emphasizing those with positive and improving fundamental characteristics including:</p> <ul style="list-style-type: none"> • Earnings quality • Profitability • Growth dynamics • Valuation • Capital deployment <p>In addition, a values-based score is generated for each company focusing on those that support their stakeholders across multiple environmental, social, and governance categories. Inclusionary screening factors such as the promotion of social justice, family values, and the thoughtful treatment of employees, communities, and the environment are also analyzed.</p> |
| <p>3. Ranking</p> | <p>Third party data feeds are utilized to populate the model and can be updated daily to continually ensure we have the most accurate and current information. A combination of the fundamental and the values-based characteristics generates a composite score for each member of the investable universe. Companies are ranked based on these composites and separated into four quartiles for further analysis.</p> |
| <p>4. Fundamental Research</p> | <p>Fundamental analysis assists in further narrowing the universe of investable stocks. In addition to reviewing current factors such as economic cycle positioning, yield curve steepness, and fiscal/monetary policies, we also examine companies for:</p> <ul style="list-style-type: none"> • Business strengths and competitive advantage • Company management skill and strategy execution • Financial statement analysis and projections • Presence of a catalyst for change • Differentiation from consensus |
| <p>5. Portfolio Construction</p> | <p>As part of the investment management process, constraints around the following factors are established and maintained to enhance the overall risk management of the strategy:</p> <ul style="list-style-type: none"> • Issuers • Sectors • Industries • Capitalization • Style (Large Cap Core) <p>These constraints are established basis point parameters versus the benchmark. Risk factors are monitored with specific guidelines for our model portfolio around standard deviation targets. Capitalization and style constraints are established to maintain the integrity of the strategy.</p> |

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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 Core 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).

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.

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