

## Snapshot

Ticker	SJVIX
Morningstar Category	US Fund Large Value
Inception Date	11/15/2021
Prospectus Dated	8/28/24
Total AUM - All Classes	\$71,180,249
Average Market Cap (Mil)	\$104,674
# of Holdings	88

## Portfolio Managers

Robert C. Doll, CFA  
Ryan Caylor, CFA

## Strategy Objective

Seeks to provide long-term capital appreciation

## Risk Statistics

Time Period: 11/15/2021 to 9/30/2024

Calculation Benchmark: Russell 1000 Value

Annualized Std Dev (%)	17.00
Beta	1.04
Annualized Alpha (%)	0.81
R2 (%)	94.64
Annualized Sharpe Ratio (arith)	0.27
Up Capture Ratio (%)	118.74
Down Capture Ratio (%)	100.96

\*Calculated using inception-to-date daily Institutional Share class returns relative to Benchmark returns. Annualized assuming 252 trading days per year.

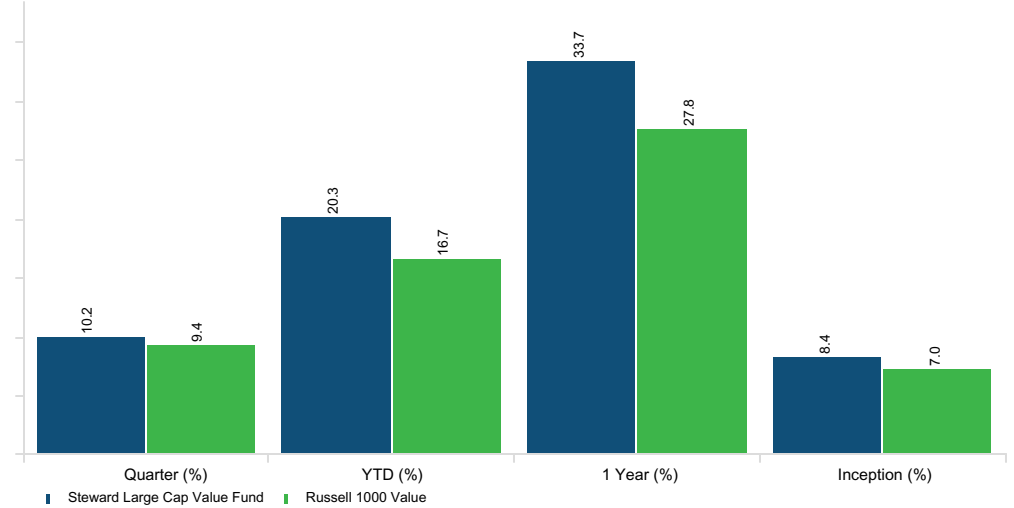
## Characteristics

	Fund	R.1000V
Dividend Payout Ratio (%)	37.09	30.51
Dividend Growth, 3 Yr Hist (%)	9.74	9.76
EPS Growth, 3 Yr Hist (%)	13.65	15.66
Price/Earnings Ratio - NTM	13.80	16.84
Price/Book Ratio	2.51	2.68
Price/Free Cash Flow, TTM	11.22	16.53
Return on Equity, TTM (%)	20.49	16.83

## Top 10 Holdings (%)

	Weight
JPMorgan Chase & Co.	3.39
Berkshire Hathaway Inc. Class B	2.33
Walmart Inc.	2.14
Bank of America Corp	2.07
International Business Machines Corporation	1.84
Verizon Communications Inc.	1.77
Caterpillar Inc.	1.65
Lowe's Companies, Inc.	1.64
AT&T Inc.	1.64
Citigroup Inc.	1.51
Total	19.98

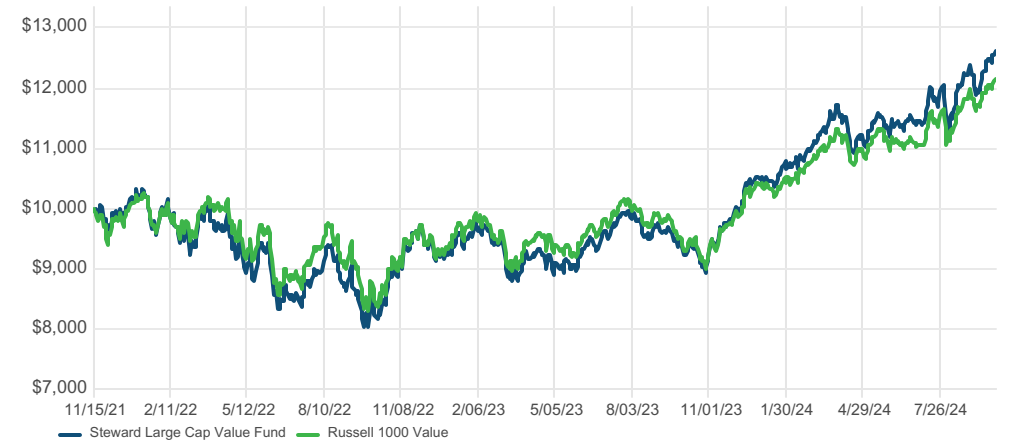
## Performance



	Quarter (%)	YTD (%)	1 Year (%)	Inception (%)
Steward Large Cap Value Fund	10.15	20.28	33.67	8.41
Russell 1000 Value	9.43	16.68	27.76	6.99

## Investment Growth of \$10,000

Time Period: 11/15/2021 to 9/30/2024



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.

## Expense Ratios (%)

	Class Institutional Shares
Gross Expense Ratio	0.99%
Net Expense Ratio	0.75%

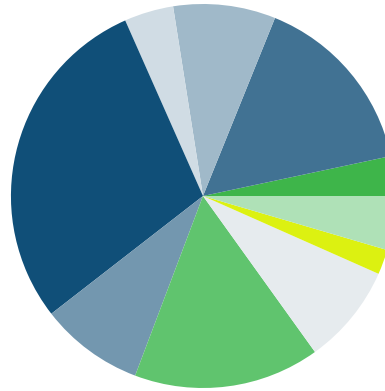
The net expense ratio reflects a contractual commitment by the fund's investment adviser to waive fees and/or reimburse expenses through Aug. 31, 2025. Absent the waiver and/or reimbursement, expenses would be higher and total returns would be less. Please see the prospectus for details.

## Leading Contributors (%)

Time Period: 6/30/2024 to 9/30/2024

	Return	Contribution
International Business Machines Corporation	28.94	0.49
PayPal Holdings, Inc.	34.46	0.43
CBRE Group, Inc. Class A	39.69	0.42
3M Company	34.48	0.40
Lowe's Companies, Inc.	23.47	0.37
Walmart Inc.	19.60	0.36
Lockheed Martin Corporation	27.19	0.35
Iron Mountain, Inc.	33.40	0.33
Jones Lang LaSalle Incorporated	31.44	0.33
Gilead Sciences, Inc.	23.33	0.32

## Sector Allocation



	%
Communication Services	3.41
Consumer Discretionary	15.51
Consumer Staples	8.56
Energy	4.24
Financials	28.82
Health Care	8.78
Industrials	15.67
Information Technology	8.43
Materials	2.05
Real Estate	4.54
<b>Total</b>	<b>100.0</b>

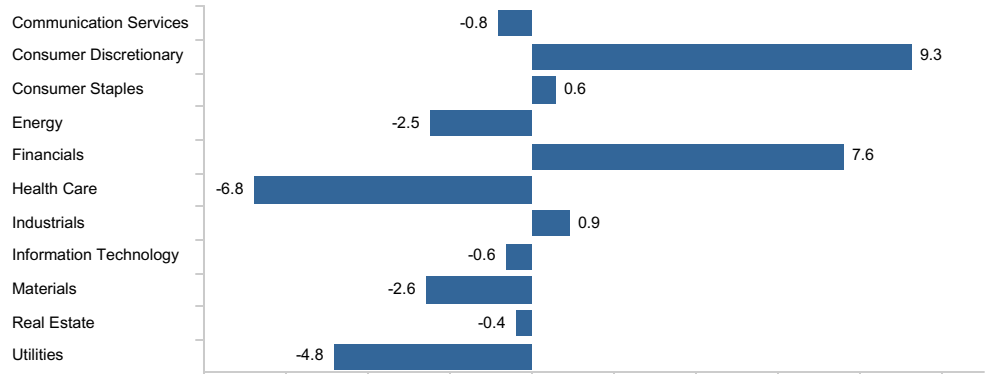
## Leading Detractors (%)

Time Period: 6/30/2024 to 9/30/2024

	Return	Contribution
Marathon Petroleum Corporation	-5.64	-0.06
Vontier Corp	-9.29	-0.06
Waste Management, Inc.	-4.78	-0.06
Gap, Inc.	-7.09	-0.08
PACCAR Inc	-10.70	-0.13
QUALCOMM Incorporated	-14.18	-0.16
Valero Energy Corporation	-13.27	-0.16
Dell Technologies, Inc. Class C	-15.53	-0.17
Macy's, Inc.	-17.33	-0.19
McKesson Corporation	-15.24	-0.19

## Sector Exposure Relative to Benchmark

Calculation Benchmark: Russell 1000 Value



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**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. 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.**

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).

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 Russell 1000® Value Index measures the performance of the large cap value segment of the U.S. equity universe. It includes those Russell 1000 companies with relatively lower price-to-book ratios, lower I/B/E/S forecast medium term (2 year) growth and lower sales per share historical growth (5 years). 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.