

## Snapshot

Ticker	SEACX
Morningstar Category	US Fund Intermediate Core Bond
Inception Date	10/1/2004
Prospectus Dated	8/28/24
Prospectus Expense Ratio	0.73%
Total AUM - All Classes	\$207,124,047
# of Holdings	151

## Strategy Objective

Seeks to provide high current income with capital appreciation

## Characteristics

Effective Duration	5.27
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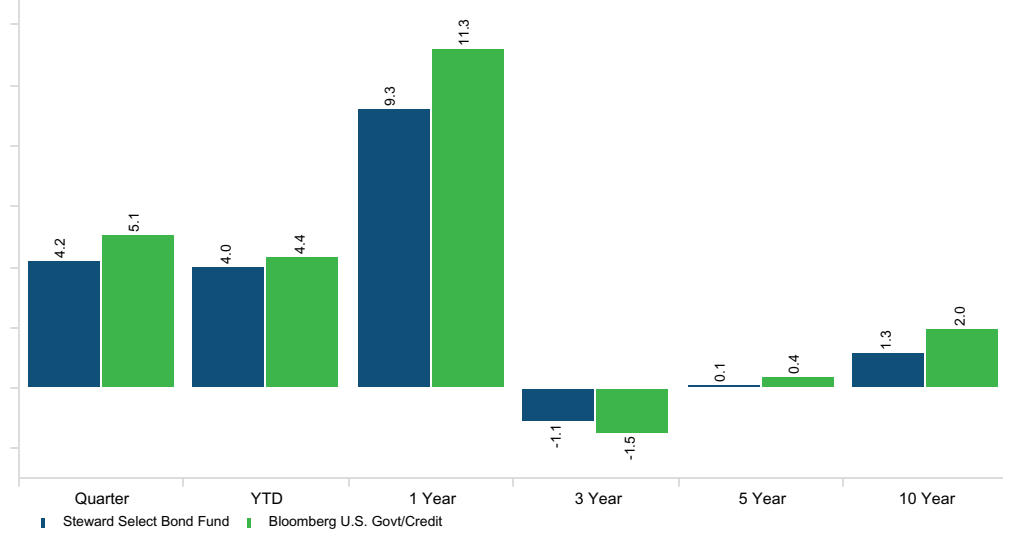
## Top 10 Holdings (%)

	Weight
Qualcomm Incorporated 4.65% 20-may-2035	2.00
Government Of The United States Of America 4.0% 15-nov-2042	1.93
L3harris Technologies, Inc. 5.4% 31-jul-2033	1.52
Government Of The United States Of America 4.0% 31-jul-2030	1.49
Paypal Holdings, Inc. 4.4% 01-jun-2032	1.47
American Express Company 4.05% 03-may-2029	1.47
Valero Energy Corporation 4.0% 01-apr-2029	1.46
Visa Inc. 4.3% 14-dec-2045	1.37
Nike, Inc. 2.85% 27-mar-2030	1.36
Marathon Oil Corporation 6.6% 01-oct-2037	1.13
<b>Total</b>	<b>15.21</b>

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.

## Performance



	Quarter	YTD	1 Year	3 Year	5 Year	10 Year
Steward Select Bond Fund	4.24	4.03	9.29	-1.11	0.12	1.26
Bloomberg U.S. Govt/Credit	5.10	4.39	11.31	-1.50	0.41	2.00

## Calendar Year Performance (%)

	2023	2022	2021	2020	2019	2018	2017	2016	2015
Steward Select Bond Fund	5.54	-11.55	-2.00	4.98	6.97	-0.12	2.23	1.99	0.96
Bloomberg U.S. Govt/Credit	5.72	-13.58	-1.74	8.85	9.67	-0.42	4.00	3.03	0.96

## Investment Growth of \$10,000

Time Period: 9/30/2014 to 9/30/2024



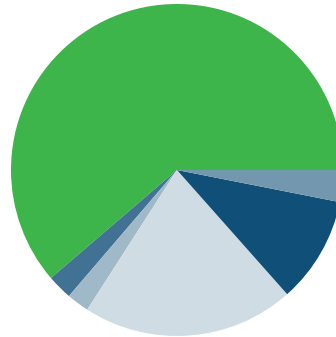
## Portfolio Manager

Victoria Fernandez, CFA

## Morningstar Ratings

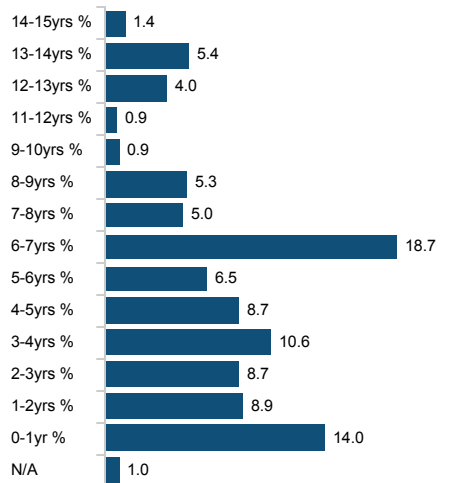
Morningstar Category	US Fund	Intermediate Core Bond
Morningstar Rating Overall	★★★★	★★★★
Funds in Category Overall	560	560
Morningstar Rating 3 Yr	★★★★	★★★★
Funds in Category 3 Yr	560	560
Morningstar Rating 5 Yr	★★★★	★★★★
Funds in Category 5 Yr	480	480
Morningstar Rating 10 Yr	★★★	★★★
Funds in Category 10 Yr	320	320

## Fixed Income Sector Breakdown

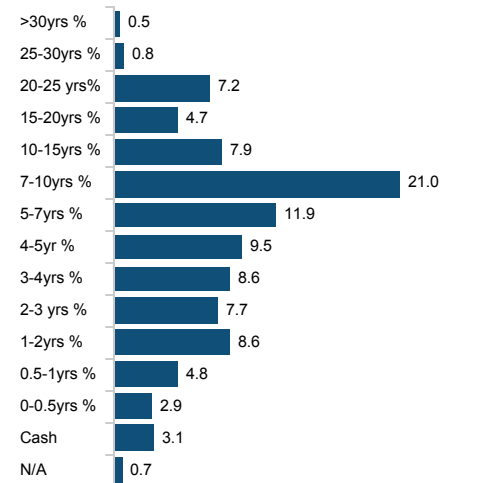


	%
Corporate	61.33
Municipal	2.51
Securitized/Collateralized	2.06
US Government Agencies	20.58
US Treasuries	10.46
Cash	3.06
<b>Total</b>	<b>100.0</b>

## Effective Duration



## Effective Maturity



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 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 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.