

Steward International Enhanced Index Fund Class R6/SNTFX



SEMI-ANNUAL SHAREHOLDER REPORT | OCTOBER 31, 2024

This semi-annual shareholder report contains important information about the Steward International Enhanced Index Fund ("Fund") for the period of May 1, 2024, to October 31, 2024. You can find additional information about the Fund at crossmarkglobal.com/stewardfunds/. You can also request this information by contacting us at 888-845-6910.

What were the Fund costs for the last six months?

(Based on a hypothetical \$10,000 investment)

Fund (Class)	Costs of a \$10,000 investment	Costs paid as a percentage of a \$10,000 investment
Steward International Enhanced Index Fund (Class R6/SNTFX)	\$35	0.67% ⁽¹⁾

⁽¹⁾ Annualized.

Key Fund Statistics

Fund net assets	\$201,036,030
Total number of portfolio holdings	103
Portfolio turnover rate as of the end of the reporting period	55%

What did the Fund invest in?

The tables below show the investment makeup of the Fund, representing the percentage of the net assets of the Fund.

TOP TEN HOLDINGS	INDUSTRY SECTOR ALLOCATION	GEOGRAPHICAL ALLOCATION
Unilever PLC, Sponsored ADR 6.3%	Technology 20.5%	United Kingdom 32.2%
SAP SE, Sponsored ADR 6.1%	Financial services 20.3%	Netherlands 9.6%
Shell PLC, ADR 5.2%	Energy 11.9%	Japan 9.4%
ASML Holding N.V., Sponsored NYS 5.0%	Consumer discretionary & services 9.9%	Germany 7.1%
RELX PLC, Sponsored ADR 3.7%	Consumer staples 8.6%	China 6.5%
Taiwan Semiconductor Manufacturing Co. Ltd., Sponsored ADR 3.6%	Health care 7.1%	Taiwan 5.4%
HSBC Holdings PLC, Sponsored ADR 3.4%	Materials & processing 6.3%	India 5.4%
TotalEnergies SE, Sponsored ADR 3.2%	Telecommunication services 5.8%	France 3.4%
BHP Group Ltd., Sponsored ADR 2.9%	Industrials 4.7%	Australia 2.9%
Sony Group Corp., Sponsored ADR 2.5%	Utilities 2.8%	Switzerland 2.8%
	Other 1.8%	Spain 2.3%
		Other 12.7%

Availability of Additional Information

You can find additional information about the Fund such as the prospectus, financial information, Fund holdings and proxy voting information at crossmarkglobal.com/stewardfunds/. You can also request this information by contacting us at 888-845-6910.

Householding

In order to reduce expenses, we will deliver a single copy of prospectuses, proxies, financial reports and other communications to shareholders with the same residential address, provided they have the same last name or we reasonably believe them to be members of the same family. Unless we are notified otherwise, we will continue to send recipients only one copy of these materials for as long as they remain a shareholder of the Fund. If you would like to receive individual mailings, please call 888-845-6910 and we will begin sending you separate copies of these materials within 30 days after receiving your request.



For additional information, please scan the QR code at left to navigate to additional hosted material at crossmarkglobal.com/stewardfunds/.