Steward International Enhanced Index Fund Institutional Class/SNTCX



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)

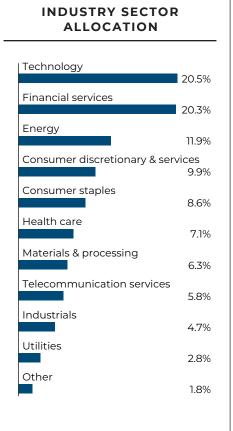
the reporting period

Fund (Class)	Costs of a \$10,000 investment	Costs paid as a percentage of a \$10,000 investment
Steward International Enhanced Index Fund (Institutional Class/SNTCX)	¢/0	0.78%(1)
(1) Annualized.	\$40	0.78%(1)
Key Fund Statistics		
Fund net assets		\$201,036,030
Total number of portfolio holdings		103
Portfolio turnover rate as of the end of		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		
Unilever PLC, Sponsored ADR	6.3%	
SAP SE, Sponsored ADR	6.1%	
Shell PLC, ADR	5.2%	
ASML Holding N.V., Sponsored NYS	5.0%	
RELX PLC, Sponsored ADR	3.7%	
Taiwan Semiconductor Manufacturing Co. Ltd., Sponsored ADR	3.6%	
HSBC Holdings PLC, Sponsored ADR	3.4%	
TotalEnergies SE, Sponsored ADR	3.2%	
BHP Group Ltd., Sponsored ADR	2.9%	
Sony Group Corp., Sponsored ADR	2.5%	



United Kingdom 32.2% Netherlands 9.6% Japan 9.4% Germany 7.1% China 6.5% Taiwan 5.4% India 5.4% France 3.4% Australia 2.9% Switzerland 2.8% Spain 2.3%

Other

GEOGRAPHICAL ALLOCATION

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/.

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