

Supplement to Prospectus dated 06/24/2021**IMPORTANT NOTICE REGARDING CHANGE IN INVESTMENT POLICY**

STEWARD FUNDS, INC.
 on behalf of its series
Steward Covered Call Income Fund
Steward Global Equity Income Fund
Steward International Enhanced Index Fund
Steward Large Cap Enhanced Index Fund
Steward Select Bond Fund
Steward Small-Mid Cap Enhanced Index Fund
 (each a “Fund” and collectively, the “Funds”)

Supplement dated June 24, 2021 to the Currently Effective Prospectus and Statement of
 Additional Information dated August 31, 2020

This Supplement reports the following changes to information in the Funds’ Prospectus and Statement of Additional Information (“SAI”) dated August 31, 2020.

1. Steward Large Cap Enhanced Index Fund and Steward Small-Mid Cap Enhanced Index Fund

- A. The Funds’ Board of Directors (the “Board”) has approved changes to each Fund proposed by Crossmark Global Investments, Inc., the Funds’ investment adviser, in order to implement a new investment strategy for each Fund, including: (i) a new Fund name; (ii) the elimination of the Fund’s policy that, under normal circumstances, the Fund will invest at least 80% of its assets in the securities of companies included in the Fund’s benchmark¹; (iii) for Steward Small-Mid Cap Enhanced Index Fund only, the replacement of the Fund’s policy that, under normal circumstances, the Fund will invest at least 80% of its assets in the securities of small- to mid-cap companies²; (iv) changes to the Fund’s benchmark index; and (v) changes to the Fund’s portfolio management team. The rebalancing of each Fund’s portfolio in connection with the implementation of its new investment strategy is expected to result in the Fund’s recognition of taxable capital gains, which will be passed through to shareholders.

The changes to each Fund described further below will be implemented upon the effectiveness of the Fund’s next annual update to its registration statement on or about August 28, 2021.

¹ The 80% is measured as of the time of investment and is applied to the value of the Fund’s net assets plus the amount of any borrowings for investment purposes. For purposes of this limit, investments include those made directly or through other investment companies that have substantially similar 80% policies.

² The 80% is measured as of the time of investment and is applied to the value of the Fund’s net assets plus the amount of any borrowings for investment purposes. For purposes of this limit, investments include those made directly or through other investment companies that have substantially similar 80% policies.

- B. Steward Large Cap Enhanced Index Fund will be renamed Steward Large Cap Core Fund and Steward Small-Mid Cap Enhanced Index Fund will be renamed Steward Small Cap Growth Fund.
- C. The following disclosure will replace the existing similar disclosure in the “Principal Investment Strategies” section of the applicable Fund’s summary section of the Prospectus:

Steward Large Cap Core Fund

The 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 (see “Values-based Investing” below). Under normal market conditions, the Fund invests at least 80% of its assets in securities of large-cap companies.³ Large-cap companies are defined by the market capitalization range of the Fund’s benchmark index from time to time. The Fund’s benchmark index is a widely recognized broad-based large-cap index and is the same as the first index identified in the Average Annual Total Returns table below. Substantially all of the equity securities in which the Fund invests will be included in the Fund’s benchmark index at the time of purchase. The Fund may invest a portion of its assets in small- and mid-cap companies. The Fund may also invest in other investment companies and real estate investment trusts.

Portfolio management 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. In addition, portfolio management will utilize risk management techniques to establish constraints on the amounts invested in individual securities and sectors. Portfolio management will generally sell a security if its model ranking declines significantly or research reveals a significant deterioration of the company’s fundamentals.

Portfolio management may consider, among other factors, a company’s valuation, financial strength, growth potential, competitive position in its industry, projected future earnings, cash flows and dividends when deciding whether to buy or sell investments. Portfolio management may also consider a company’s environmental, social and governance (ESG) characteristics as determined by portfolio management based on ESG rankings generated by third-party data providers and Crossmark’s own internal research. Portfolio management believes a company’s ESG characteristics, like the more traditional factors of investment analysis listed above, have the potential to impact financial risk and investment

³ The 80% is measured as of the time of investment and is applied to the value of the Fund’s net assets plus the amount of any borrowings for investment purposes. For purposes of this limit, investments include those made directly or through other investment companies that have substantially similar 80% policies. The Fund will provide shareholders with at least 60 days’ prior notice of any change in this policy.

returns, and that such characteristics are best analyzed in combination with those traditional factors.

Steward Small Cap Growth Fund

The Fund's principal investment strategy is to invest in a portfolio of small-cap growth securities, subject to the limitations of the Fund's values-based screening policies (see "Values-based Investing" below). Under normal market conditions, the Fund invests at least 80% of its assets in securities of small-cap companies.⁴ Small-cap companies are defined as those with market capitalizations no larger than the largest capitalized issuer included in the Fund's benchmark index from time to time. The Fund's benchmark index is a widely recognized broad-based small-cap index and is the same as the first index identified in the Average Annual Total Returns table below.

The Fund invests primarily in equity securities. The principal type of equity security in which the Fund invests is common stock. The Fund may also invest in other investment companies and up to 15% of its net assets in real estate investment trusts.

The Fund invests primarily in securities that are considered by portfolio management to have potential for earnings or revenue growth. The security selection process is based on a three-step process that includes fundamental, valuation and timeliness analysis:

- Fundamental analysis involves building a series of financial models. The goal is to find high quality, fundamentally sound issuers operating in an attractive industry.
- Valuation analysis focuses on identifying attractively valued securities given their growth potential over a one- to two-year horizon.
- Timeliness analysis is used to help identify the "timeliness" of a purchase. In this step, relative price strength, trading volume characteristics and trend analysis are reviewed for signs of deterioration. If a security shows signs of deterioration, it will not be considered as a candidate for the portfolio.

Portfolio management considers selling a security if the investment thesis for owning the security is no longer valid, the stock reaches its price target or timeliness factors indicate that the risk/return characteristics of the stock are viewed in the market as no longer attractive.

Portfolio management may consider, among other factors, a company's valuation, financial strength, growth potential, competitive position in its industry, projected future earnings, cash flows and dividends when deciding whether to buy or sell investments. Portfolio management may also consider a company's environmental, social and governance (ESG)

⁴ The 80% is measured as of the time of investment and is applied to the value of the Fund's net assets plus the amount of any borrowings for investment purposes. For purposes of this limit, investments include those made directly or through other investment companies that have substantially similar 80% policies. The Fund will provide shareholders with at least 60 days' prior notice of any change in this policy.

characteristics as determined by portfolio management based on ESG rankings generated by third-party data providers and Crossmark's own internal research. Portfolio management believes a company's ESG characteristics, like the more traditional factors of investment analysis listed above, have the potential to impact financial risk and investment returns, and that such characteristics are best analyzed in combination with those traditional factors.

- D. The following disclosures will be added in the "Principal Risks of Investing in the Fund" section in the applicable Fund's summary section of the Prospectus and in the "Principal Risks" section of the Prospectus relating to the applicable Fund:

Steward Large Cap Core Fund

- **Small- and Mid-Cap Companies Risk** – Investments in small- and mid-cap companies are subject to the risks of equity securities. Investment in small- and mid-cap companies may involve greater risks than securities of large-cap companies because small- and mid-cap companies generally have a limited track record. Small- and mid-cap companies often have narrower markets, more limited managerial and financial resources and a less diversified product offering than larger, more established companies. As a result of these factors, the prices of these securities can be more volatile, which may increase the volatility of the Fund's portfolio. For small-cap companies, these risks are increased.
- **ESG Investing Risk** – When portfolio management considers ESG factors in its fundamental research process and when making investment decisions, there is a risk that the Fund may forgo otherwise attractive investment opportunities or increase or decrease its exposure to certain types of issuers and, therefore, may underperform funds that do not consider ESG factors.

Steward Small Cap Growth Fund

- **ESG Investing Risk** – When portfolio management considers ESG factors in its fundamental research process and when making investment decisions, there is a risk that the Fund may forgo otherwise attractive investment opportunities or increase or decrease its exposure to certain types of issuers and, therefore, may underperform funds that do not consider ESG factors.

- E. For Steward Large Cap Core Fund, the existing disclosure under the "Growth Stocks" and "Value Stocks" headings and, for Steward Small Cap Growth Fund, the disclosure under the "Value Stocks" heading will be deleted from the "Principal Risks of Investing in the Fund" section of the applicable Fund's summary section of the Prospectus and the "Principal Risks" section of the Prospectus relating to the applicable Fund.
- F. The following disclosure will be added under the "Average Annual Total Returns" table in the applicable Fund's summary section of the Prospectus:

Steward Large Cap Core Fund

The Russell 1000 Index replaced the S&P 500 Index as the Fund's benchmark index because Crossmark believes the Russell 1000 Index more accurately reflects the Fund's current investment strategies.

Steward Small Cap Growth Fund

The Russell 2000 Index replaced the S&P 1000 Index as the Fund's benchmark index because Crossmark believes the new index more accurately reflects the Fund's current investment strategies.

- G. The following disclosure will replace the existing disclosure in the "Management" section in the applicable Fund's summary section of the Prospectus:

Steward Large Cap Core Fund

Crossmark is the Fund's investment adviser. The Fund's co-portfolio managers are Robert Doll and Brent Lium. Mr. Doll is Chief Investment Officer of Crossmark and has served as a portfolio manager of the Fund since 2021. Mr. Lium is Managing Director – Head of Equity Investments of Crossmark and has served as a portfolio manager of the Fund since 2019.

Steward Small Cap Growth Fund

Crossmark is the Fund's investment adviser. The Fund's co-portfolio managers are Brent Lium and Ryan Caylor. Mr. Lium is Managing Director – Head of Equity Investments of Crossmark and has served as a portfolio manager of the Fund since 2019. Mr. Caylor is Head of Research and a Portfolio Manager of Crossmark and has served as a portfolio manager of the Fund since 2020.

- H. The following disclosure will be added under the "Portfolio Managers" heading of the "Management" section of the applicable Fund's Prospectus:

Steward Large Cap Core Fund

Robert Doll joined Crossmark in May 2021 as Chief Investment Officer. Prior to joining Crossmark, he held roles of Senior Portfolio Manager and Chief Equity Strategist at Nuveen and BlackRock, President and Chief Investment Officer at Merrill Lynch Investment Managers, and Chief Investment Officer at Oppenheimer Funds, Inc. He received his Bachelor's Degrees in Accounting and Economics from Lehigh University and his MBA from the Wharton School of the University of Pennsylvania. He is a Certified Public Accountant (CPA) and a Chartered Financial Analyst (CFA).

2. All Funds

- A. The Funds' Board of Directors (the "Board") has approved changes to each Fund proposed by Crossmark Global Investments, Inc., the Funds' investment adviser, in order to implement: (i) the addition of a front-end sales charge to the Fund's Class A shares and (ii) changes to the Fund's values-based screening policies. In connection with the addition of a front-end sales charge to the Fund's Class A shares, Crossmark will also implement

changes to the Funds' exchange privileges. **The changes to each Fund described further below will be implemented upon the effectiveness of the Fund's next annual update to its registration statement on or about August 28, 2021.**

- B. Class A shares of all Funds other than Steward Select Bond Fund will be subject to a maximum front-end sales charge of 5.75% of the purchase amount and Class A shares of Steward Select Bond Fund will be subject to a maximum front-end sales charge of 3.75% of the purchase amount, in each case subject to applicable waivers and discounts to be described in detail in the each Fund's next annual update to its registration statement. Current Class A shareholders of a Fund, as of the date of the effectiveness of the Fund's next annual update to its registration statement, will not be subject to the front-end sales charge on any additional investments in Class A shares of the Fund. However, current Class A shareholders of a Fund will be subject to the front-end sales charge on new investments in Class A shares of a Fund that they are not invested in as of the date of the effectiveness of the Fund's next annual update to its registration statement.
- C. The following will replace all existing similar disclosure relating the Funds' values-based screening policies in the "Principal Investment Strategies" section of each Fund's summary section of the Prospectus:

In implementing its investment strategies, the Fund applies a set of values-based screens to use its best efforts to avoid investing in companies that are determined by Crossmark, pursuant to screening guidelines approved by the Fund's Board of Directors, to be: (1) materially involved in the production, distribution, retail, supply or licensing of alcohol or related products; (2) materially involved in the production, distribution, retail, supply or licensing of tobacco or related products (to include vaping and other alternative smoking products); (3) materially involved in gambling (to include the manufacture, distribution and operation of facilities and equipment whose intended use is gambling); (4) directly participating in providing abortions and/or the production of drugs that are used to terminate pregnancy; (5) leasing real estate to facilities providing abortions; (6) directly engaged in scientific research using stem cells derived from human embryos, fetal tissue or human embryo cloning techniques; (7) directly involved in the production, distribution or retail of adult entertainment; or (8) directly involved in the production, distribution, retail, supply or licensing of psychoactive recreational cannabis or derivative products. Because the Fund uses its best efforts to avoid investments in companies that do not pass the values-based screening criteria, it will divest itself, in a timely manner, of securities of companies that are subsequently added to the list of prohibited companies, although the sale may be delayed if such securities are illiquid or if Crossmark determines that an immediate sale would have a negative tax or other effect on the Fund. However, the Fund may invest up to 5% of its total assets in certain collective investment vehicles or derivatives that may hold or derive value from securities issued by otherwise excluded companies.

For purposes of the alcohol, tobacco and gambling screens, material involvement means that a company derives 10% or more of its revenues from the screened activities. For

purposes of the adult entertainment screen, companies directly involved in the production, distribution or retail of adult entertainment (defined as media and materials intended to appeal exclusively to the prurient interest) and companies that derive 2% or more of their revenues from the screened activities are screened. For purposes of the abortion, abortion facilities, stem cell research and cannabis screens, there is no revenue threshold; any direct involvement in the screened activities will cause a company to be screened out of the investment universe. For purposes of the abortion and abortion facilities screens, a company that is not itself directly involved in the screened activities will be screened out of the investment universe if (a) it owns 20% or more of another company that is directly participating in the screened activities, or (b) it is 50% or more owned by another company that is directly participating in the screened activities.

- D. The following will replace existing similar disclosure in the “Values-Based Screening Policies” section of each Fund’s Prospectus:

The Funds offer investors the opportunity to pursue investment goals while being consistent with widely held traditional values. In implementing its investment strategies, each Fund applies a set of values-based screens to use its best efforts to avoid investing in companies that are determined by Crossmark, pursuant to screening guidelines approved by the Fund’s Board of Directors, to be: (1) materially involved in the production, distribution, retail, supply or licensing of alcohol or related products; (2) materially involved in the production, distribution, retail, supply or licensing of tobacco or related products (to include vaping and other alternative smoking products); (3) materially involved in gambling (to include the manufacture, distribution and operation of facilities and equipment whose intended use is gambling); (4) directly participating in providing abortions and/or the production of drugs that are used to terminate pregnancy; (5) leasing real estate to facilities providing abortions; (6) directly engaged in scientific research using stem cells derived from human embryos, fetal tissue or human embryo cloning techniques; (7) directly involved in the production, distribution or retail of adult entertainment; or (8) directly involved in the production, distribution, retail, supply or licensing of psychoactive recreational cannabis or derivative products. Because each Fund uses its best efforts to avoid investments in companies that do not pass the values-based screening criteria, it will divest itself, in a timely manner, of securities of companies that are subsequently added to the list of prohibited companies, although the sale may be delayed if such securities are illiquid or if Crossmark determines that an immediate sale would have a negative tax or other effect on the Fund. However, each Fund may invest up to 5% of its total assets in certain collective investment vehicles or derivatives that may hold or derive value from securities issued by otherwise excluded companies.

For purposes of the alcohol, tobacco and gambling screens, material involvement means that a company derives 10% or more of its revenues from the screened activities. For purposes of the adult entertainment screen, companies directly involved in the production, distribution or retail of adult entertainment (defined as media and materials intended to appeal exclusively to the prurient interest) and companies that derive 2% or more of their

revenues from the screened activities are screened. For purposes of the abortion, abortion facilities, stem cell research and cannabis screens, there is no revenue threshold; any direct involvement in the screened activities will cause a company to be screened out of the investment universe. For purposes of the abortion and abortion facilities screens, a company that is not itself directly involved in the screened activities will be screened out of the investment universe if (a) it owns 20% or more of another company that is directly participating in the screened activities, or (b) it is 50% or more owned by another company that is directly participating in the screened activities.

The Funds may apply additional values-based screening criteria that are deemed by the Funds' Board, in consultation with Crossmark, to be consistent with widely held traditional values.

- E. The following will replace existing similar disclosure in the "Exchanging Fund Shares" section of each Fund's Prospectus:

Exchanges between the same share classes of different Funds are permitted. Certain exchanges between different share classes of the same Fund are also permitted, as described below and in each case subject to Crossmark's discretion:

- **Class A to Institutional Class or Class R6.** Subject to eligibility requirements.
- **Class C to Class A or Institutional Class.** Subject to eligibility requirements and only in instances where the Class C shares are not currently subject to a CDSC.
- **Institutional Class to Class R6.** Subject to eligibility requirements.
- **Institutional Class to Class A.** Subject to eligibility requirements and only in connection with a change in a financial intermediary's account type or otherwise in accordance with the intermediary's policies and procedures that renders a shareholder ineligible for Institutional Class shares. The availability of this exchange privilege depends on the policies, procedures and trading platforms of the intermediary. Investors should contact their financial intermediary to learn more about the details of this exchange feature.

An exchange must satisfy the applicable minimum investment and other eligibility requirements for the share class and the Fund into which you wish to exchange and such Fund must be available for sale in your state. Shares are exchanged at equal aggregate value based on the respective NAVs of the applicable share classes.

There is no sales charge or other fee charged on exchanges, except:

- if you exchange Class A shares of Steward Select Bond Fund for Class A shares of a different Fund, you may be subject to a front-end sales charge based on the difference in the front-end sales charge applied to your original purchase of Class A shares of Steward Select Bond Fund and the front-end sales charge that would have applied if your original purchase was of Class A shares of the different Fund (if higher); and

- if you exchange Class C shares of a Fund for Class C shares of a different Fund you may be subject to the CDSC if you redeem your exchanged shares prior to twelve months from the date you originally purchased shares.

These exchange privileges may be amended or terminated upon 60 days' notice to shareholders.

You may place an exchange order by:

- Mailing your exchange order to the Transfer Agent's address.
- Telephoning 1-800-695-3208. Telephone exchange orders may be placed from 8:00 a.m. to 4:00 p.m. Eastern Time on any business day. You may decline this option on the Investment Application.

Remember that exchanges between different Funds involve a sale of shares, with possible tax consequences. However, exchanges between different share classes of the same Fund generally are not taxable for federal income tax purposes and no gain or loss will generally be reported on such exchanges. See "Dividends, Distributions, and Tax Matters" below.

Please retain this Supplement for future reference.

Supplement to Prospectus dated 03/15/2021

STEWARD FUNDS, INC.
on behalf of its series
Steward Covered Call Income Fund
Steward Global Equity Income Fund
Steward International Enhanced Index Fund
Steward Large Cap Enhanced Index Fund
Steward Select Bond Fund
Steward Small-Mid Cap Enhanced Index Fund
(the "Funds")

Supplement dated March 15, 2021 to the Currently Effective Prospectus and Statement of Additional Information dated August 31, 2020

This Supplement reports the following changes to information in the Funds' Prospectus and Statement of Additional Information dated August 31, 2020.

- A. Effective immediately, Ryan Caylor is added as a co-portfolio manager for Steward Covered Call Income Fund and Steward Global Equity Income Fund, and Brent Lium is added as a co-portfolio manager for Steward Global Equity Income Fund. Mr. Caylor is a Portfolio Manager and Head of Research of Crossmark Global Investments, Inc. ("Crossmark"), the Funds' investment adviser. Mr. Lium is Managing Director – Head of Equity Investments of Crossmark.

Paul Townsen, Managing Director of Crossmark, continues to serve as a co-portfolio manager for Steward Covered Call Income Fund, and John Wolf, Managing Director of Crossmark, continues to serve as a co-portfolio manager for Steward Global Equity Income Fund. Day-to-day management of Steward Covered Call Income Fund is carried out by Messrs. Townsen and Caylor and day-to-day management of Steward Global Equity Income Fund is carried out by Messrs. Wolf, Lium and Caylor.

- B. Effective immediately, the following is added to the existing similar disclosure contained in the "Portfolio Managers" section of the Statement of Additional Information:

Fund	Portfolio Managers	Dollar Range of Equity Securities in Fund Beneficially Owned ¹
Steward Covered Call Income Fund	Ryan Caylor	\$1-\$10,000
Steward Global Equity Income Fund	Ryan Caylor	\$1-\$10,000
	Brent Lium	\$0

¹ Information provided as of December 31, 2020.

- C. Effective immediately, the following replaces existing similar disclosure contained in the "Portfolio Managers" section of the Statement of Additional Information:

Portfolio Manager	Number of Registered Investment Companies	Assets under Management	Number of Private Accounts	Assets under Management	Total Assets
Brent Lium ¹	4	\$1,173,581,033	946	\$2,381,544,340	\$3,555,125,373
Ryan Caylor ¹	5	\$,1,206,085,947	79	\$649,375,361	\$1,855,461,308

¹ Information provided as of December 31, 2020.

D. Effective immediately, the following replaces existing similar disclosure contained in the “Directors and Executive Officers” section of the Statement of Additional Information:

Name, Address, Age	Positions Held with Fund	Term of Office ¹ and Length of Time Served	Principal Occupation(s) During Past 5 Years	Other Directorships/ Trusteeships Held by Officer During the Past 5 Years
Executive Officers				
Michael L. Kern, III, CFA 15375 Memorial Drive, Suite 200 Houston, TX 77079 Birth Year: 1973	President and Treasurer	Since 2016	President, CEO and Treasurer, Crossmark Global Holdings, Inc. (May 2015 - Present); President, CEO and Treasurer, Crossmark Global Investments, Inc. and Crossmark Distributors, Inc. (2016 - Present); Chief Compliance Officer, Crossmark Distributors, Inc. (August 1, 2017 - December 11, 2017); Secretary, Crossmark Global Investments, Inc. and Crossmark Distributors, Inc. (2016 - 2018)	Stratford Cambridge Group Investments – Advisory Board (2011 - 2017); Foundation Capital Resources (2015 - Present)
John R. Wolf 15375 Memorial Drive, Suite 200 Houston, TX 77079 Birth Year: 1961	Executive Vice President	Since 2004	Managing Director, Crossmark Global Investments, Inc. (2019 - Present); Managing Director – Equity Investments, Crossmark Global Investments, Inc. (1996 - 2019)	N/A
Brent Lium, CFA 15375 Memorial Drive, Suite 200 Houston, TX 77079 Birth Year: 1969	Executive Vice President	Since 2019	Managing Director – Head of Equity Investments, Crossmark Global Investments, Inc. (February 2021 - Present); Managing Director, Crossmark Global Investments, Inc. (2019 - February 2021); Portfolio Manager, Invesco Ltd. (2001 - 2019)	N/A
Victoria Fernandez, CFA 15375 Memorial Drive, Suite 200 Houston, TX 77079 Birth Year: 1973	Executive Vice President	Since 2014	Chief Market Strategist, Crossmark Global Investments, Inc. (2018 - Present); Managing Director – Fixed Income Investments, Crossmark Global Investments, Inc. (2012 - 2018)	N/A
Paul Townsend 15375 Memorial Drive, Suite 200 Houston, TX 77079 Birth Year: 1971	Executive Vice President	Since 2017	Managing Director, Crossmark Global Investments, Inc. (2017 - Present); Senior Vice President, Crossmark Global Investments, Inc. (2015 - 2017)	N/A
Ryan Caylor, CFA 15375 Memorial Drive, Suite 200 Houston, TX 77079 Birth Year: 1988	Executive Vice President	Since 2020	Portfolio Manager, Crossmark Global Investments, Inc. (2020 - Present); Head of Research, Crossmark Global Investments, Inc. (2019 - Present); Senior Research Analyst, Crossmark Global Investments, Inc. (2016 - 2019); Associate, Tudor, Pickering, Holt & Co. (2013 - 2016)	N/A

Charles Sylvester 15375 Memorial Drive, Suite 200 Houston, TX 77079 Birth Year: 1964	Executive Vice President	Since 2020	Managing Director – Head of Sales & Distribution, Crossmark Global Investments, Inc. (October 2019 - Present); Senior Vice President, Crossmark Global Investments, Inc. (June 2019 - September 2019); Senior Vice President, Invesco Ltd. (April 2000 - May 2019)	N/A
Patrick N. Garboden 15375 Memorial Drive, Suite 200 Houston, TX 77079 Birth Year: 1957	Executive Vice President and Liquidity Risk Management Program Administrator	Since 2018	Senior Portfolio Manager, Crossmark Global Investments, Inc. (October 2008 - Present)	N/A
Jim A. Coppedge 15375 Memorial Drive, Suite 200 Houston, TX 77079 Birth Year: 1968	Executive Vice President, Chief Compliance Officer, Secretary and Assistant Treasurer	Since 2017	General Counsel and Chief Compliance Officer, Crossmark Global Investments, Inc. (2017 - Present); General Counsel and Chief Compliance Officer, Crossmark Distributors, Inc. (December 11, 2017 - Present); Secretary, Crossmark Global Investments, Inc. and Crossmark Global Distributors, Inc. (2018 - Present)	N/A
Jessica Gunter 15375 Memorial Drive, Suite 200 Houston, TX 77079 Birth Year: 1987	Assistant Secretary and Assistant Treasurer	Since 2020	Senior Compliance Officer and Associate General Counsel, Crossmark Global Investments, Inc. (2020 - Present); Teacher, St. Laurence Catholic School (2015 - 2020)	N/A
Patricia Mims 15375 Memorial Drive, Suite 200 Houston, TX 77079 Birth Year: 1960	Assistant Treasurer	Since 2021	Financial Operations Principal, Crossmark Distributors, Inc. (2018 - Present); Senior Compliance Officer, Crossmark Global Investments, Inc. (October 2018 - 2020); Assistant Secretary, Crossmark Global Investments, Inc. and Crossmark Distributors, Inc. (2018 - 2020); Senior Compliance Associate, Crossmark Global Investments, Inc. (April 2013 - October 2018)	N/A

¹ Steward Funds, Inc. officers are elected by the Board annually and hold office until the next annual Board meeting at which officers are elected and until his or her successor is elected and qualified.

Please retain this Supplement for future reference.

Supplement to Prospectus dated 10/23/2020

STEWARD FUNDS, INC.
on behalf of its series
Steward Covered Call Income Fund
Steward Select Bond Fund
(the “Funds”)

Supplement dated October 23, 2020 to the Currently Effective Prospectus dated August 31, 2020

This Supplement reports the following changes to information in the Funds’ Prospectus dated August 31, 2020.

- A. Effective immediately, the following information replaces the existing similar disclosure in the last sentence of the third paragraph under “Principal Investment Strategies” in Steward Covered Call Income Fund’s summary section of the Prospectus.

The Fund’s benchmark index is a widely recognized broad-based large-cap index and is the same as the second index identified in the Average Annual Total Returns table below.

- B. Effective immediately, the following information replaces the existing similar disclosure in the seventh paragraph under “Principal Investment Strategies” in Steward Select Bond Fund’s summary section of the Prospectus.

When the portfolio manager believes that future U.S. interest rates will trend to higher levels (largely, but not entirely, due to an expected increase in general economic activity producing a change in Federal Reserve Bank policy), the portfolio manager typically will decrease the portfolio’s duration. When the portfolio manager believes that future U.S. interest rates will trend to lower levels (largely, but not entirely, due to an expected decrease in general economic activity producing a change in Federal Reserve Bank policy), the portfolio manager typically will increase the portfolio’s duration. Contributing to duration target decisions is a view of future inflationary price pressures which also determine Federal Reserve Bank policymaking expectations. Other factors such as liquidity, credit concerns, and relative yield levels may also direct how duration is created across sectors and may inhibit, or augment, how portfolio duration targets are selected.

Please retain this Supplement for future reference.



[CROSSMARKGLOBAL.COM](https://crossmarkglobal.com)

August 31, 2020

STEWARD FUNDS PROSPECTUS

Steward Covered Call Income Fund
Class A SCJAX
Class C SCJCX
Class R6 SCJKX
Institutional Class SCJIX

Steward Global Equity Income Fund
Class A SGIDX
Class C SGIFX
Class R6 SGIGX
Institutional Class SGISX

Steward International Enhanced Index Fund
Class A SNTKX
Class C SNTDX
Class R6 SNTFX
Institutional Class SNTCX

Steward Large Cap Enhanced Index Fund
Class A SEEKX
Class C SEEBX
Class R6 SEEHX
Institutional Class SEECX

Steward Select Bond Fund
Class A SEAKX
Class C SEAAX
Class R6 SEABX
Institutional Class SEACX

Steward Small-Mid Cap Enhanced Index Fund
Class A TRDFX
Class C SSMEX
Class R6 SSMOX
Institutional Class SCECX



Beginning on January 1, 2021, as permitted by regulations adopted by the Securities and Exchange Commission (the "SEC"), paper copies of the Funds' annual and semi-annual shareholder reports will no longer be sent by mail, unless you specifically request paper copies of the reports. Instead, the reports will be made available on the Funds' website at [www.crossmarkglobal.com](https://crossmarkglobal.com), and you will be notified by mail each time a report is posted and provided with a website link to access the report.

If you already elected to receive shareholder reports electronically, you will not be affected by this change and you need not take any action. You may elect to receive shareholder reports and other communications from the Funds electronically anytime by contacting your financial intermediary (such as a broker-dealer or bank), or if you are a direct investor, by calling 1-713-243-6746 or sending an email request to Jim Coppedge, jcoppedge@crossmarkglobal.com.

You may elect to receive all future reports in paper free of charge. If you invest through a financial intermediary, you can contact your financial intermediary to request that you continue to receive paper copies of your shareholder reports. If you invest directly with the Funds, you can call 1-713-243-6746 or sending an email request to jcoppedge@crossmarkglobal.com to continue receiving paper copies of your shareholder reports. Your election to receive reports in paper will apply to all Funds held in your account if you invest through your financial intermediary or all Funds held with the Transfer Agent if you invest directly with the Funds.

The SEC has not approved or disapproved the shares described in this Prospectus or determined if this Prospectus is truthful or complete. Any representation to the contrary is a criminal offense.

STEWARD FUNDS

Steward Covered Call Income Fund
Steward Global Equity Income Fund
Steward International Enhanced Index Fund
Steward Large Cap Enhanced Index Fund
Steward Select Bond Fund
Steward Small-Mid Cap Enhanced Index Fund

PROSPECTUS

August 31, 2020

A NOTE ABOUT THE STEWARD FUNDS MANAGEMENT COMPANIES

Throughout this Prospectus, you will see references to the following companies that manage, distribute and service the Steward Funds:

- **Crossmark Global Investments, Inc.** (referred to as **Crossmark**) is the Funds' investment adviser and is responsible for executing each Fund's investment strategies. Crossmark also provides values-based portfolio screening services to the Funds for use in the management of the Funds' investment portfolios, as well as administration, compliance and claim preparation services to the Funds.
- **Crossmark Distributors, Inc.** (referred to as **Crossmark Distributors**) is the Funds' distributor and is responsible for developing and maintaining relationships with brokers and other financial intermediaries who sell the Funds' shares and service shareholder accounts.

Crossmark and Crossmark Distributors are affiliated companies, each a wholly owned subsidiary of Crossmark Global Holdings, Inc. The principal offices for these companies are located at 15375 Memorial Dr., Suite 200, Houston, TX 77079.

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STEWARD COVERED CALL INCOME FUND

Investment Objective: Dividend income and options premium income, with the potential for capital appreciation and less volatility than the broad equity market.

Fees and Expenses of the Fund

The following table describes the fees and expenses that you may pay if you buy and hold shares of the Fund.

SHAREHOLDER FEES

(fees paid directly from your investment)

	Class A	Class C	Class R6	Institutional Class
Maximum sales charge (load) imposed on purchases	None	None	None	None
Maximum deferred sales charge (CDSC) (as a percentage of redemption proceeds)	None	1.00%	None	None
Maximum sales charge (load) imposed on reinvested dividends and other distributions	None	None	None	None
Maximum account fee	None	None	None	None

Class C shares are subject to a CDSC. If you redeem your shares within twelve months of purchase you will be assessed a 1% CDSC. Class C shares convert to Class A shares after eight years. If you purchase Class C shares through a broker-dealer or other financial intermediary (such as a bank), your intermediary may impose different conversion terms, including an earlier conversion.

Class R6 shares are made available to authorized dealers without any distribution-related payments or account servicing payments. Accordingly, you may be charged a commission or other account management or service fee by your dealer which is not reflected herein.

ANNUAL FUND OPERATING EXPENSES

(expenses that you pay each year as a percentage of the value of your investment)

	Class A	Class C	Class R6	Institutional Class
Management fees ¹	0.63%	0.63%	0.63%	0.63%
Distribution (12b-1) fees	0.25%	1.00%	None	None
Other expenses ²	0.80%	0.87%	0.71%	0.72%
Total annual Fund operating expenses	1.68%	2.50%	1.34%	1.35%
Fee waiver and/or expense reimbursement ³	0.43%	0.50%	0.44%	0.35%
Total annual Fund operating expenses after fee waiver and/or expense reimbursement	1.25%	2.00%	0.90%	1.00%

¹ "Management fees" are restated to reflect the Fund's current management fee rate effective August 1, 2019.

- ² "Other expenses" are restated to reflect the Fund's current administration fee rate effective August 1, 2019.
- ³ Crossmark has contractually agreed through August 30, 2021 to waive fees and reimburse expenses to the extent that total annual Fund operating expenses (excluding brokerage costs, interest, taxes, dividend expense on short positions, litigation and indemnification expenses, acquired fund fees and expenses and extraordinary expenses (as determined under generally accepted accounting principles)) exceed 1.25%, 2.00%, 0.90% and 1.00% for Class A, Class C, Class R6 and Institutional Class, respectively. If it becomes unnecessary for Crossmark to waive fees or make reimbursements, Crossmark may recapture any of its prior waivers or reimbursements for a period not to exceed three fiscal years from the fiscal year in which the waiver or reimbursement was made to the extent that such a recapture does not cause the total annual Fund operating expenses (excluding brokerage costs, interest, taxes, dividend expense on short positions, litigation and indemnification expenses, acquired fund fees and expenses and extraordinary expenses (as determined under generally accepted accounting principles)) to exceed the applicable expense limitation in effect at the time of recoupment or in effect at the time of the waiver or reimbursement, whichever is lower. The agreement to waive fees and reimburse expenses may be terminated by the Board of Directors at any time and will terminate automatically upon termination of the Investment Advisory Agreement.

Example

This example can help you compare the cost of investing in the Fund with the cost of investing in other mutual funds. It assumes:

- You invest \$10,000 for the periods shown and then redeem all your shares at the end of those periods (except Class C is also shown assuming you kept your shares);
- Your investment has a 5% return each year; and
- The Fund's operating expenses remain the same (including one year of capped expenses in each period).

Although your actual costs may be higher or lower, based on these assumptions your costs would be:

	1 Year	3 Years	5 Years	10 Years
Class A	\$ 127	\$488	\$ 872	\$ 1,951
Class C (With Redemption)	\$303	\$ 731	\$1,286	\$2,798
Class C (Without Redemption)	\$203	\$ 731	\$1,286	\$2,798
Class R6	\$ 92	\$ 381	\$ 692	\$ 1,574
Institutional Class	\$ 102	\$ 393	\$ 706	\$ 1,593

Portfolio Turnover

The Fund pays transaction costs, such as commissions, when it buys and sells securities (or "turns over" its portfolio). A higher portfolio turnover rate may indicate higher transaction costs and may result in higher taxes when Fund shares are held in a taxable account. These costs, which are not reflected in annual fund operating expenses or in the example, affect the Fund's performance. The Portfolio may actively trade portfolio securities to achieve its principal investment strategies. During the most recent fiscal year, the Fund's portfolio turnover rate was 135% of the average value of its portfolio.

Principal Investment Strategies

The Fund's principal investment strategy is to invest in a portfolio of large-cap, dividend-paying, equity securities that are listed on U.S. exchanges and to write (sell) covered call options on those securities with the overall goal of providing options premium income

and lowering volatility of the Fund's portfolio when compared to the broader uncovered large-cap securities market, subject to the limitations of the Fund's values-based screening policies. In implementing its investment strategies, the Fund applies a set of values-based screens to use its best efforts to avoid investing in companies that are determined by Crossmark, pursuant to screening guidelines approved by the Fund's Board of Directors, to be: (1) materially involved in the production, distribution, retail, supply or licensing of alcohol or related products; (2) materially involved in the production, distribution, retail, supply or licensing of tobacco or related products (to include vaping and other alternative smoking products); (3) materially involved in gambling (to include the manufacture, distribution and operation of facilities and equipment whose intended use is gambling); (4) directly participating in providing abortions and/or the production of drugs marketed with the primary intent to terminate pregnancy; (5) directly engaged in scientific research using stem cells derived from human embryos, fetal tissue or human embryo cloning techniques; (6) directly involved in the production, distribution or retail of adult entertainment; or (7) directly involved in the production, distribution, retail, supply or licensing of psychoactive recreational cannabis or derivative products.

Under normal market circumstances, the Fund will:

- write (sell) call options on at least 80% of its equity securities
- invest at least 80% of its assets in the securities of companies included in the Fund's benchmark*

The Fund's equity investments will consist primarily of common stocks of large U.S. companies, most of which will pay dividends, with sufficient liquidity and option market interest to suggest that call options can be readily written on those securities. The Fund's benchmark index is a widely recognized broad-based large-cap index and is the same as the first index identified in the Average Annual Total Returns table below.

Covered call options may be written on the Fund's equity securities. A call option gives the purchaser of the option the right to buy, and the writer, in this case, the Fund, the obligation to sell, the underlying security at a specified exercise price at any time prior and up to the expiration of the contract. When call options are written, the Fund will typically write options with exercise prices that are above the current market price of the security, thus providing room for growth. The purchaser pays a premium to the Fund for the option so the premium is an extra source of income to the Fund. If the price of the underlying security rises, but does not rise to the level of the exercise price, the option would not typically be exercised and the Fund would keep both the security at its appreciated value and the option premium. However, if the price of the underlying security rises above the exercise price of the option prior to expiration of the option and the option is exercised, the Fund will lose the value of that extra appreciation, although the loss in appreciation will be moderated by the amount of the option premium received by the Fund. If the price of the security drops below the price at the time the option was written, such loss in value will be diminished by the value of the premium.

The covered call strategy used by the Fund is designed to earn extra income for the Fund from premiums to moderate the impact of market declines and to reduce the volatility of the Fund's portfolio. This strategy means that the Fund may be expected to underperform equity markets during periods of sharply rising equity prices; conversely, by using this strategy, the Fund

* The 80% is measured as of the time of investment and is applied to the value of the Fund's net assets plus the amount of any borrowings for investment purposes. For purposes of this limit, investments include those made directly or through other investment companies that have substantially similar 80% policies. The Fund will provide shareholders with at least 60 days' prior notice of any change in this policy.

would tend to outperform equity markets during periods of flat or declining equity prices due to the Fund's receipt of premiums from selling the call options. Covered call options on a particular equity security may be sold up to the full number of shares of that equity security held by the Fund. For securities on which options expire unexercised, the Fund can write more options, thus earning more premium income, until an option on the security is exercised. The Fund's portfolio manager considers several factors when writing (selling) options, including the overall equity market outlook, factors affecting the particular industry sector, individual security considerations, the timing of corporate events and the levels of option premiums.

The companies included in the investment universe represent a broad spectrum of U.S. economic sectors and are primarily U.S. issuers. Changes to the companies in which the Fund invests will usually be prompted by changes in the portfolio manager's evaluation of the relative performance of the securities, changes in a securities option market, or the development of a material portfolio construction issue. Following any changes, the portfolio manager will rebalance the portfolio in an attempt to more closely match the characteristics of the broader mid- and large-cap market. To the extent that a rebalance involves buying new securities, the Fund's portfolio manager will write calls against those securities in due course. To the extent that a rebalance involves selling securities, the Fund's portfolio manager will close out the option positions against the security being sold. In addition, since the Fund uses its best efforts to avoid investments in companies that do not pass the Fund's values-based screening criteria, it will divest itself, in a timely manner, of securities that are subsequently added to the list of prohibited securities. The Fund may also close out (buy back) call options it has written in order to adjust the Fund's risk profile or in anticipation of certain corporate actions and/or events such as ex-dividend dates, earnings announcements and/or other material corporate actions.

Values-based Investing. The Fund applies a set of values-based screens to use its best efforts to avoid investing in companies that are determined by Crossmark, pursuant to screening guidelines approved by the Fund's Board of Directors, to be: (1) materially involved in the production, distribution, retail, supply or licensing of alcohol or related products; (2) materially involved in the production, distribution, retail, supply or licensing of tobacco or related products (to include vaping and other alternative smoking products); (3) materially involved in gambling (to include the manufacture, distribution and operation of facilities and equipment whose intended use is gambling); (4) directly participating in providing abortions and/or the production of drugs marketed with the primary intent to terminate pregnancy; (5) directly engaged in scientific research using stem cells derived from human embryos, fetal tissue or human embryo cloning techniques; (6) directly involved in the production, distribution or retail of adult entertainment; or (7) directly involved in the production, distribution, retail, supply or licensing of psychoactive recreational cannabis or derivative products. However, the Fund may invest up to 5% of its total assets in certain collective investment vehicles or derivatives that may hold or derive value from securities issued by otherwise excluded companies.

For purposes of the alcohol, tobacco and gambling screens, material involvement means that a company derives 10% or more of its revenues from the screened activities. For purposes of the adult entertainment screen, companies directly involved in the production, distribution or retail of adult entertainment (defined as media and materials intended to appeal exclusively to the prurient interest) and companies that derive 2% or more of their revenues from the screened activities are screened. For purposes of the abortion, stem cell research and cannabis screens, there is no revenue threshold; any direct involvement in the screened activities will cause a company to be screened out of the investment universe. For purposes of

the abortion screen, a company that is not itself directly involved in the screened activities will be screened out of the investment universe if (a) it owns 20% or more of another company that is directly participating in the screened activities, or (b) it is 50% or more owned by another company that is directly participating in the screened activities.

Principal Risks of Investing in the Fund

Investment in the Fund involves risk. There can be no assurance that the Fund will achieve its investment objective. You can lose money on your investment in the Fund. When you sell your Fund shares, they may be worth less than what you paid for them. The Fund, by itself, does not constitute a balanced investment program. The Fund may not achieve its objective if the portfolio manager's expectations regarding particular securities or markets are not met. The value of shares of the Fund will be influenced by market conditions as well as by the performance of the securities in which the Fund invests. The Fund's performance may be better or worse than that of funds with similar investment policies. The Fund's performance is also likely to be different from that of funds that use different strategies for selecting investments.

The Fund's covered call option strategy to moderate risk may not be successful if markets or individual security prices do not move as expected and may expose the Fund to greater losses than if this strategy had not been used. This strategy can cause the Fund to lose the benefits of greater-than-anticipated increases in value of a security while not protecting it from declines in the value of a security. The Fund will also be limited in its ability to sell a security during the term of an option written on that security. The prices of options can be volatile, causing relevant exchanges to suspend trading during certain periods and limiting the Fund's ability to trade in these instruments. Covered call options can be difficult to close out and may involve extra costs for the Fund, including the costs of higher portfolio turnover often associated with this strategy.

Risks of investing in the Fund include:

- **Call Options Risk** – Writing call options to generate income and to potentially hedge against market declines by generating option premiums involves risk. These risks include, but are not limited to, potential losses if equity markets or an individual equity security do not move as expected and the potential for greater losses than if these techniques had not been used. There are significant differences between the securities and options markets that could result in an imperfect correlation between these markets, causing a given transaction not to achieve its objectives.

Limited Gains: By writing covered call options, the Fund will give up the opportunity to benefit from potential increases in the value of a Fund asset above the exercise price, but it will bear the risk of declines in the value of the asset. Writing call options may expose the Fund to additional costs.

Option Exercise: As the writer of a call option, the Fund cannot control the time when it may be required to fulfill its obligation to the purchaser of the option. Once the Fund has received an exercise notice, it may not be able to effect a closing purchase transaction in order to terminate its obligation under the option and must then deliver the underlying security at the exercise price.

Lack of Liquidity for the Option: Derivatives may be difficult to sell or unwind. There can be no assurance that a liquid market will exist when the Fund seeks to close out an option position. If the Fund were unable to close out a covered call position previously written on a security, it would not be able to sell the underlying security unless the option expired without exercise.

Lack of Liquidity for the Underlying Security: The Fund's investment strategy may also result in a lack of liquidity of the purchase and sale of portfolio securities. Because the Fund will generally hold the stocks underlying the call option, the Fund may be less likely to sell the stocks in its portfolio to take advantage of new investment opportunities.

Value Changes: The value of call options will be affected by changes in the value and dividend rates of the underlying common stocks, an increase in interest rates, changes in the actual or perceived volatility of the stock market and the underlying common stocks and the remaining time to the options' expiration. Additionally, the exercise price of an option may be adjusted downward before the option's expiration as a result of the occurrence of events affecting the underlying equity security. A reduction in the exercise price of an option would reduce the Fund's capital appreciation potential on the underlying security.

- **Values-based Screening Policies** – 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.

- **Equity Securities** – The value of equity securities will rise and fall in response to the activities of the companies that issued the securities, general market conditions and/or economic conditions. If an issuer is liquidated or declares bankruptcy, the claims of owners of the issuer's bonds will take precedence over the claims of owners of its equity securities.

- **Dividend Risk** – The income of the Fund may fluctuate due to the amount of dividends that companies elect to pay.

- **Security Selection and Market Risk** – The Fund's portfolio securities may underperform the market or other funds with similar objectives or may not perform in line with the expectations of the Fund's portfolio manager. The value of the Fund's investments may also change with general market conditions.

- **Market Disruption and Geopolitical Risk** – Geopolitical and other events, including war, terrorism, economic uncertainty, trade disputes, public health crises and related geopolitical events have led, and in the future may lead, to increased market volatility, which may disrupt U.S. and world economies and markets and may have significant adverse direct or indirect effects on the value of the Fund and its investments. Such events include the recent pandemic of the novel coronavirus disease known as COVID-19, the withdrawal of the United Kingdom from the European Union (Brexit) and the ongoing trade disputes between the United States and China. Likewise, natural and environmental disasters and systemic market dislocations may be highly disruptive to economies and markets. Those events as well as other changes in foreign and domestic economic and political conditions also could adversely affect individual issuers or related groups of issuers, securities markets, interest rates, credit ratings, inflation, investor sentiment and other factors affecting the value of the Fund and its investments. Given the increasing interdependence among global economies and markets, conditions in one country, market or region might adversely affect markets, issuers and/or foreign exchange rates in other countries, including the United States. Securities and financial markets may be susceptible to market manipulation or other fraudulent trade practices, which could disrupt the orderly functioning of these markets or adversely affect the value of investments traded in these markets, including investments held by the Fund.

The recent COVID-19 pandemic has caused significant uncertainty, market volatility, decreased economic and other activity and increased government activity. Specifically, COVID-19 has led to significant death and morbidity, and concerns about its further spread have resulted in the closing of schools and non-essential businesses, cancellations, shelter-in-place orders, lower consumer spending in certain sectors, social distancing, bans on large social gatherings and travel, quarantines, government economic stimulus measures, reduced productivity, rapid increases in unemployment, increased demand for and strain on government and medical resources, border closings and global trade and supply chain interruptions, among others. The full effects, duration and costs of the COVID-19 pandemic are impossible to predict, and the circumstances surrounding the COVID-19 pandemic will continue to evolve. The pandemic may affect certain countries, industries, economic sectors, companies and investment products more than others, may exacerbate existing economic, political, or social tensions and may increase the probability of an economic recession or depression. The Fund and its investments may be adversely affected by the effects of the COVID-19 pandemic, and a prolonged pandemic may result in the Fund and its service providers experiencing operational difficulties in coordinating a remote workforce and implementing their business continuity plans, among others.

Market disruptions could cause the Fund to lose money, experience significant redemptions and encounter operational difficulties. Although multiple asset classes may be affected by a market disruption, the duration and effects may not be the same for all types of assets.

- **High Portfolio Turnover Risk** – High portfolio turnover could increase the Fund's transaction costs, result in taxable distributions to shareholders and negatively impact performance.

- **Tax Risk** – Writing covered call options may significantly reduce or eliminate the amount of dividends that constitute qualified dividend income, which is taxed to noncorporate shareholders at lower rates for federal income tax purposes. Covered calls also are subject to federal income tax rules that: 1) limit the allowance of certain losses or deductions by the Fund; 2) convert the Fund's long-term capital gains into higher-taxed short-term capital gains or ordinary income; 3) convert the Fund's ordinary losses or deductions to capital losses, the deductibility of which is more limited; and/or 4) cause the Fund to recognize income or gains without a corresponding receipt of cash.

- **Issuer Risk** – The value of a security may decline for a number of reasons that directly relate to the issuer, such as management performance, financial leverage and reduced demand for the issuer's goods or services.

- **Management Risk** – The Fund is subject to management risk because it is an actively managed investment portfolio. Crossmark will apply investment techniques and risk analyses in making investment decisions for the Fund, but there can be no guarantee that these will produce the desired results.

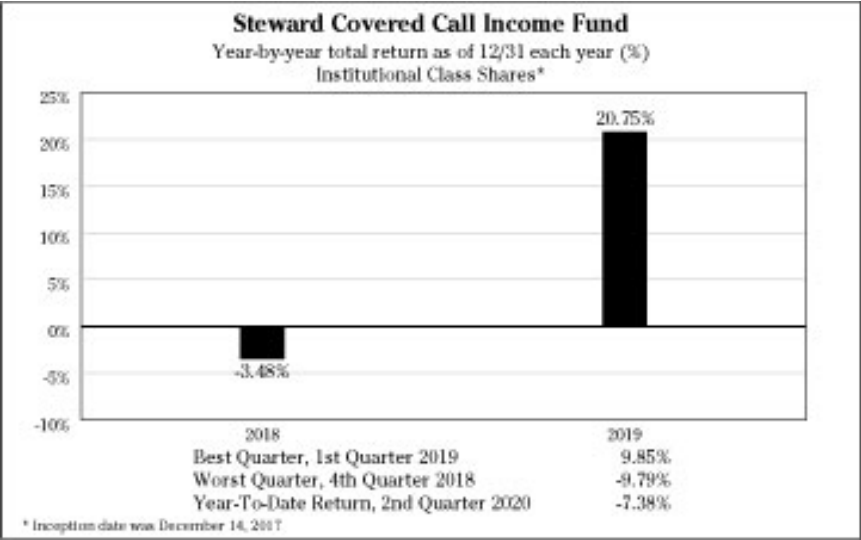
- **Concentration Policy Risk** – To the extent securities of any one industry or group of industries comprise close to 25% of the Fund, the Fund may be limited in its ability to overweight with respect to that industry or industry group, due to the Fund's fundamental policy not to concentrate in a particular industry or industry group.

- **Share Ownership Concentration Risk** – To the extent that a significant portion of the Fund's shares is held by a limited number of shareholders or their affiliates, there is a risk that the share trading activities of these shareholders could disrupt the Fund's investment strategies, which could have adverse consequences for the Fund and other shareholders (e.g., by requiring the Fund to sell or exit investments at inopportune times or causing the Fund to maintain larger-than-expected cash positions pending acquisition of investments).

Performance

The following bar chart and table provide some indication of the risks of investing in the Fund by showing changes in the Fund’s performance from year to year and by showing how the Fund’s average annual returns over different periods compare with those of two broad measures of market performance. The Fund’s past performance (before and after taxes) is not necessarily an indication of how the Fund will perform in the future. The Calendar Year Total Returns bar chart shows performance of Institutional Class shares year by year since the Fund’s inception. Returns for other share classes will differ only to the extent that they have different expenses. Updated performance information is available on the Fund’s website at www.crossmarkglobal.com.

INSTITUTIONAL CLASS CALENDAR YEAR TOTAL RETURNS



The following table illustrates the impact of taxes on the Fund’s returns (Institutional Class is shown; after-tax returns for other share classes will differ). After-tax returns are calculated using the historical highest individual federal marginal income tax rates and do not reflect the impact of state and local taxes. After-tax returns depend on your own tax situation and may be different from those shown. This information does not apply if your Fund shares are held in a

tax-advantaged account such as an individual retirement account or 401(k) plan. Two indices that are broad measures of market performance are shown because the Fund's Board of Directors has determined that both are relevant to the types of securities in which the Fund invests.

AVERAGE ANNUAL TOTAL RETURNS *For the periods ended December 31, 2019*

	1 Year	Since Inception (12/14/17)
Institutional Class		
Return Before Taxes	20.75%	7.76%
Return After Taxes on Distributions	17.88%	N/A
Return After Taxes on Distributions and Sale of Fund Shares	12.67%	N/A
Class A		
Return Before Taxes	20.52%	7.54%
Class C		
Return Before Taxes	19.68%	7.18%
Class R6		
Return Before Taxes	20.12%	7.28%
Indexes		
Choe S&P 500 BuyWrite Index (reflects no deduction for fees, expenses or taxes)	15.68%	5.07%
Standard & Poor's 500 Index (reflects no deduction for fees, expenses or taxes)	31.49%	12.31%

MANAGEMENT

Crossmark is the Fund's investment adviser. The Fund's portfolio manager is Paul Townsen. Mr. Townsen is a Managing Director of Crossmark and has served as portfolio manager or co-portfolio manager of the Fund since December 14, 2017, the Fund's inception date.

Shareholder Information

For important information about purchase and sale of Fund shares, federal income tax information, and information on financial intermediary compensation, please turn to the ADDITIONAL FUND DETAILS section on page 55 of this Prospectus.

STEWARD GLOBAL EQUITY INCOME FUND

Investment Objective: Current income along with growth of capital.

Fees and Expenses of the Fund

The following table describes the fees and expenses that you may pay if you buy and hold shares of the Fund.

SHAREHOLDER FEES

(fees paid directly from your investment)

	Class A	Class C	Class R6	Institutional Class
Maximum sales charge (load) imposed on purchases	None	None	None	None
Maximum deferred sales charge (CDSC) (as a percentage of the redemption of proceeds)	None	1.00%	None	None
Maximum sales charge (load) imposed on reinvested dividends and other distributions	None	None	None	None
Maximum account fee	None	None	None	None

Class C shares are subject to a CDSC. If you redeem your shares within twelve months of purchase you will be assessed a 1% CDSC. Class C shares convert to Class A shares after eight years. If you purchase Class C shares through a broker-dealer or other financial intermediary (such as a bank), your intermediary may impose different conversion terms, including an earlier conversion.

Class R6 shares are made available to authorized dealers without any distribution-related payments or account servicing payments. Accordingly, you may be charged a commission or other account management or service fee by your dealer which is not reflected herein.

ANNUAL FUND OPERATING EXPENSES

(expenses that you pay each year as a percentage of the value of your investment)

	Class A	Class C	Class R6	Institutional Class
Management fees ¹	0.63%	0.63%	0.63%	0.63%
Distribution (12b-1) fees	0.25%	1.00%	None	None
Other expenses ²	0.41%	0.48%	0.28%	0.32%
Total annual Fund operating expenses	1.29%	2.11%	0.91%	0.95%

¹ "Management fees" are restated to reflect the Fund's current management fee rate effective August 1, 2019.

² "Other expenses" are restated to reflect the Fund's current administration fee rate effective August 1, 2019.

Example

This example can help you compare the cost of investing in the Fund with the cost of investing in other mutual funds. It assumes:

- You invest \$10,000 for the periods shown and then redeem all of your shares at the end of those periods (except Class C is also shown assuming you kept your shares);
- Your investment has a 5% return each year; and
- The Fund's operating expenses remain the same.

Although your actual costs may be higher or lower, based on these assumptions your costs would be:

	1 Year	3 Years	5 Years	10 Years
Class A	\$ 131	\$409	\$ 708	\$1,556
Class C (With Redemption)	\$314	\$ 661	\$1,134	\$2,441
Class C (Without Redemption)	\$214	\$ 661	\$1,134	\$2,441
Class R6	\$ 93	\$290	\$ 504	\$1,120
Institutional Class	\$ 97	\$303	\$ 525	\$1,166

Portfolio Turnover

The Fund pays transaction costs, such as commissions, when it buys and sells securities (or "turns over" its portfolio). A higher portfolio turnover rate may indicate higher transaction costs and may result in higher taxes when Fund shares are held in a taxable account. These costs, which are not reflected in annual Fund operating expenses or in the example, affect the Fund's performance. During the most recent fiscal year, the Fund's portfolio turnover rate was 48% of the average value of its portfolio.

Principal Investment Strategies

The Fund pursues its investment objective through investment in U.S. and non-U.S. dividend-paying stocks that have demonstrated above-median yield and a positive trend in dividend payouts and favorable earnings growth, subject to the limitations of the Fund's values-based screening policies. In implementing its investment strategies, the Fund applies a set of values-based screens to use its best efforts to avoid investing in companies that are determined by Crossmark, pursuant to screening guidelines approved by the Fund's Board of Directors, to be: (1) materially involved in the production, distribution, retail, supply or licensing of alcohol or related products; (2) materially involved in the production, distribution, retail, supply or licensing of tobacco or related products (to include vaping and other alternative smoking products); (3) materially involved in gambling (to include the manufacture, distribution and operation of facilities and equipment whose intended use is gambling); (4) directly participating in providing abortions and/or the production of drugs marketed with the primary intent to terminate pregnancy; (5) directly engaged in scientific research using stem cells derived from human embryos, fetal tissue or human embryo cloning techniques; (6) directly involved in the production, distribution or retail of adult entertainment; or (7) directly involved in the production, distribution, retail, supply or licensing of psychoactive recreational cannabis or derivative products.

The Fund invests primarily in common stocks of companies that represent a broad spectrum of the global economy and a range of market capitalizations, including large-cap, mid-cap and small-cap. The Fund may also invest in other investment companies and real estate

investment trusts. The Fund will invest in dividend-paying securities of issuers throughout the world. The Fund seeks to diversify its investments across a number of different countries throughout the world, and, under normal market conditions, the Fund invests in at least five different countries (including the U.S.). The Fund will invest in at least five different countries at all times, unless the Fund adopts a temporary defensive position in an attempt to respond to adverse market, economic and political conditions. While the Fund will invest in at least five different countries, the Fund expects that its investments will be allocated across 7 to 15 different countries. The Fund's investments in large capitalization companies (i.e., companies with market capitalizations greater than \$10 billion) also contribute to the Fund's global diversification as large capitalization companies generally market their products and services both domestically and internationally. The Fund invests at least 50% of its net assets in large capitalization companies throughout the world. The Fund will generally seek to have 30% to 50% of its net assets, and, under normal market conditions, no less than 30% of its net assets, invested in securities of non-U.S. issuers.

The Fund's non-U.S. investments will be primarily in the form of depositary receipts ("DRs") or dual listed securities, or U.S. dollar-denominated instruments representing securities of non-U.S. issuers that are traded in the U.S. or in non-U.S. markets. The Fund's DR investments will primarily be sponsored, but the Fund may, on occasion, invest in unsponsored DRs when appropriate sponsored DRs are not available.

In managing the Fund, the portfolio manager employs a four-step process that combines this dividend income style with relative risk-controlled portfolio construction and the Fund's values-based screening policies:

- An investment universe is created comprised of U.S. exchange-traded, dividend-paying domestic and international stocks with market capitalization greater than \$1 billion.
- A quantitative screen is applied to the universe that identifies various positive attributes such as securities having higher dividend yields within their sectors, positive dividend growth and favorable relative earnings growth.
- A quantitative validation process is then applied to each company in the remaining universe with respect to current available information focusing on trends and news that may impact the company. Any security that fails the review is removed from investment consideration.
- A relative risk controlled portfolio is constructed versus a targeted benchmark using the remaining universe of companies available for investment. The remaining universe is then screened in accordance with the Fund's values-based screening policies and those companies failing to meet these criteria are removed.

Under normal market conditions, the Fund will invest at least 80% (measured at the time of investment) of the value of its net assets, plus the amount of any borrowings for investment purposes, either directly or through other investment companies, in dividend-paying securities. The Fund will also, under normal market conditions, invest at least 80% (measured at the time of investment) of the value of its net assets, plus the amount of any borrowings for investment purposes, either directly or through other investment companies, in equity securities. (Any such other investment company will also have similar policies to invest at least 80% of the value of its net assets, plus the amount of any borrowings for investment purposes, in (a) dividend-paying securities and (b) equity securities.) The Fund will provide shareholders with at least 60 days' prior notice of any change in these policies.

The Fund may invest up to 80% of its total assets in securities of non-U.S. issuers and no more than 40% of its total assets in securities of companies in emerging market countries.

Values-based Investing. The Fund applies a set of values-based screens to use its best efforts to avoid investing in companies that are determined by Crossmark, pursuant to

screening guidelines approved by the Fund's Board of Directors, to be: (1) materially involved in the production, distribution, retail, supply or licensing of alcohol or related products; (2) materially involved in the production, distribution, retail, supply or licensing of tobacco or related products (to include vaping and other alternative smoking products); (3) materially involved in gambling (to include the manufacture, distribution and operation of facilities and equipment whose intended use is gambling); (4) directly participating in providing abortions and/or the production of drugs marketed with the primary intent to terminate pregnancy; (5) directly engaged in scientific research using stem cells derived from human embryos, fetal tissue or human embryo cloning techniques; (6) directly involved in the production, distribution or retail of adult entertainment; or (7) directly involved in the production, distribution, retail, supply or licensing of psychoactive recreational cannabis or derivative products. However, the Fund may invest up to 5% of its total assets in certain collective investment vehicles or derivatives that may hold or derive value from securities issued by otherwise excluded companies.

For purposes of the alcohol, tobacco and gambling screens, material involvement means that a company derives 10% or more of its revenues from the screened activities. For purposes of the adult entertainment screen, companies directly involved in the production, distribution or retail of adult entertainment (defined as media and materials intended to appeal exclusively to the prurient interest) and companies that derive 2% or more of their revenues from the screened activities are screened. For purposes of the abortion, stem cell research and cannabis screens, there is no revenue threshold; any direct involvement in the screened activities will cause a company to be screened out of the investment universe. For purposes of the abortion screen, a company that is not itself directly involved in the screened activities will be screened out of the investment universe if (a) it owns 20% or more of another company that is directly participating in the screened activities, or (b) it is 50% or more owned by another company that is directly participating in the screened activities.

Principal Risks of Investing in the Fund

Investment in the Fund involves risk. There can be no assurance that the Fund will achieve its investment objective. You can lose money on your investment in the Fund. When you sell your Fund shares, they may be worth less than what you paid for them. The Fund, by itself, does not constitute a balanced investment program. The Fund may not achieve its objective if the portfolio manager's expectations regarding particular securities or markets are not met. The value of shares of the Fund will be influenced by market conditions as well as by the performance of the securities in which the Fund invests. The Fund's performance may be better or worse than funds with similar investment policies. The Fund's performance is also likely to differ from that of funds that use different strategies for selecting investments.

Although the Fund may invest in equity securities of companies across all market capitalizations, in the event the Fund invests more heavily in smaller companies its risks will increase and changes in its share price may become more sudden or more erratic. (See "Securities of Small- and Mid-Cap Companies," below.)

Risks of investing in the Fund include:

- **Values-based Screening Policies** – 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.

- **Equity Securities** – The value of equity securities will rise and fall in response to the activities of the companies that issued the securities, general market conditions and/or economic conditions. If an issuer is liquidated or declares bankruptcy, the claims of owners of the issuer's bonds will take precedence over the claims of owners of its equity securities.

- **Dividend Risk** – The income of the Fund may fluctuate due to the amount of dividends that companies elect to pay.

- **Foreign Securities** – Investments in securities of issuers in foreign countries involve risks not associated with domestic investments. These risks include, but are not limited to: (1) political and financial instability; (2) currency exchange rate fluctuations; (3) greater price volatility and less liquidity in particular securities and in certain foreign markets; (4) lack of uniform accounting, auditing, and financial reporting standards; (5) less government regulation and supervision of some foreign stock exchanges, brokers and listed companies; (6) delays in transaction settlement in certain foreign markets; (7) less availability of information; and (8) imposition of foreign withholding taxes.

- **Emerging Market Securities** – Securities of issuers in emerging and developing countries raise additional risks relative to investments in developed country issuers, including exposure to less mature and diversified economies and to less stable market and political systems, as well as to possible currency transfer restrictions, delays and disruptions in settlement of transactions, and higher volatility than is found in developed countries.

- **Market Disruption and Geopolitical Risk** – Geopolitical and other events, including war, terrorism, economic uncertainty, trade disputes, public health crises and related geopolitical events have led, and in the future may lead, to increased market volatility, which may disrupt U.S. and world economies and markets and may have significant adverse direct or indirect effects on the value of the Fund and its investments. Such events include the recent pandemic of the novel coronavirus disease known as COVID-19, the withdrawal of the United Kingdom from the European Union (Brexit) and the ongoing trade disputes between the United States and China. Likewise, natural and environmental disasters and systemic market dislocations may be highly disruptive to economies and markets. Those events as well as other changes in foreign and domestic economic and political conditions also could adversely affect individual issuers or related groups of issuers, securities markets, interest rates, credit ratings, inflation, investor sentiment and other factors affecting the value of the Fund and its investments. Given the increasing interdependence among global economies and markets, conditions in one country, market or region might adversely affect markets, issuers and/or foreign exchange rates in other countries, including the United States. Any partial or complete dissolution of the Economic and Monetary Union of the European Union, or any increased uncertainty as to its status, could have significant adverse effects on currency and financial markets, and on the value of the Fund and its investments. Securities and financial markets may be susceptible to market manipulation or other fraudulent trade practices, which could disrupt the orderly functioning of these markets or adversely affect the value of investments traded in these markets, including investments held by the Fund. To the extent the Fund has focused its investments in the market of a particular region, adverse geopolitical and other events could have a disproportionate impact on the Fund.

The recent COVID-19 pandemic has caused significant uncertainty, market volatility, decreased economic and other activity and increased government activity. Specifically, COVID-19 has led to significant death and morbidity, and concerns about its further spread

have resulted in the closing of schools and non-essential businesses, cancellations, shelter-in-place orders, lower consumer spending in certain sectors, social distancing, bans on large social gatherings and travel, quarantines, government economic stimulus measures, reduced productivity, rapid increases in unemployment, increased demand for and strain on government and medical resources, border closings and global trade and supply chain interruptions, among others. The full effects, duration and costs of the COVID-19 pandemic are impossible to predict, and the circumstances surrounding the COVID-19 pandemic will continue to evolve. The pandemic may affect certain countries, industries, economic sectors, companies and investment products more than others, may exacerbate existing economic, political, or social tensions and may increase the probability of an economic recession or depression. The Fund and its investments may be adversely affected by the effects of the COVID-19 pandemic, and a prolonged pandemic may result in the Fund and its service providers experiencing operational difficulties in coordinating a remote workforce and implementing their business continuity plans, among others.

Market disruptions could cause the Fund to lose money, experience significant redemptions and encounter operational difficulties. Although multiple asset classes may be affected by a market disruption, the duration and effects may not be the same for all types of assets.

- **Depository Receipts (“DRs”)** – Investments in unsponsored DRs (those that are not sponsored by the issuer or a representative of the issuer) involve certain risks not present with sponsored DRs. Investors in unsponsored DRs typically incur expenses not associated with sponsored DRs, such as expenses associated with certificate transfer, custody and dividend payment. For an unsponsored DR there may be several depositories with no defined legal obligations to the issuer. Duplicate depositories may lead to marketplace confusion since there would be no central source of information. There can also be greater delays in delivery of dividends and reports to investors than with sponsored DRs.

- **Foreign Currency Risk** – Investments in foreign securities involve the risk that the currencies in which those instruments are denominated will decline in value relative to the U.S. dollar, or, in the case of hedging positions, that the U.S. dollar will decline relative to the currency being hedged. Currency rates in foreign countries may fluctuate significantly over short periods of time for a number of reasons, including changes in interest rates, intervention (or the failure to intervene) by U.S. or foreign governments, central banks, or supranational entities such as the International Monetary Fund, or by the imposition of currency controls or other political developments in the United States or abroad. As a result, the Fund’s international investments in foreign currency-denominated securities may reduce the returns of the Fund. Although the Fund’s investments will primarily be in U.S. dollar-denominated securities, fluctuations in the value of the currencies of the countries in which the foreign companies are located may also affect the value of such companies.

- **Security Selection and Market Risk** – The Fund’s portfolio securities may underperform the market or other funds with similar objectives. The value of the Fund’s investments may also change with general market conditions.

- **Value Stocks** – Investments in value stocks are subject to risks of equity securities, as well as the risks that (i) their intrinsic values may never be realized by the market or (ii) such stocks may turn out not to have been undervalued.

- **Growth Stocks** – Investments in growth stocks are subject to the risks of equity securities. Growth company stocks may provide minimal dividends that could otherwise cushion stock prices in a market decline. The value of growth company stocks may rise and fall significantly based, in part, on investors’ perceptions of the companies, rather than on fundamental analysis of the stocks.

• **Securities of Small- and Mid-Cap Companies** – Investments in small- and mid-cap companies are subject to the risks of equity securities. Investment in small- and mid-cap companies may involve greater risks than investment in securities of large-cap companies because mid-cap companies generally have a limited track record. Small- and mid-cap companies often have narrower markets, more limited managerial and financial resources and a less diversified product offering than larger, more established companies. As a result of these factors, the prices of these securities can be more volatile, which may increase the volatility of the Fund's portfolio. For small-cap companies, these risks are increased.

• **Investment in Other Investment Companies or Real Estate Investment Trusts** – The Fund may invest in shares of other investment companies or real estate investment trusts ("funds"). The Fund bears a proportional share of the expenses of such other funds, which are in addition to those of the Fund. For example, the Fund will bear a portion of such other funds' investment advisory fees, although the fees paid by the Fund to Crossmark will not be proportionally reduced.

• **Issuer Risk** – The value of a security may decline for a number of reasons that directly relate to the issuer, such as management performance, financial leverage and reduced demand for the issuer's goods or services.

• **Management Risk** – The Fund is subject to management risk because it is an actively managed investment portfolio. Crossmark will apply investment techniques and risk analyses in making investment decisions for the Fund, but there can be no guarantee that these will produce the desired results.

• **Concentration Policy Risk** – To the extent securities of any one industry or group of industries comprise close to 25% of the Fund, the Fund may be limited in its ability to overweight with respect to that industry or industry group, due to the Fund's fundamental policy not to concentrate in a particular industry or industry group.

• **Share Ownership Concentration Risk** – To the extent that a significant portion of the Fund's shares is held by a limited number of shareholders or their affiliates, there is a risk that the share trading activities of these shareholders could disrupt the Fund's investment strategies, which could have adverse consequences for the Fund and other shareholders (e.g., by requiring the Fund to sell or exit investments at inopportune times or causing the Fund to maintain larger-than-expected cash positions pending acquisition of investments).

Performance

The following bar chart and table provide some indication of the risks of investing in the Fund by showing changes in the Fund’s performance from year to year and by showing how the Fund’s average annual returns over different periods compare with those of two broad measures of market performance. The Fund’s past performance (before and after taxes) is not necessarily an indication of how the Fund will perform in the future. The Calendar Year Total Returns bar chart shows performance of Institutional Class shares year by year for the last ten calendar years. Returns for other share classes will differ only to the extent that they have different expenses. Updated performance information is available on the Fund’s website at www.crossmarkglobal.com.

INSTITUTIONAL CLASS CALENDAR YEAR TOTAL RETURNS



The following table illustrates the impact of taxes on the Fund’s returns (Institutional Class is shown; after-tax returns for other share classes will differ). After-tax returns are calculated using the historical highest individual federal marginal income tax rates and do not reflect the impact of state and local taxes. After-tax returns depend on your own tax situation and may be different from those shown. This information does not apply if your Fund shares are held in a

tax-advantaged account such as an individual retirement account or 401(k) plan. Two indices that are broad measures of market performance are shown because the Fund's Board of Directors has determined that both are relevant to the types of securities in which the Fund invests.

AVERAGE ANNUAL TOTAL RETURNS *For the periods ended December 31, 2019*

	1 Year	5 Years	10 Years
Institutional Class			
Return Before Taxes	24.72%	9.66%	10.42%
Return After Taxes on Distributions	22.48%	7.58%	9.01%
Return After Taxes on Distributions and Sale of Fund Shares	16.18%	7.27%	8.33%
Class A			
Return Before Taxes	24.37%	9.32%	10.06%
Indexes			
Standard & Poor's Global 1200 Index (reflects no deduction for fees, expenses or taxes)	28.22%	9.50%	9.99%
MSCI World High Dividend Yield Index (reflects no deduction for fees, expenses or taxes)	23.15%	7.31%	8.22%
Standard & Poor's 500 Index (reflects no deduction for fees, expenses or taxes)	31.49%	11.70%	13.56%

AVERAGE ANNUAL TOTAL RETURNS *For the periods ended December 31, 2019*

	1 Year	Since Class Inception (12/14/17)
Class C		
Return Before Taxes	23.29%	6.79%
Class R6		
Return Before Taxes	24.46%	7.40%
Indexes		
Standard & Poor's Global 1200 Index (reflects no deduction for fees, expenses or taxes)	28.22%	8.73%
MSCI World High Dividend Yield Index (reflects no deduction for fees, expenses or taxes)	23.15%	6.90%
Standard & Poor's 500 Index (reflects no deduction for fees, expenses or taxes)	31.49%	12.08%

The Standard & Poor's Global 1200 Index has replaced the Standard & Poor's 500 Index as the Fund's primary comparative broad-based securities market index. In addition, the MSCI World High Dividend Yield Index has been added as a secondary comparative broad-based securities market index. Crossmark believes that these indexes collectively better represent the Fund's investment strategy.

MANAGEMENT

Crossmark is the Fund's investment adviser. The Fund's portfolio manager is John Wolf. Mr. Wolf is a Managing Director of Crossmark and has served as portfolio manager or co-portfolio manager of the Fund since 2008.

Shareholder Information

For important information about purchase and sale of Fund shares, federal income tax information, and information on financial intermediary compensation, please turn to the ADDITIONAL FUND DETAILS section on page [55](#) of this Prospectus.

STEWARD INTERNATIONAL ENHANCED INDEX FUND

Investment Objective: Long-term capital appreciation.

Fees and Expenses of the Fund

The following table describes the fees and expenses that you may pay if you buy and hold shares of the Fund.

SHAREHOLDER FEES

(fees paid directly from your investment)

	Class A	Class C	Class R6	Institutional Class
Maximum sales charge (load) imposed on purchases	None	None	None	None
Maximum deferred sales charge (CDSC) (as a percentage of redemption proceeds)	None	1.00%	None	None
Maximum sales charge (load) imposed on reinvested dividends and other distributions	None	None	None	None
Maximum account fee	None	None	None	None

Class C shares are subject to a CDSC. If you redeem your shares within twelve months of purchase you will be assessed a 1% CDSC. Class C shares convert to Class A shares after eight years. If you purchase Class C shares through a broker-dealer or other financial intermediary (such as a bank), your intermediary may impose different conversion terms, including an earlier conversion.

Class R6 shares are made available to authorized dealers without any distribution-related payments or account servicing payments. Accordingly, you may be charged a commission or other account management or service fee by your dealer which is not reflected herein.

ANNUAL FUND OPERATING EXPENSES

(expenses that you pay each year as a percentage of the value of your investment)

	Class A	Class C	Class R6	Institutional Class
Management fees ¹	0.37%	0.37%	0.37%	0.37%
Distribution (12b-1) fees	0.25%	1.00%	None	None
Other expenses ²	0.45%	0.36%	0.31%	0.36%
Total annual Fund operating expenses	1.07%	1.73%	0.68%	0.73%

¹ "Management fees" are restated to reflect the Fund's current management fee rate effective August 1, 2019.

² "Other expenses" are restated to reflect the Fund's current administration fee rate effective August 1, 2019.

Example

This example can help you compare the cost of investing in the Fund with the cost of investing in other mutual funds. It assumes:

- You invest \$10,000 for the periods shown and then redeem all of your shares at the end of those periods (except Class C is also shown assuming you kept your shares);
- Your investment has a 5% return each year; and
- The Fund's operating expenses remain the same.

Although your actual costs may be higher or lower, based on these assumptions your costs would be:

	1 Year	3 Years	5 Years	10 Years
Class A	\$109	\$340	\$590	\$ 1,306
Class C (With Redemption)	\$276	\$544	\$937	\$2,038
Class C (Without Redemption)	\$176	\$544	\$937	\$2,038
Class R6	\$ 69	\$218	\$379	\$ 847
Institutional Class	\$ 75	\$233	\$406	\$ 906

Portfolio Turnover

The Fund pays transaction costs, such as commissions, when it buys and sells securities (or "turns over" its portfolio). A higher portfolio turnover rate may indicate higher transaction costs and may result in higher taxes when Fund shares are held in a taxable account. These costs, which are not reflected in annual fund operating expenses or in the example, affect the Fund's performance. During the most recent fiscal year, the Fund's portfolio turnover rate was 15% of the average value of its portfolio.

Principal Investment Strategies

The Fund is not a passively managed index fund. The Fund pursues its objective by seeking to enhance its performance over that of its primary benchmark index by 1) changing the relative weighting in the Fund's portfolio of equity securities of developed market companies and of emerging market companies and 2) utilizing computer-aided, quantitative analysis of valuation, growth, dividend yield, industry, and other factors to attempt to compensate for the exclusion of certain index securities due to the Fund's values-based screening policies. In implementing its investment strategies, the Fund applies a set of values-based screens to use its best efforts to avoid investing in companies that are determined by Crossmark, pursuant to screening guidelines approved by the Fund's Board of Directors, to be: (1) materially involved in the production, distribution, retail, supply or licensing of alcohol or related products; (2) materially involved in the production, distribution, retail, supply or licensing of tobacco or related products (to include vaping and other alternative smoking products); (3) materially involved in gambling (to include the manufacture, distribution and operation of facilities and equipment whose intended use is gambling); (4) directly participating in providing abortions and/or the production of drugs marketed with the primary intent to terminate pregnancy; (5) directly engaged in scientific research using stem cells derived from human embryos, fetal tissue or human embryo cloning techniques; (6) directly involved in the production, distribution or retail of adult entertainment; or (7) directly involved in the production, distribution, retail, supply or licensing of psychoactive recreational cannabis or derivative products.

Under normal circumstances, the Fund will invest at least 80% of its assets in the securities of companies included in the Fund's primary benchmark.* The Fund's primary benchmark index is a blend of widely recognized broad-based indexes and includes securities of companies in both developed and emerging non-U.S. markets, and is the same index identified in the Average Annual Total Returns table below. Under normal circumstances, the Fund will invest at least 80% of its assets in the securities of non-U.S. companies.* The Fund's investments are allocated in an attempt to match the characteristics of a blend of the primary benchmark with varied weightings from time to time of a secondary broad-based index that includes only securities of issuers in emerging market countries. An emerging market country is any country that has been determined by an international organization, such as the World Bank, to have a low to middle income economy.

Generally, at least 80% of the Fund's total assets will be in investments in the form of depositary receipts ("DRs") or dual listed securities representing securities of companies located or domiciled outside of the United States.* These DRs will primarily be sponsored, but the Fund may, on occasion, invest in unsponsored DRs when appropriate sponsored DRs are not available. The Fund will invest in securities of issuers throughout the world, and, under normal conditions, substantially all of its non-cash assets will be invested in securities of non-U.S. issuers. The Fund may invest up to 40% of its assets in securities of issuers in emerging market countries. Fund investments may also include other investment companies and real estate investment trusts. If a material misweighting develops, the portfolio managers will rebalance the portfolio in an attempt to match the characteristics of a blend of the primary benchmark and varied weightings from time to time of a secondary broad-based index that includes only securities of issuers in emerging market countries. Because the Fund uses its best efforts to avoid investments in companies that do not pass the values-based screening criteria, it will divest itself, in a timely manner, of securities that are subsequently added to the list of prohibited securities.

Values-based Investing. The Fund applies a set of values-based screens to use its best efforts to avoid investing in companies that are determined by Crossmark, pursuant to screening guidelines approved by the Fund's Board of Directors, to be: (1) materially involved in the production, distribution, retail, supply or licensing of alcohol or related products; (2) materially involved in the production, distribution, retail, supply or licensing of tobacco or related products (to include vaping and other alternative smoking products); (3) materially involved in gambling (to include the manufacture, distribution and operation of facilities and equipment whose intended use is gambling); (4) directly participating in providing abortions and/or the production of drugs marketed with the primary intent to terminate pregnancy; (5) directly engaged in scientific research using stem cells derived from human embryos, fetal tissue or human embryo cloning techniques; (6) directly involved in the production, distribution or retail of adult entertainment; or (7) directly involved in the production, distribution, retail, supply or licensing of psychoactive recreational cannabis or derivative products. However, the Fund may invest up to 5% of its total assets in certain collective investment vehicles or derivatives that may hold or derive value from securities issued by otherwise excluded companies.

* The 80% is measured as of the time of investment and is applied to the value of the Fund's net assets plus the amount of any borrowings for investment purposes. For purposes of this limit, investments include those made directly or through other investment companies that have substantially similar 80% policies. The Fund will provide shareholders with at least 60 days' prior notice of any change in this policy.

For purposes of the alcohol, tobacco and gambling screens, material involvement means that a company derives 10% or more of its revenues from the screened activities. For purposes of the adult entertainment screen, companies directly involved in the production, distribution or retail of adult entertainment (defined as media and materials intended to appeal exclusively to the prurient interest) and companies that derive 2% or more of their revenues from the screened activities are screened. For purposes of the abortion, stem cell research and cannabis screens, there is no revenue threshold; any direct involvement in the screened activities will cause a company to be screened out of the investment universe. For purposes of the abortion screen, a company that is not itself directly involved in the screened activities will be screened out of the investment universe if (a) it owns 20% or more of another company that is directly participating in the screened activities, or (b) it is 50% or more owned by another company that is directly participating in the screened activities.

Principal Risks of Investing in the Fund

Investment in the Fund involves risk. There can be no assurance that the Fund will achieve its investment objective. You can lose money on your investment in the Fund. When you sell your Fund shares, they may be worth less than what you paid for them. The Fund, by itself, does not constitute a balanced investment program. The Fund may not achieve its objective if the portfolio managers' expectations regarding particular securities or markets are not met. The value of shares of the Fund will be influenced by market conditions as well as by the performance of the securities in which the Fund invests. The Fund's performance may be better or worse than that of funds with similar investment policies. The Fund's performance is also likely to differ from that of funds that use different strategies for selecting investments.

Although the Fund may invest in equity securities of companies across all market capitalizations, in the event the Fund invests more heavily in smaller companies its risks will increase and changes in its share price may become more sudden or more erratic. (See "Securities of Small- and Mid-Cap Companies," below.)

Risks of investing in the Fund include:

- **Values-based Screening Policies** – 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.

- **Equity Securities** – The value of equity securities will rise and fall in response to the activities of the companies that issued the securities, general market conditions and/or economic conditions. If an issuer is liquidated or declares bankruptcy, the claims of owners of the issuer's bonds will take precedence over the claims of owners of its equity securities.

- **Foreign Securities** – Investments in securities of issuers in foreign countries involves risks not associated with domestic investments. These risks include, but are not limited to: (1) political and financial instability; (2) currency exchange rate fluctuations; (3) greater price volatility and less liquidity in particular securities and in certain foreign markets; (4) lack of uniform accounting, auditing, and financial reporting standards; (5) less government regulation and supervision of some foreign stock exchanges, brokers and listed companies; (6) delays in transaction settlement in certain foreign markets; (7) less availability of information; and (8) imposition of foreign withholding or other taxes.

• **Emerging Market Securities** – Securities of issuers in emerging and developing countries raise additional risks relative to investments in developed country issuers, including exposure to less mature and diversified economies and to less stable market and political systems, as well as to possible currency transfer restrictions, delays and disruptions in settlement of transactions, and higher volatility than is found in developed countries.

• **Market Disruption and Geopolitical Risk** – Geopolitical and other events, including war, terrorism, economic uncertainty, trade disputes, public health crises and related geopolitical events have led, and in the future may lead, to increased market volatility, which may disrupt U.S. and world economies and markets and may have significant adverse direct or indirect effects on the value of the Fund and its investments. Such events include the recent pandemic of the novel coronavirus disease known as COVID-19, the withdrawal of the United Kingdom from the European Union (Brexit) and the ongoing trade disputes between the United States and China. Likewise, natural and environmental disasters and systemic market dislocations may be highly disruptive to economies and markets. Those events as well as other changes in foreign and domestic economic and political conditions also could adversely affect individual issuers or related groups of issuers, securities markets, interest rates, credit ratings, inflation, investor sentiment and other factors affecting the value of the Fund and its investments. Given the increasing interdependence among global economies and markets, conditions in one country, market or region might adversely affect markets, issuers and/or foreign exchange rates in other countries, including the United States. Any partial or complete dissolution of the Economic and Monetary Union of the European Union, or any increased uncertainty as to its status, could have significant adverse effects on currency and financial markets, and on the value of the Fund and its investments. Securities and financial markets may be susceptible to market manipulation or other fraudulent trade practices, which could disrupt the orderly functioning of these markets or adversely affect the value of investments traded in these markets, including investments held by the Fund. To the extent the Fund has focused its investments in the market of a particular region, adverse geopolitical and other events could have a disproportionate impact on the Fund.

The recent COVID-19 pandemic has caused significant uncertainty, market volatility, decreased economic and other activity and increased government activity. Specifically, COVID-19 has led to significant death and morbidity, and concerns about its further spread have resulted in the closing of schools and non-essential businesses, cancellations, shelter-in-place orders, lower consumer spending in certain sectors, social distancing, bans on large social gatherings and travel, quarantines, government economic stimulus measures, reduced productivity, rapid increases in unemployment, increased demand for and strain on government and medical resources, border closings and global trade and supply chain interruptions, among others. The full effects, duration and costs of the COVID-19 pandemic are impossible to predict, and the circumstances surrounding the COVID-19 pandemic will continue to evolve. The pandemic may affect certain countries, industries, economic sectors, companies and investment products more than others, may exacerbate existing economic, political, or social tensions and may increase the probability of an economic recession or depression. The Fund and its investments may be adversely affected by the effects of the COVID-19 pandemic, and a prolonged pandemic may result in the Fund and its service providers experiencing operational difficulties in coordinating a remote workforce and implementing their business continuity plans, among others.

Market disruptions could cause the Fund to lose money, experience significant redemptions and encounter operational difficulties. Although multiple asset classes may be affected by a market disruption, the duration and effects may not be the same for all types of assets.

• **Depository Receipts (“DRs”)** – Investments in unsponsored DRs (those that are not sponsored by the issuer or a representative of the issuer) involve certain risks not present with sponsored DRs. Investors in unsponsored DRs typically involve expenses not associated with sponsored DRs, such as expenses associated with certificate transfer, custody and dividend payment. For an unsponsored DR there may be several depositories with no defined legal obligations to the issuer. Duplicate depositories may lead to marketplace confusion since there would be no central source of information. There can also be greater delays in delivery of dividends and reports to investors than with sponsored DRs. DRs may be issued with respect to securities of issuers in emerging market countries.

• **Foreign Currency Risk** – Investments in foreign securities involve the risk that the currencies in which those instruments are denominated will decline in value relative to the U.S. dollar, or, in the case of hedging positions, that the U.S. dollar will decline relative to the currency being hedged. Currency rates in foreign countries may fluctuate significantly over short periods of time for a number of reasons, including changes in interest rates, intervention (or the failure to intervene) by U.S. or foreign governments, central banks or supranational entities such as the International Monetary Fund, or by the imposition of currency controls or other political developments in the United States or abroad. As a result, the Fund’s investments in foreign currency-denominated securities may reduce the returns of the Fund. Although the Fund’s international investments will primarily be in the form of U.S. dollar-denominated securities, fluctuations in the value of the currencies of the countries in which the foreign companies are located may also affect the value of such securities.

• **Security Selection and Market Risk** – The Fund’s portfolio securities may underperform the market or other funds with similar objectives. The value of the Fund’s investments may also change with general market conditions.

• **Value Stocks** – Investments in value stocks are subject to risks of equity securities, as well as the risks that (i) their intrinsic values may never be realized by the market or (ii) such stocks may turn out not to have been undervalued.

• **Growth Stocks** – Investments in growth stocks are subject to the risks of equity securities. Growth company stocks may provide minimal dividends that could otherwise cushion stock prices in a market decline. The value of growth company stocks may rise and fall significantly based, in part, on investors’ perceptions of the companies, rather than on fundamental analysis of the stocks.

• **Securities of Small- and Mid-Cap Companies** – Investments in small- and mid-cap companies are subject to the risks of equity securities. Investment in small- and mid-cap companies may involve greater risks than securities of large-cap companies because mid-cap companies generally have a limited track record. Small- and mid-cap companies often have narrower markets, more limited managerial and financial resources and a less diversified product offering than larger, more established companies. As a result of these factors, the prices of these securities can be more volatile, which may increase the volatility of the Fund’s portfolio. For small-cap companies, these risks are increased.

• **Investment in Other Investment Companies or Real Estate Investment Trusts** – The Fund may invest in shares of other investment companies or real estate investment trusts (“funds”). The Fund bears a proportional share of the expenses of such other funds, which are in addition to those of the Fund. For example, the Fund will bear a portion of such other funds’ investment advisory fees, although the fees paid by the Fund to Crossmark will not be proportionally reduced.

- **Issuer Risk** – The value of a security may decline for a number of reasons that directly relate to the issuer, such as management performance, financial leverage and reduced demand for the issuer's goods or services.

- **Management Risk** – The Fund is subject to management risk because it is an actively managed investment portfolio. Crossmark will apply investment techniques and risk analyses in making investment decisions for the Fund, but there can be no guarantee that these will produce the desired results.

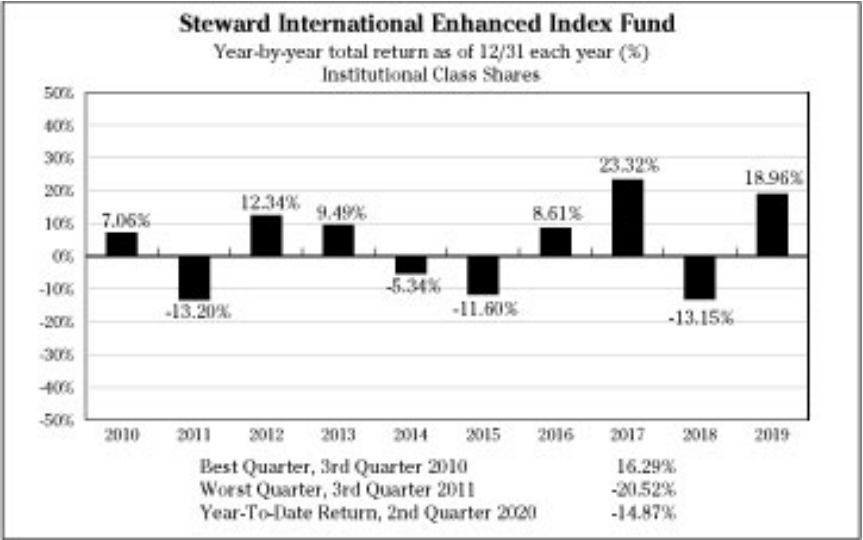
- **Concentration Policy Risk** – To the extent securities of any one industry or group of industries comprise close to 25% of the Fund, the Fund may be limited in its ability to overweight with respect to that industry or industry group, due to the Fund's fundamental policy not to concentrate in a particular industry or industry group.

- **Share Ownership Concentration Risk** – To the extent that a significant portion of the Fund's shares is held by a limited number of shareholders or their affiliates, there is a risk that the share trading activities of these shareholders could disrupt the Fund's investment strategies, which could have adverse consequences for the Fund and other shareholders (e.g., by requiring the Fund to sell or exit investments at inopportune times or causing the Fund to maintain larger-than-expected cash positions pending acquisition of investments).

Performance

The following bar chart and table provide some indication of the risks of investing in the Fund by showing changes in the Fund’s performance from year to year and by showing how the Fund’s average annual returns over different periods compares with those of a broad measure of market performance, respectively. The Fund’s past performance (before and after taxes) is not necessarily an indication of how the Fund will perform in the future. The Calendar Year Total Returns bar chart shows performance of Institutional Class shares year by year for the last ten calendar years. Returns for other share classes will differ only to the extent that they have different expenses. Updated performance information is available on the Fund’s website at www.crossmarkglobal.com.

INSTITUTIONAL CLASS CALENDAR YEAR TOTAL RETURNS



The following table illustrates the impact of taxes on the Fund’s returns (Institutional Class is shown; after-tax returns for other share classes will differ). After-tax returns are calculated using the historical highest individual federal marginal income tax rates and do not reflect the

impact of state and local taxes. After-tax returns depend on your own tax situation and may be different from those shown. This information does not apply if your Fund shares are held in a tax-advantaged account such as an individual retirement account or 401(k) plan.

AVERAGE ANNUAL TOTAL RETURNS *For the periods ended December 31, 2019*

	1 Year	5 Years	10 Years
Institutional Class			
Return Before Taxes	18.96%	4.11%	2.84%
Return After Taxes on Distributions	18.54%	3.60%	2.37%
Return After Taxes on Distributions and Sale of Fund Shares	12.05%	3.27%	2.30%
Class A			
Return Before Taxes	18.59%	3.78%	2.50%
Index			
S&P ADR Index (reflects no deduction for fees, expenses or taxes)	21.17%	4.59%	4.45%

AVERAGE ANNUAL TOTAL RETURNS *For the periods ended December 31, 2019*

	1 Year	Since Class Inception (12/14/17)
Class C		
Return Before Taxes	16.42%	0.68%
Class R6		
Return Before Taxes	17.54%	1.18%
Index		
S&P ADR Index (reflects no deduction for fees, expenses or taxes)	21.17%	3.52%

MANAGEMENT

Crossmark is the Fund's investment adviser. The Fund's co-portfolio managers are Brent Lium, Ryan Caylor and John Wolf, with Messrs. Lium and Caylor serving as lead co-portfolio managers. Mr. Lium is a Managing Director of Crossmark and has served as lead co-portfolio manager of the Fund since 2019. Mr. Caylor is Head of Research and a Portfolio Manager of Crossmark and has served as lead co-portfolio manager of the Fund since 2020. Mr. Wolf is a Managing Director of Crossmark and has served as portfolio manager or co-portfolio manager of the Fund since 2004. The day-to-day management of the Fund and final decisions are carried out by Messrs. Lium and Caylor, with Mr. Wolf providing advice, support and backup.

Shareholder Information

For important information about purchase and sale of Fund shares, federal income tax information, and information on financial intermediary compensation, please turn to the ADDITIONAL FUND DETAILS section on page 55 of this Prospectus.

STEWARD LARGE CAP ENHANCED INDEX FUND

Investment Objective: Long-term capital appreciation.

Fees and Expenses of the Fund

The following table describes the fees and expenses that you may pay if you buy and hold shares of the Fund.

SHAREHOLDER FEES

(fees paid directly from your investment)

	Class A	Class C	Class R6	Institutional Class
Maximum sales charge (load) imposed on purchases	None	None	None	None
Maximum deferred sales charge (CDSC) (as a percentage of redemption proceeds)	None	1.00%	None	None
Maximum sales charge (load) imposed on reinvested dividends and other distributions	None	None	None	None
Maximum account fee	None	None	None	None

Class C shares are subject to a CDSC. If you redeem your shares within twelve months of purchase you will be assessed a 1% CDSC. Class C shares convert to Class A shares after eight years. If you purchase Class C shares through a broker-dealer or other financial intermediary (such as a bank), your intermediary may impose different conversion terms, including an earlier conversion.

Class R6 shares are made available to authorized dealers without any distribution-related payments or account servicing payments. Accordingly, you may be charged a commission or other account management or service fee by your dealer which is not reflected herein.

ANNUAL FUND OPERATING EXPENSES

(expenses that you pay each year as a percentage of the value of your investment)

	Class A	Class C	Class R6	Institutional Class
Management fees ¹	0.22%	0.22%	0.22%	0.22%
Distribution (12b-1) fees	0.25%	1.00%	None	None
Other expenses ²	0.38%	0.31%	0.25%	0.31%
Total annual Fund operating expenses	0.85%	1.53%	0.47%	0.53%

¹ "Management fees" are restated to reflect the Fund's current management fee rate effective August 1, 2019.

² "Other expenses" are restated to reflect the Fund's current administration fee rate effective August 1, 2019.

Example

This example can help you compare the cost of investing in the Fund with the cost of investing in other mutual funds. It assumes:

- You invest \$10,000 for the periods shown and then redeem all of your shares at the end of those periods (except Class C is also shown assuming you kept your shares);
- Your investment has a 5% return each year; and
- The Fund's operating expenses remain the same.

Although your actual costs may be higher or lower, based on these assumptions your costs would be:

	1 Year	3 Years	5 Years	10 Years
Class A	\$ 87	\$ 271	\$ 471	\$1,049
Class C (With Redemption)	\$256	\$483	\$834	\$1,824
Class C (Without Redemption)	\$ 156	\$483	\$834	\$1,824
Class R6	\$ 48	\$ 151	\$263	\$ 591
Institutional Class	\$ 54	\$ 170	\$296	\$ 665

Portfolio Turnover

The Fund pays transaction costs, such as commissions, when it buys and sells securities (or "turns over" its portfolio). A higher portfolio turnover rate may indicate higher transaction costs and may result in higher taxes when Fund shares are held in a taxable account. These costs, which are not reflected in annual fund operating expenses or in the example, affect the Fund's performance. During the most recent fiscal year, the Fund's portfolio turnover rate was 32% of the average value of its portfolio.

Principal Investment Strategies

The Fund is not a passively managed index fund. The Fund pursues its objective by seeking to enhance its performance over that of its primary benchmark index by 1) changing the relative weighting in the Fund's portfolio of growth versus value style securities in the index (style tilt) and 2) utilizing computer-aided, quantitative analysis of valuation, growth, dividend yield, industry and other factors to attempt to compensate for the exclusion of certain index securities due to the Fund's values-based screening policies. In implementing its investment strategies, the Fund applies a set of values-based screens to use its best efforts to avoid investing in companies that are determined by Crossmark, pursuant to screening guidelines approved by the Fund's Board of Directors, to be: (1) materially involved in the production, distribution, retail, supply or licensing of alcohol or related products; (2) materially involved in the production, distribution, retail, supply or licensing of tobacco or related products (to include vaping and other alternative smoking products); (3) materially involved in gambling (to include the manufacture, distribution and operation of facilities and equipment whose intended use is gambling); (4) directly participating in providing abortions and/or the production of drugs marketed with the primary intent to terminate pregnancy; (5) directly engaged in scientific research using stem cells derived from human embryos, fetal tissue or human embryo cloning techniques; (6) directly involved in the production, distribution or retail of adult entertainment; or (7) directly involved in the production, distribution, retail, supply or licensing of psychoactive recreational cannabis or derivative products.

Under normal circumstances, the Fund will invest at least 80% of its assets in the securities of companies included in the Fund's benchmark.* The Fund's benchmark index is a widely recognized broad-based large-cap index and is the same index identified in the Average Annual Total Returns table below. The Fund's investments are allocated in an attempt to match the characteristics of a blend of the benchmark and varied weightings from time to time of two indices that are subcomponents of the benchmark: a large-cap growth index and a large-cap value index. Under normal circumstances, the Fund will invest at least 80% of its assets in securities of large-cap companies.* Large-cap companies are defined by the market capitalization range of the Fund's benchmark index from time to time. For the Fund's current benchmark index, this market capitalization range, as of June 30, 2020, is \$1.836 billion to \$1.581 trillion.

The companies included in the benchmark index represent a broad spectrum of the U.S. economy and are generally U.S. issuers. Fund investments may also include other investment companies and real estate investment trusts. In addition to its investment in securities of companies included in the benchmark index, the Fund may invest up to 5% of its total assets in securities of non-U.S. issuers not generally included in the benchmark index. Also, the Fund may not invest more than 2% of its total assets in securities of companies in emerging market countries. In the event of changes to the companies included in the benchmark index, changes in the portfolio managers' evaluation of the relative performance of growth versus value style securities, or the development of a material misweighting, the portfolio managers will rebalance the portfolio in an attempt to match the characteristics of a blend of its benchmark index and varied weightings from time to time of two indices that are subcomponents of the benchmark: a large-cap growth index and a large-cap value index. Because the Fund uses its best efforts to avoid investments in companies that do not pass the values-based screening criteria, it will divest itself, in a timely manner, of securities that are subsequently added to the list of prohibited securities.

Values-based Investing. The Fund applies a set of values-based screens to use its best efforts to avoid investing in companies that are determined by Crossmark, pursuant to screening guidelines approved by the Fund's Board of Directors, to be: (1) materially involved in the production, distribution, retail, supply or licensing of alcohol or related products; (2) materially involved in the production, distribution, retail, supply or licensing of tobacco or related products (to include vaping and other alternative smoking products); (3) materially involved in gambling (to include the manufacture, distribution and operation of facilities and equipment whose intended use is gambling); (4) directly participating in providing abortions and/or the production of drugs marketed with the primary intent to terminate pregnancy; (5) directly engaged in scientific research using stem cells derived from human embryos, fetal tissue or human embryo cloning techniques; (6) directly involved in the production, distribution or retail of adult entertainment; or (7) directly involved in the production, distribution, retail, supply or licensing of psychoactive recreational cannabis or derivative products. However, the Fund may invest up to 5% of its total assets in certain collective investment vehicles or derivatives that may hold or derive value from securities issued by otherwise excluded companies.

For purposes of the alcohol, tobacco and gambling screens, material involvement means that a company derives 10% or more of its revenues from the screened activities. For purposes of

* The 80% is measured as of the time of investment and is applied to the value of the Fund's net assets plus the amount of any borrowings for investment purposes. For purposes of this limit, investments include those made directly or through other investment companies that have substantially similar 80% policies. The Fund will provide shareholders with at least 60 days' prior notice of any change in this policy.

the adult entertainment screen, companies directly involved in the production, distribution or retail of adult entertainment (defined as media and materials intended to appeal exclusively to the prurient interest) and companies that derive 2% or more of their revenues from the screened activities are screened. For purposes of the abortion, stem cell research and cannabis screens, there is no revenue threshold; any direct involvement in the screened activities will cause a company to be screened out of the investment universe. For purposes of the abortion screen, a company that is not itself directly involved in the screened activities will be screened out of the investment universe if (a) it owns 20% or more of another company that is directly participating in the screened activities, or (b) it is 50% or more owned by another company that is directly participating in the screened activities.

Principal Risks of Investing in the Fund

Investment in the Fund involves risk. There can be no assurance that the Fund will achieve its investment objective. You can lose money on your investment in the Fund. When you sell your Fund shares, they may be worth less than what you paid for them. The Fund, by itself, does not constitute a balanced investment program. The Fund may not achieve its objective if the portfolio managers' expectations regarding particular securities or markets are not met. The value of shares of the Fund will be influenced by market conditions as well as by the performance of the securities in which the Fund invests. The Fund's performance may be better or worse than that of funds with similar investment policies. The Fund's performance is also likely to be different from that of funds that use different strategies for selecting investments.

Risks of investing in the Fund include:

- **Values-based Screening Policies** – 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.

- **Equity Securities** – The value of equity securities will rise and fall in response to the activities of the companies that issued the securities, general market conditions and/or economic conditions. If an issuer is liquidated or declares bankruptcy, the claims of owners of the issuer's bonds will take precedence over the claims of owners of its equity securities.

- **Value Stocks** – Investments in value stocks are subject to risks of equity securities, as well as the risks that (i) their intrinsic values may never be realized by the market or (ii) such stocks may turn out not to have been undervalued.

- **Growth Stocks** – Investments in growth stocks are subject to the risks of equity securities. Growth company stocks may provide minimal dividends that could otherwise cushion stock prices in a market decline. The value of growth company stocks may rise and fall significantly based, in part, on investors' perceptions of the companies, rather than on fundamental analysis of the stocks.

- **Security Selection and Market Risk** – The Fund's portfolio securities may underperform the market or other funds with similar objectives. The value of the Fund's investments may also change with general market conditions.

• **Market Disruption and Geopolitical Risk** – Geopolitical and other events, including war, terrorism, economic uncertainty, trade disputes, public health crises and related geopolitical events have led, and in the future may lead, to increased market volatility, which may disrupt U.S. and world economies and markets and may have significant adverse direct or indirect effects on the value of the Fund and its investments. Such events include the recent pandemic of the novel coronavirus disease known as COVID-19, the withdrawal of the United Kingdom from the European Union (Brexit) and the ongoing trade disputes between the United States and China. Likewise, natural and environmental disasters and systemic market dislocations may be highly disruptive to economies and markets. Those events as well as other changes in foreign and domestic economic and political conditions also could adversely affect individual issuers or related groups of issuers, securities markets, interest rates, credit ratings, inflation, investor sentiment and other factors affecting the value of the Fund and its investments. Given the increasing interdependence among global economies and markets, conditions in one country, market or region might adversely affect markets, issuers and/or foreign exchange rates in other countries, including the United States. Securities and financial markets may be susceptible to market manipulation or other fraudulent trade practices, which could disrupt the orderly functioning of these markets or adversely affect the value of investments traded in these markets, including investments held by the Fund.

The recent COVID-19 pandemic has caused significant uncertainty, market volatility, decreased economic and other activity and increased government activity. Specifically, COVID-19 has led to significant death and morbidity, and concerns about its further spread have resulted in the closing of schools and non-essential businesses, cancellations, shelter-in-place orders, lower consumer spending in certain sectors, social distancing, bans on large social gatherings and travel, quarantines, government economic stimulus measures, reduced productivity, rapid increases in unemployment, increased demand for and strain on government and medical resources, border closings and global trade and supply chain interruptions, among others. The full effects, duration and costs of the COVID-19 pandemic are impossible to predict, and the circumstances surrounding the COVID-19 pandemic will continue to evolve. The pandemic may affect certain countries, industries, economic sectors, companies and investment products more than others, may exacerbate existing economic, political, or social tensions and may increase the probability of an economic recession or depression. The Fund and its investments may be adversely affected by the effects of the COVID-19 pandemic, and a prolonged pandemic may result in the Fund and its service providers experiencing operational difficulties in coordinating a remote workforce and implementing their business continuity plans, among others.

Market disruptions could cause the Fund to lose money, experience significant redemptions and encounter operational difficulties. Although multiple asset classes may be affected by a market disruption, the duration and effects may not be the same for all types of assets.

• **Investment in Other Investment Companies or Real Estate Investment Trusts** – The Fund may invest in shares of other investment companies or real estate investment trusts (“funds”). The Fund bears a proportional share of the expenses of such other funds, which are in addition to those of the Fund. For example, the Fund will bear a portion of such other funds’ investment advisory fees, although the fees paid by the Fund to Crossmark will not be proportionally reduced.

• **Issuer Risk** – The value of a security may decline for a number of reasons that directly relate to the issuer, such as management performance, financial leverage and reduced demand for the issuer’s goods or services.

• **Management Risk** – The Fund is subject to management risk because it is an actively managed investment portfolio. Crossmark will apply investment techniques and risk analyses in making investment decisions for the Fund, but there can be no guarantee that these will produce the desired results.

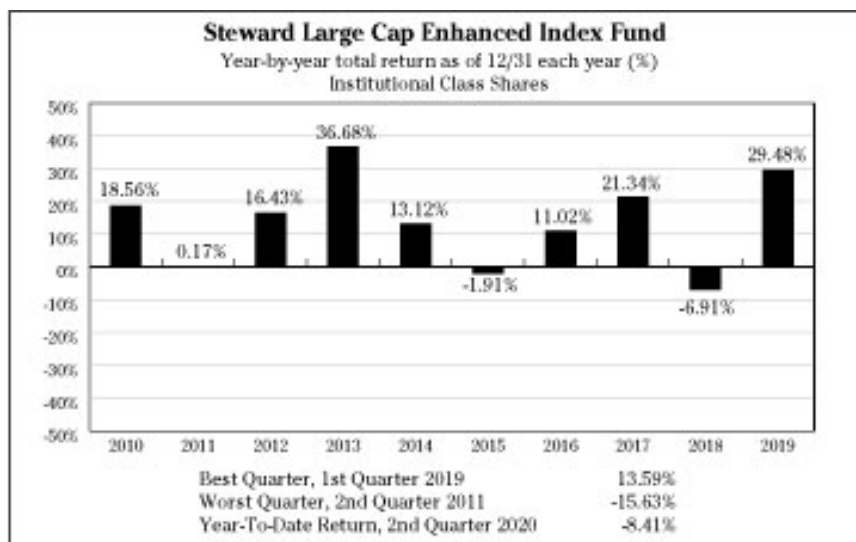
• **Concentration Policy Risk** – To the extent securities of any one industry or group of industries comprise close to 25% of the Fund, the Fund may be limited in its ability to overweight with respect to that industry or industry group, due to the Fund's fundamental policy not to concentrate in a particular industry or industry group.

• **Share Ownership Concentration Risk** – To the extent that a significant portion of the Fund's shares is held by a limited number of shareholders or their affiliates, there is a risk that the share trading activities of these shareholders could disrupt the Fund's investment strategies, which could have adverse consequences for the Fund and other shareholders (e.g., by requiring the Fund to sell or exit investments at inopportune times or causing the Fund to maintain larger-than-expected cash positions pending acquisition of investments).

Performance

The following bar chart and table provide some indication of the risks of investing in the Fund by showing changes in the Fund's performance from year to year and by showing how the Fund's average annual returns over different periods compared with those of a broad measure of market performance, respectively. The Fund's past performance (before and after taxes) is not necessarily an indication of how the Fund will perform in the future. The Calendar Year Total Returns bar chart shows performance of Institutional Class shares year by year for the last ten calendar years. Returns for other share classes will differ only to the extent that they have different expenses. Updated performance information is available on the Fund's website at www.crossmarkglobal.com.

INSTITUTIONAL CLASS CALENDAR YEAR TOTAL RETURNS



The following table illustrates the impact of taxes on the Fund's returns (Institutional Class is shown; after-tax returns for other share classes will differ). After-tax returns are calculated using the historical highest individual federal marginal income tax rates and do not reflect the impact of state and local taxes. After-tax returns depend on your own tax situation and may be different from those shown. This information does not apply if your Fund shares are held in a tax-advantaged account such as an individual retirement account or 401(k) plan.

AVERAGE ANNUAL TOTAL RETURNS *For the periods ended December 31, 2019*

	1 Year	5 Years	10 Years
Institutional Class			
Return Before Taxes	29.48%	9.75%	13.04%
Return After Taxes on Distributions	28.77%	8.37%	11.81%
Return After Taxes on Distributions and Sale of Fund Shares	17.91%	7.36%	10.58%
Class A			
Return Before Taxes	29.11%	9.42%	12.66%
Index			
Standard & Poor's 500 Index (reflects no deduction for fees, expenses or taxes)	31.49%	11.70%	13.56%

AVERAGE ANNUAL TOTAL RETURNS *For the periods ended December 31, 2019*

	1 Year	Since Class Inception (12/14/17)
Class C		
Return Before Taxes	26.42%	7.39%
Class R6		
Return Before Taxes	29.47%	8.84%
Index		
Standard & Poor's 500 Index (reflects no deduction for fees, expenses or taxes)	31.49%	12.08%

MANAGEMENT

Crossmark is the Fund's investment adviser. The Fund's co-portfolio managers are Brent Lium, Ryan Caylor and John Wolf, with Messrs. Lium and Caylor serving as lead co-portfolio managers. Mr. Lium is a Managing Director of Crossmark and has served as lead co-portfolio manager of the Fund since 2019. Mr. Caylor is Head of Research and a Portfolio Manager of Crossmark and has served as lead co-portfolio manager of the Fund since 2020. Mr. Wolf is a Managing Director of Crossmark and has served as portfolio manager or co-portfolio manager of the Fund since 2004. The day-to-day management of the Fund and final decisions are carried out by Messrs. Lium and Caylor, with Mr. Wolf providing advice, support and backup.

Shareholder Information

For important information about purchase and sale of Fund shares, federal income tax information, and information on financial intermediary compensation, please turn to the ADDITIONAL FUND DETAILS section on page [55](#) of this Prospectus.

STEWARD SELECT BOND FUND

Investment Objective: To provide high current income with capital appreciation.

Fees and Expenses of the Fund

The following table describes the fees and expenses that you may pay if you buy and hold shares of the Fund.

SHAREHOLDER FEES

(fees paid directly from your investment)

	Class A	Class C	Class R6	Institutional Class
Maximum sales charge (load) imposed on purchases	None	None	None	None
Maximum deferred sales charge (CDSC) (as a percentage of redemption proceeds)	None	1.00%	None	None
Maximum sales charge (load) imposed on reinvested dividends and other distributions	None	None	None	None
Maximum account fee	None	None	None	None

Class C shares are subject to a CDSC. If you redeem your shares within twelve months of purchase you will be assessed a 1% CDSC. Class C shares convert to Class A shares after eight years. If you purchase Class C shares through a broker-dealer or other financial intermediary (such as a bank), your intermediary may impose different conversion terms, including an earlier conversion.

Class R6 shares are made available to authorized dealers without any distribution-related payments or account servicing payments. Accordingly, you may be charged a commission or other account management or service fee by your dealer which is not reflected herein.

ANNUAL FUND OPERATING EXPENSES

(expenses that you pay each year as a percentage of the value of your investment)

	Class A	Class C	Class R6	Institutional Class
Management fees ¹	0.32%	0.32%	0.32%	0.32%
Distribution (12b-1) fees	0.25%	1.00%	None	None
Other expenses ²	0.43%	0.34%	0.29%	0.34%
Total annual Fund operating expenses	1.00%	1.66%	0.61%	0.66%

¹ "Management fees" are restated to reflect the Fund's current management fee rate effective August 1, 2019.

² "Other expenses" are restated to reflect the Fund's current administration fee rate effective August 1, 2019.

Example

This example can help you compare the cost of investing in the Fund with the cost of investing in other mutual funds. It assumes:

- You invest \$10,000 for the periods shown and then redeem all of your shares at the end of those periods (except Class C is also shown assuming you kept your shares);
- Your investment has a 5% return each year; and
- The Fund's operating expenses remain the same.

Although your actual costs may be higher or lower, based on these assumptions your costs would be:

	1 Year	3 Years	5 Years	10 Years
Class A	\$ 102	\$ 318	\$ 552	\$ 1,225
Class C (With Redemption)	\$ 269	\$ 523	\$ 902	\$ 1,965
Class C (Without Redemption)	\$ 169	\$ 523	\$ 902	\$ 1,965
Class R6	\$ 62	\$ 195	\$ 340	\$ 762
Institutional Class	\$ 67	\$ 211	\$ 368	\$ 822

Portfolio Turnover

The Fund pays transaction costs, such as commissions, when it buys and sells securities (or "turns over" its portfolio). A higher portfolio turnover rate may indicate higher transaction costs and may result in higher taxes when Fund shares are held in a taxable account. These costs, which are not reflected in annual fund operating expenses or in the example, affect the Fund's performance. During the most recent fiscal year, the Fund's portfolio turnover rate was 22% of the average value of its portfolio.

Principal Investment Strategies

The Fund invests primarily in fixed-income securities, including, but not limited to, corporate bonds, mortgage-backed securities and government and agency bonds and notes, subject to the limitations of the Fund's values-based screening policies. The Fund's investments may include U.S. dollar-denominated instruments issued in the U.S. by foreign banks and branches and foreign corporations. Other security types may include fixed-rate preferred stock and municipal bonds. Normally, the Fund will invest at least 80% (measured at the time of investment) of the value of its net assets, plus the amount of any borrowings for investment purposes, either directly or through other investment companies, in these types of instruments. (Any such other investment company will also have a policy to invest at least 80% of the value of its net assets, plus the amount of any borrowings for investment purposes, in such instruments.) The Fund will give shareholders at least 60 days' prior notice of any change in this policy. In implementing its investment strategies, the Fund applies a set of values-based screens to use its best efforts to avoid investing in companies that are determined by Crossmark, pursuant to screening guidelines approved by the Fund's Board of Directors, to be: (1) materially involved in the production, distribution, retail, supply or licensing of alcohol or related products; (2) materially involved in the production, distribution, retail, supply or licensing of tobacco or related products (to include vaping and other alternative smoking products); (3) materially involved in gambling (to include the manufacture, distribution and operation of facilities and equipment whose intended use is gambling); (4) directly participating in providing abortions and/or the production of drugs marketed with the primary intent to terminate pregnancy; (5) directly engaged in scientific research using stem

cells derived from human embryos, fetal tissue or human embryo cloning techniques; (6) directly involved in the production, distribution or retail of adult entertainment; or (7) directly involved in the production, distribution, retail, supply or licensing of psychoactive recreational cannabis or derivative products.

The Fund will not purchase a security if, as a result, more than 15% of the Fund's net assets would be invested in securities that would be deemed to be illiquid. Illiquid securities are likely to consist primarily of debt securities and mortgages of colleges, schools and other nonprofit organizations. The Fund may invest up to 5% of its total assets in U.S. dollar-denominated debt securities of non-U.S. issuers and no more than 2% of its total assets in U.S. dollar-denominated debt securities of companies in emerging market countries. Fund investments may include real estate investment trusts.

The instruments in which the Fund invests may have fixed, variable or floating rates of interest, with small portions of its portfolio in cash or short-term money market instruments, including repurchase agreements. The Fund may purchase securities on a when-issued or forward commitment basis, meaning that the Fund agrees to purchase the securities for a fixed price at a future date beyond customary settlement time.

In an effort to achieve the Fund's stated objective, the portfolio manager will:

- Monitor economic, demographic and political indicators to identify short-term and long-term trends in interest rates.
- Determine the appropriate maturity/duration range for the Fund relative to the market. The Fund has no specific maturity or duration targets and the Fund may purchase debt securities of any maturity. As of June 30, 2020, the Fund's weighted average maturity was 6.3 years and the Fund's duration was 4.7 years.
- Provide diversification through investment in multiple industry and asset sectors, subject to the Fund's values-based screening policies.
- Invest only in securities rated investment grade (Baa3/BBB- or better) by Moody's or Standard and Poor's or those comparably rated by another Nationally Recognized Statistical Rating Organization ("NRSRO") or determined to be of comparable quality (investment grade) by Crossmark at the time of purchase based on the security's characteristics, the entity's financial status, and any other available information.

The Fund will normally sell a security when it no longer represents a good value, when more attractive risk/return potential exists in an alternative position, or when the security no longer fits within the strategy of the portfolio. The Fund may continue to hold a security that was rated investment grade at the time of purchase, but was subsequently downgraded to a below investment grade rating.

In order to construct the most appropriate portfolio to realize the Fund's objective, the Fund's portfolio manager will seek to balance three primary portfolio characteristics: duration, yield curve structure and sector allocations.

When the portfolio manager believes that future U.S. interest rates will trend to higher levels (largely, but not entirely, due to an expected increase in general economic activity producing a change in Federal Reserve Bank policy), the portfolio manager typically will increase the portfolio's duration. When the portfolio manager believes that future U.S. interest rates will trend to lower levels (largely, but not entirely, due to an expected decrease in general economic activity producing a change in Federal Reserve Bank policy), the portfolio manager typically will decrease the portfolio's duration. Contributing to duration target decisions is a

view of future inflationary price pressures which also determine Federal Reserve Bank policymaking expectations. Other factors such as liquidity, credit concerns, and relative yield levels may also direct how duration is created across sectors and may inhibit, or augment, how portfolio duration targets are selected.

Yield curve decisions as to where investments should be concentrated begin with a bias toward intermediate maturities (i.e., two to 10 years) and, in most instances, the majority of the Fund's investments will have intermediate maturities. The portfolio manager typically will use allocations to very short maturities or very long maturities to implement the Fund's duration positioning. When the portfolio manager believes the trend for nominal interest rates will be higher, shorter-term issues typically will be favored. When the portfolio manager believes the trend for nominal interest rates will be lower, longer-term issues typically will be favored.

Investments in U.S. Treasury issues, in lieu of agency and/or corporate issues, are generally determined by the demand for safety and liquidity of these investments. Corporate sectors may be underweighted when the portfolio manager believes that slowing economic activity will put increased stress on corporate balance sheets and produce potential credit downgrades or other credit events, resulting in widening credit yield spreads. Subject to the limits of the Fund's concentration policy, which prevents the Fund from investing 25% or more of its assets in any one industry or group of industries, corporate sectors may be overweighted when the portfolio manager believes that increasing economic activity will improve corporate balance sheets and produce potential credit upgrades or other credit events inducing the tightening credit yield spreads.

Values-based Investing. The Fund applies a set of values-based screens to use its best efforts to avoid investing in companies that are determined by Crossmark, pursuant to screening guidelines approved by the Fund's Board of Directors, to be: (1) materially involved in the production, distribution, retail, supply or licensing of alcohol or related products; (2) materially involved in the production, distribution, retail, supply or licensing of tobacco or related products (to include vaping and other alternative smoking products); (3) materially involved in gambling (to include the manufacture, distribution and operation of facilities and equipment whose intended use is gambling); (4) directly participating in providing abortions and/or the production of drugs marketed with the primary intent to terminate pregnancy; (5) directly engaged in scientific research using stem cells derived from human embryos, fetal tissue or human embryo cloning techniques; (6) directly involved in the production, distribution or retail of adult entertainment; or (7) directly involved in the production, distribution, retail, supply or licensing of psychoactive recreational cannabis or derivative products. However, the Fund may invest up to 5% of its total assets in certain collective investment vehicles or derivatives that may hold or derive value from securities issued by otherwise excluded companies.

For purposes of the alcohol, tobacco and gambling screens, material involvement means that a company derives 10% or more of its revenues from the screened activities. For purposes of the adult entertainment screen, companies directly involved in the production, distribution or retail of adult entertainment (defined as media and materials intended to appeal exclusively to the prurient interest) and companies that derive 2% or more of their revenues from the screened activities are screened. For purposes of the abortion, stem cell research and cannabis screens, there is no revenue threshold; any direct involvement in the screened activities will cause a company to be screened out of the investment universe. For purposes of the abortion screen, a company that is not itself directly involved in the screened activities will

be screened out of the investment universe if (a) it owns 20% or more of another company that is directly participating in the screened activities, or (b) it is 50% or more owned by another company that is directly participating in the screened activities.

Principal Risks of Investing in the Fund

Investment in the Fund involves risk. There can be no assurance that the Fund will achieve its investment objective. You can lose money on your investment in the Fund. When you sell your Fund shares, they may be worth less than what you paid for them. The Fund, by itself, does not constitute a balanced investment program. The Fund may not achieve its objective if the portfolio manager's expectations regarding particular securities or markets are not met. The value of shares of the Fund will be influenced by market conditions as well as by the value of the securities in which the Fund invests. The Fund's performance may be better or worse than that of funds with similar investment policies. The Fund's performance is also likely to differ from that of funds that use different strategies for selecting investments.

Risks of investing in the Fund include:

- **Bond Fund Investing Risk** – Because the Fund prices its assets and determines its share value on each business day based on current market prices (see “Share Price,” below), a shareholder cannot avoid loss by holding a bond to maturity, as might be possible for an investor who invests in individual bonds rather than in Fund shares.

- **Values-based Screening Policies** – 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.

- **Fixed-Income Securities** – Prices of fixed-income securities rise and fall in response to interest rate changes. 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. If a note has a duration of one year, then a 1% increase in interest rates would reduce the value of a \$100 note by approximately one dollar. There is also a risk that fixed-income securities will be downgraded in credit rating or go into default. Lower-rated bonds, and bonds with longer final maturities, generally have higher credit risks.

- **Variable and Floating Rate Securities** – Although these instruments are generally less sensitive to interest rate changes than fixed-rate instruments, their value may decline if their interest rates do not rise as quickly, or as much, as general interest rates. Also, if general interest rates decline, the yield on these instruments will also decline.

- **LIBOR Risk** – The United Kingdom's Financial Conduct Authority has announced plans to phase out the use of the London Interbank Offered Rate (“LIBOR”), the benchmark rate for certain floating rate securities, by the end of 2021. The Fund or the instruments in which the Fund invests may be adversely affected during the transition away from LIBOR by, among other things, increased volatility or illiquidity. There remains uncertainty regarding the future use of LIBOR and the nature of any replacement reference rate for instruments that do not currently specify a replacement reference rate and, accordingly, it is difficult to predict the full impact of the transition away from LIBOR.

- **General Ratings Risk** – Ratings may be unreliable, due to conflicts of interest between the rating agencies and the issuers, as well as the lag between an event requiring a rating downgrade and the actual rating downgrade.

- **BBB-/Baa3 Securities** – Obligations rated BBB- by S&P or Baa3 by Moody's, or rated comparable by another nationally recognized statistical ratings organization, or deemed of comparable quality by Crossmark, are considered to have speculative characteristics. If an issuer of fixed-income securities defaults on its obligations to pay interest and repay principal, or a bond's credit rating is downgraded, the Fund could lose money.

- **U.S. Government Securities** – The value of fixed-income securities issued or guaranteed by the U.S. government or a U.S. government agency or instrumentality will tend to fall as interest rates increase. Because instruments of U.S. government agencies and instrumentalities have various degrees of U.S. government backing, there can be no assurance that the U.S. government will provide financial support to certain U.S. government agencies or instrumentalities since it may not be obligated to do so by law. Thus, instruments issued by U.S. government agencies or instrumentalities may involve risk of loss of principal and interest. Instruments issued by non-U.S. governments may involve risk of default and loss of principal and interest.

- **National and International Government and Economic Policies** – Actions and statements of national and international government and economic policy institutions can have effects, which can be substantial, on interest rates and other factors affecting debt obligations, such as trading volume, in addition to broader economic effects. This risk may be heightened due to the current period of historically low interest rates.

- **Instruments of Foreign Banks and Branches and Foreign Corporations, Including Yankee Bonds** – Non-U.S. corporations, banks and branches issuing dollar-denominated instruments in the United States (i.e., Yankee Bonds) are not necessarily subject to the same regulatory requirements that apply to U.S. corporations and banks and branches, such as accounting, auditing and recordkeeping standards, the public availability of information and, for banks and branches, reserve requirements, loan limitations and examinations. This adds to the analytical complexity of these securities and may increase the possibility that a non-U.S. corporation or bank may become insolvent or otherwise unable to fulfill its obligations on these instruments and information about them may be harder to obtain.

- **Foreign Government Securities** – Dollar-denominated instruments issued by foreign governments, foreign government agencies, foreign semi-governmental entities, or entities whose purpose is to restructure outstanding foreign government securities may not be supported as to payment of principal or interest by the particular foreign government. The issuers of these instruments are not necessarily subject to the same regulatory, accounting, auditing and recordkeeping standards as similar U.S. government or agency instruments would be, and information on such foreign instruments may be more difficult to obtain. Dollar-denominated instruments of foreign government or government-related entities may have similar risks and may not be supported as to payment of principal and interest by the relevant government.

- **Market Disruption and Geopolitical Risk** – Geopolitical and other events, including war, terrorism, economic uncertainty, trade disputes, public health crises and related geopolitical events have led, and in the future may lead, to increased market volatility, which may disrupt U.S. and world economies and markets and may have significant adverse direct or indirect effects on the value of the Fund and its investments. Such events include the

recent pandemic of the novel coronavirus disease known as COVID-19, the withdrawal of the United Kingdom from the European Union (Brexit) and the ongoing trade disputes between the United States and China. Likewise, natural and environmental disasters and systemic market dislocations may be highly disruptive to economies and markets. Those events as well as other changes in foreign and domestic economic and political conditions also could adversely affect individual issuers or related groups of issuers, securities markets, interest rates, credit ratings, inflation, investor sentiment and other factors affecting the value of the Fund and its investments. Given the increasing interdependence among global economies and markets, conditions in one country, market or region might adversely affect markets, issuers and/or foreign exchange rates in other countries, including the United States. Securities and financial markets may be susceptible to market manipulation or other fraudulent trade practices, which could disrupt the orderly functioning of these markets or adversely affect the value of investments traded in these markets, including investments held by the Fund.

The recent COVID-19 pandemic has caused significant uncertainty, market volatility, decreased economic and other activity and increased government activity. Specifically, COVID-19 has led to significant death and morbidity, and concerns about its further spread have resulted in the closing of schools and non-essential businesses, cancellations, shelter-in-place orders, lower consumer spending in certain sectors, social distancing, bans on large social gatherings and travel, quarantines, government economic stimulus measures, reduced productivity, rapid increases in unemployment, increased demand for and strain on government and medical resources, border closings and global trade and supply chain interruptions, among others. The full effects, duration and costs of the COVID-19 pandemic are impossible to predict, and the circumstances surrounding the COVID-19 pandemic will continue to evolve. The pandemic may affect certain countries, industries, economic sectors, companies and investment products more than others, may exacerbate existing economic, political, or social tensions and may increase the probability of an economic recession or depression. The Fund and its investments may be adversely affected by the effects of the COVID-19 pandemic, and a prolonged pandemic may result in the Fund and its service providers experiencing operational difficulties in coordinating a remote workforce and implementing their business continuity plans, among others.

Market disruptions could cause the Fund to lose money, experience significant redemptions and encounter operational difficulties. Although multiple asset classes may be affected by a market disruption, the duration and effects may not be the same for all types of assets.

- **Repurchase Agreements** – Under a repurchase agreement, a bank or broker sells securities to the Fund and agrees to repurchase them at the Fund's cost plus interest. If the value of such securities declines and the bank or broker defaults on its repurchase obligation, the Fund could incur a loss.

- **Investment in Other Investment Companies or Real Estate Investment Trusts** – The Fund may invest in shares of other investment companies or real estate investment trusts ("funds"). The Fund bears a proportional share of the expenses of such other funds, which are in addition to those of the Fund. For example, the Fund will bear a portion of such other funds' investment advisory fees, although the fees paid by the Fund to Crossmark will not be proportionally reduced.

- **Investment in Illiquid Investments** – Liquidity risk exists when particular investments are difficult to purchase or sell. The Fund's investments in illiquid securities may reduce the Fund's returns because the Fund may be unable to sell the illiquid securities at an advantageous time or price. When the Fund owns mortgage-related illiquid securities, there is

additional risk arising from the illiquidity of the underlying real estate collateral for such securities. Illiquid securities can also be difficult to value, so there can be no assurance that the Fund can sell the securities at the price at which it is valuing them in determining net asset value.

- **Issuer Risk** – The value of a security may decline for a number of reasons that directly relate to the issuer, such as management performance, financial leverage and reduced demand for the issuer's goods or services.

- **Mortgage Risk** – When the Fund purchases mortgages or mortgage-related securities, it is subject to certain additional risks. Declines in the value of property backing these securities will negatively affect the quality of these securities and could reduce the ability of the issuer to sell the property to satisfy its outstanding obligations. The value of the property can be negatively affected by a number of factors, including changes in the neighborhood, factors affecting the particular property or the real estate market generally and poor property maintenance. Rising interest rates tend to extend the duration of mortgages and mortgage-related securities, making them more sensitive to changes in interest rates. As a result, in a period of rising interest rates, the Fund may exhibit additional volatility if it holds mortgages or mortgage-related securities. This is known as extension risk. In addition, mortgages and mortgage-related securities are subject to prepayment risk. When interest rates decline, borrowers may pay off their mortgages sooner than expected. This can reduce the returns of the Fund because it will have to reinvest that money at the lower prevailing interest rates. Mortgage-related securities are also subject to the risk that the borrower may fail to make scheduled sinking fund payments or may default and that collateral for the mortgage may be inadequate or the terms of the mortgage may be revised. There may also be delays in receiving interest payments and in realizing collateral for these instruments. Finally, there is the potential risk that illiquidity in the market for mortgage-related securities may make it difficult for the Fund to dispose of these instruments or may seriously reduce their sale price.

- **Management Risk** – The Fund is subject to management risk because it is an actively managed investment portfolio. Crossmark will apply investment techniques and risk analyses in making investment decisions for the Fund, but there can be no guarantee that these will produce the desired results.

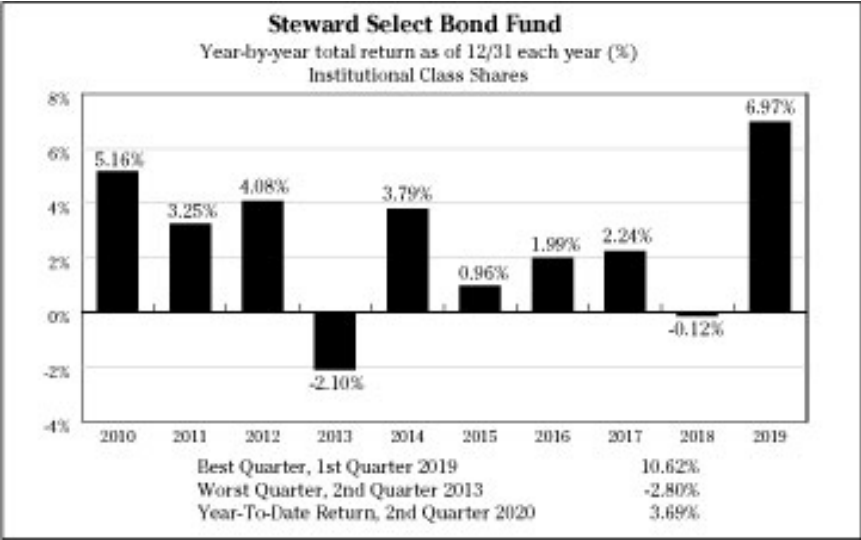
- **Concentration Policy Risk** – To the extent securities of any one industry or group of industries comprise close to 25% of the Fund, the Fund may be limited in its ability to overweight with respect to that industry or industry group, due to the Fund's fundamental policy not to concentrate in a particular industry or industry group.

- **Share Ownership Concentration Risk** – To the extent that a significant portion of the Fund's shares is held by a limited number of shareholders or their affiliates, there is a risk that the share trading activities of these shareholders could disrupt the Fund's investment strategies, which could have adverse consequences for the Fund and other shareholders (e.g., by requiring the Fund to sell or exit investments at inopportune times or causing the Fund to maintain larger-than-expected cash positions pending acquisition of investments).

Performance

The following bar chart and table provide some indication of the risks of investing in the Fund by showing changes in the Fund’s performance from year to year and by showing how the Fund’s average annual returns over different periods compare with those of a broad measure of market performance, respectively. The Fund’s past performance (before and after taxes) is not necessarily an indication of how the Fund will perform in the future. The Calendar Year Total Returns bar chart shows performance of Institutional Class shares year by year for the last ten calendar years. Returns for other share classes will differ only to the extent that they have different expenses. Updated performance information is available on the Fund’s website at www.crossmarkglobal.com.

INSTITUTIONAL CLASS CALENDAR YEAR TOTAL RETURNS



The following table illustrates the impact of taxes on the Fund’s returns (Institutional Class is shown; after-tax returns for other share classes will differ). After-tax returns are calculated using the historical highest individual federal marginal income tax rates and do not reflect the

impact of state and local taxes. After-tax returns depend on your own tax situation and may be different from those shown. This information does not apply if your Fund shares are held in a tax-advantaged account such as an individual retirement account or 401(k) plan.

AVERAGE ANNUAL TOTAL RETURNS *For the periods ended December 31, 2019*

	1 Year	5 Years	10 Years
Institutional Class			
Return Before Taxes	6.97%	2.38%	2.59%
Return After Taxes on Distributions	5.99%	1.45%	1.59%
Return After Taxes on Distributions and Sale of Fund Shares	4.12%	1.40%	1.57%
Class A			
Return Before Taxes	6.64%	2.04%	2.24%
Index			
Bloomberg Barclays Capital US Government/Credit Bond Index (reflects no deduction for fees, expenses or taxes)	9.71%	3.23%	3.96%

AVERAGE ANNUAL TOTAL RETURNS *For the periods ended December 31, 2019*

	1 Year	Since Class Inception (12/14/17)
Class C		
Return Before Taxes	4.40%	0.47%
Class R6		
Return Before Taxes	5.37%	0.90%
Index		
Bloomberg Barclays Capital US Government/Credit Bond Index (reflects no deduction for fees, expenses or taxes)	9.71%	4.21%

MANAGEMENT

Crossmark is the Fund's investment adviser. The Fund's portfolio manager is Victoria Fernandez. Ms. Fernandez is Chief Market Strategist of Crossmark. She has served as portfolio manager of the Fund since 2014.

Shareholder Information

For important information about purchase and sale of Fund shares, federal income tax information, and information on financial intermediary compensation, please turn to the ADDITIONAL FUND DETAILS section on page 55 of this Prospectus.

STEWARD SMALL-MID CAP ENHANCED INDEX FUND

Investment Objective: Long-term capital appreciation.

Fees and Expenses of the Fund

The following table describes the fees and expenses that you may pay if you buy and hold shares of the Fund.

SHAREHOLDER FEES

(fees paid directly from your investment)

	Class A	Class C	Class R6	Institutional Class
Maximum sales charge (load) imposed on purchases	None	None	None	None
Maximum deferred sales charge (CDSC) (as a percentage of the redemption proceeds)	None	1.00%	None	None
Maximum sales charge (load) imposed on reinvested dividends and other distributions	None	None	None	None
Maximum account fee	None	None	None	None

Class C shares are subject to a CDSC. If you redeem your shares within twelve months of purchase you will be assessed a 1% CDSC. Class C shares convert to Class A shares after eight years. If you purchase Class C shares through a broker-dealer or other financial intermediary (such as a bank), your intermediary may impose different conversion terms, including an earlier conversion.

Class R6 shares are made available to authorized dealers without any distribution-related payments or account servicing payments. Accordingly, you may be charged a commission or other account management or service fee by your dealer which is not reflected herein.

ANNUAL FUND OPERATING EXPENSES

(expenses that you pay each year as a percentage of the value of your investment)

	Class A	Class C	Class R6	Institutional Class
Management fees ¹	0.22%	0.22%	0.22%	0.22%
Distribution (12b-1) fees	0.25%	1.00%	None	None
Other expenses ²	0.35%	0.34%	0.29%	0.34%
Total annual Fund operating expenses	0.82%	1.56%	0.51%	0.56%

¹ "Management fees" are restated to reflect the Fund's current management fee rate effective August 1, 2019.

² "Other expenses" are restated to reflect the Fund's current administration fee rate effective August 1, 2019.

Example

This example can help you compare the cost of investing in the Fund with the cost of investing in other mutual funds. It assumes:

- You invest \$10,000 for the periods shown and then redeem all of your shares at the end of those periods (except Class C is also shown assuming you kept your shares);
- Your investment has a 5% return each year; and
- The Fund's operating expenses remain the same.

Although your actual costs may be higher or lower, based on these assumptions your costs would be:

	1 Year	3 Years	5 Years	10 Years
Class A	\$ 84	\$262	\$ 455	\$ 1,014
Class C (With Redemption)	\$258	\$492	\$848	\$1,853
Class C (Without Redemption)	\$ 158	\$492	\$848	\$1,853
Class R6	\$ 52	\$ 164	\$ 285	\$ 640
Institutional Class	\$ 57	\$ 179	\$ 313	\$ 701

Portfolio Turnover

The Fund pays transaction costs, such as commissions, when it buys and sells securities (or "turns over" its portfolio). A higher portfolio turnover rate may indicate higher transaction costs and may result in higher taxes when Fund shares are held in a taxable account. These costs, which are not reflected in annual fund operating expenses or in the example, affect the Fund's performance. During the most recent fiscal year, the Fund's portfolio turnover rate was 28% of the average value of its portfolio.

Principal Investment Strategies

The Fund is not a passively managed index fund. The Fund pursues its objective by seeking to enhance its performance over that of its benchmark index by 1) changing the relative weighting in the Fund's portfolio of growth versus value style securities in the index (style tilt) and 2) utilizing computer-aided, quantitative analysis of valuation, growth, dividend yield, industry, and other factors to attempt to compensate for the exclusion of certain index securities due to the Fund's values-based screening policies. In implementing its investment strategies, the Fund applies a set of values-based screens to use its best efforts to avoid investing in companies that are determined by Crossmark, pursuant to screening guidelines approved by the Fund's Board of Directors, to be: (1) materially involved in the production, distribution, retail, supply or licensing of alcohol or related products; (2) materially involved in the production, distribution, retail, supply or licensing of tobacco or related products (to include vaping and other alternative smoking products); (3) materially involved in gambling (to include the manufacture, distribution and operation of facilities and equipment whose intended use is gambling); (4) directly participating in providing abortions and/or the production of drugs marketed with the primary intent to terminate pregnancy; (5) directly engaged in scientific research using stem cells derived from human embryos, fetal tissue or human embryo cloning techniques; (6) directly involved in the production, distribution or retail of adult entertainment; or (7) directly involved in the production, distribution, retail, supply or licensing of psychoactive recreational cannabis or derivative products.

Under normal circumstances, the Fund will invest at least 80% of its assets in the securities of companies included in the Fund's benchmark.* The Fund's benchmark index is a widely recognized broad-based small-mid cap index and is the same index identified in the Average Annual Total Returns table below. The Fund's investments are allocated in an attempt to match the characteristics of a blend of the benchmark and varied weightings from time to time of two indices that are subcomponents of the benchmark: a small-mid cap growth index and a small-mid cap value index. Under normal circumstances, the Fund will invest at least 80% of its assets in the securities of small- to mid-cap companies.* Small- to mid-cap companies are defined by the market capitalization range of the Fund's benchmark index from time to time. For the Fund's current benchmark index, this market capitalization range, as of June 30, 2020, is \$77.276 million to \$14.009 billion.

The companies included in the benchmark index represent a broad spectrum of the U.S. economy and are generally U.S. issuers. Fund investments may also include other investment companies and real estate investment trusts. In addition to its investment in securities of companies included in the benchmark index, the Fund may invest up to 5% of its total assets in securities of non-U.S. issuers not generally included in the benchmark index. Also, the Fund may not invest more than 2% of its total assets in securities of companies in emerging market countries. In the event of changes to the companies included in the benchmark index, changes in the portfolio managers' evaluation of the relative performance of growth versus value style securities, or the development of a material misweighting, the portfolio managers will rebalance the portfolio in an attempt to match the characteristics of a blend of its benchmark index and varied weightings from time to time of two indices that are subcomponents of the benchmark: a small-mid cap growth index and a small-mid cap value index. Because the Fund uses its best efforts to avoid investments in companies that do not pass the values-based screening criteria, it will divest itself, in a timely manner, of securities that are subsequently added to the list of prohibited securities.

Values-based Investing. The Fund applies a set of values-based screens to use its best efforts to avoid investing in companies that are determined by Crossmark, pursuant to screening guidelines approved by the Fund's Board of Directors, to be: (1) materially involved in the production, distribution, retail, supply or licensing of alcohol or related products; (2) materially involved in the production, distribution, retail, supply or licensing of tobacco or related products (to include vaping and other alternative smoking products); (3) materially involved in gambling (to include the manufacture, distribution and operation of facilities and equipment whose intended use is gambling); (4) directly participating in providing abortions and/or the production of drugs marketed with the primary intent to terminate pregnancy; (5) directly engaged in scientific research using stem cells derived from human embryos, fetal tissue or human embryo cloning techniques; (6) directly involved in the production, distribution or retail of adult entertainment; or (7) directly involved in the production, distribution, retail, supply or licensing of psychoactive recreational cannabis or derivative products. However, the Fund may invest up to 5% of its total assets in certain collective investment vehicles or derivatives that may hold or derive value from securities issued by otherwise excluded companies.

For purposes of the alcohol, tobacco and gambling screens, material involvement means that a company derives 10% or more of its revenues from the screened activities. For purposes of

* The 80% is measured as of the time of investment and is applied to the value of the Fund's net assets plus the amount of any borrowings for investment purposes. For purposes of this limit, investments include those made directly or through other investment companies that have substantially similar 80% policies. The Fund will provide shareholders with at least 60 days' prior notice of any change in this policy.

the adult entertainment screen, companies directly involved in the production, distribution or retail of adult entertainment (defined as media and materials intended to appeal exclusively to the prurient interest) and companies that derive 2% or more of their revenues from the screened activities are screened. For purposes of the abortion, stem cell research and cannabis screens, there is no revenue threshold; any direct involvement in the screened activities will cause a company to be screened out of the investment universe. For purposes of the abortion screen, a company that is not itself directly involved in the screened activities will be screened out of the investment universe if (a) it owns 20% or more of another company that is directly participating in the screened activities, or (b) it is 50% or more owned by another company that is directly participating in the screened activities.

Principal Risks of Investing in the Fund

Investment in the Fund involves risk. There can be no assurance that the Fund will achieve its investment objective. You can lose money on your investment in the Fund. When you sell your Fund shares, they may be worth less than what you paid for them. The Fund, by itself, does not constitute a balanced investment program. The Fund may not achieve its objective if the portfolio managers' expectations regarding particular securities or markets are not met. The value of shares of the Fund will be influenced by market conditions as well as by the performance of the securities in which the Fund invests. The Fund's performance may be better or worse than that of funds with similar investment policies. The Fund's performance is also likely to differ from that of funds that use different strategies for selecting investments.

Risks of investing in the Fund include:

- **Values-based Screening Policies** – 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.

- **Equity Securities** – The value of equity securities will rise and fall in response to the activities of the companies that issued the securities, general market conditions and/or economic conditions. If an issuer is liquidated or declares bankruptcy, the claims of owners of the issuer's bonds will take precedence over the claims of owners of its equity securities.

- **Securities of Small- and Mid-Cap Companies** – Investments in small- and mid-cap companies are subject to the risks of equity securities. Investment in small- and mid-cap companies may involve greater risks than securities of large-cap companies because small- and mid-cap companies generally have a limited track record. Small- and mid-cap companies often have narrower markets, more limited managerial and financial resources and a less diversified product offering than larger, more established companies. As a result of these factors, the prices of these securities can be more volatile, which may increase the volatility of the Fund's portfolio. For small-cap companies, these risks are increased.

- **Micro-Cap Companies** – While all investments involve risk, micro-cap stocks are among the riskiest. Many micro-cap companies are new and have no proven track record. Some of these companies have no assets or revenues. Others have products and services that are still in development or have yet to be tested in the market. Another risk that pertains to micro-cap stocks involves the low volumes of trades. Because many micro-cap stocks trade in low volumes, any size of trade can have a large percentage impact on the price of the stock.

• **Security Selection and Market Risk** – The Fund’s portfolio securities may underperform the market or other funds with similar objectives. The value of the Fund’s investments may also change with general market conditions.

• **Value Stocks** – Investments in value stocks are subject to risks of equity securities, as well as the risks that (i) their intrinsic values may never be realized by the market or (ii) such stocks may turn out not to have been undervalued.

• **Growth Stocks** – Investments in growth stocks are subject to the risks of equity securities. Growth company stocks may provide minimal dividends that could otherwise cushion stock prices in a market decline. The value of growth company stocks may rise and fall significantly based, in part, on investors’ perceptions of the companies, rather than on fundamental analysis of the stocks.

• **Market Disruption and Geopolitical Risk** – Geopolitical and other events, including war, terrorism, economic uncertainty, trade disputes, public health crises and related geopolitical events have led, and in the future may lead, to increased market volatility, which may disrupt U.S. and world economies and markets and may have significant adverse direct or indirect effects on the value of the Fund and its investments. Such events include the recent pandemic of the novel coronavirus disease known as COVID-19, the withdrawal of the United Kingdom from the European Union (Brexit) and the ongoing trade disputes between the United States and China. Likewise, natural and environmental disasters and systemic market dislocations may be highly disruptive to economies and markets. Those events as well as other changes in foreign and domestic economic and political conditions also could adversely affect individual issuers or related groups of issuers, securities markets, interest rates, credit ratings, inflation, investor sentiment and other factors affecting the value of the Fund and its investments. Given the increasing interdependence among global economies and markets, conditions in one country, market or region might adversely affect markets, issuers and/or foreign exchange rates in other countries, including the United States. Securities and financial markets may be susceptible to market manipulation or other fraudulent trade practices, which could disrupt the orderly functioning of these markets or adversely affect the value of investments traded in these markets, including investments held by the Fund.

The recent COVID-19 pandemic has caused significant uncertainty, market volatility, decreased economic and other activity and increased government activity. Specifically, COVID-19 has led to significant death and morbidity, and concerns about its further spread have resulted in the closing of schools and non-essential businesses, cancellations, shelter-in-place orders, lower consumer spending in certain sectors, social distancing, bans on large social gatherings and travel, quarantines, government economic stimulus measures, reduced productivity, rapid increases in unemployment, increased demand for and strain on government and medical resources, border closings and global trade and supply chain interruptions, among others. The full effects, duration and costs of the COVID-19 pandemic are impossible to predict, and the circumstances surrounding the COVID-19 pandemic will continue to evolve. The pandemic may affect certain countries, industries, economic sectors, companies and investment products more than others, may exacerbate existing economic, political, or social tensions and may increase the probability of an economic recession or depression. The Fund and its investments may be adversely affected by the effects of the COVID-19 pandemic, and a prolonged pandemic may result in the Fund and its service providers experiencing operational difficulties in coordinating a remote workforce and implementing their business continuity plans, among others.

Market disruptions could cause the Fund to lose money, experience significant redemptions and encounter operational difficulties. Although multiple asset classes may be affected by a market disruption, the duration and effects may not be the same for all types of assets.

- **Management Risk** – The Fund is subject to management risk because it is an actively managed investment portfolio. Crossmark will apply investment techniques and risk analyses in making investment decisions for the Fund, but there can be no guarantee that these will produce the desired results.

- **Issuer Risk** – The value of a security may decline for a number of reasons that directly relate to the issuer, such as management performance, financial leverage, and reduced demand for the issuer's goods or services.

- **Investment in Other Investment Companies or Real Estate Investment Trusts** – The Fund may invest in shares of other investment companies or real estate investment trusts ("funds"). The Fund bears a proportional share of the expenses of such other funds, which are in addition to those of the Fund. For example, the Fund will bear a portion of such other funds' investment advisory fees, although the fees paid by the Fund to Crossmark will not be proportionally reduced.

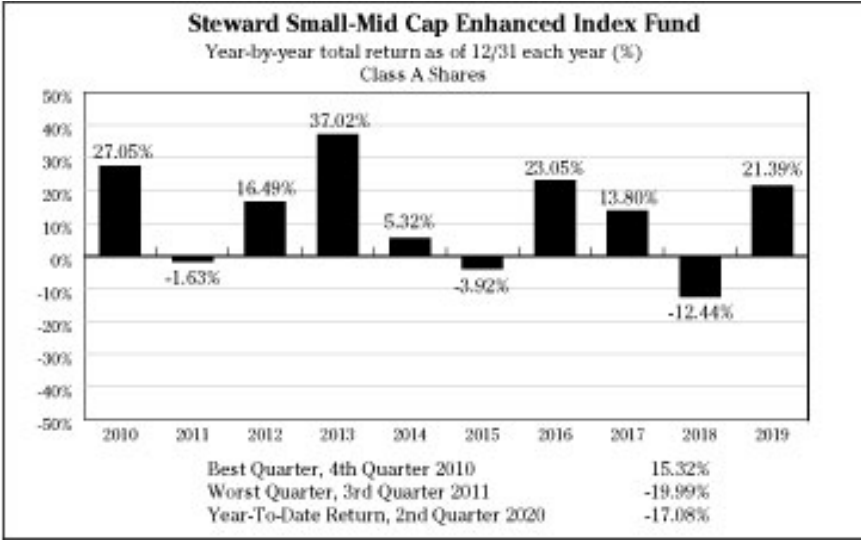
- **Concentration Policy Risk** – To the extent securities of any one industry or group of industries comprise close to 25% of the Fund, the Fund may be limited in its ability to overweight with respect to that industry or industry group, due to the Fund's fundamental policy not to concentrate in a particular industry or industry group.

- **Share Ownership Concentration Risk** – To the extent that a significant portion of the Fund's shares is held by a limited number of shareholders or their affiliates, there is a risk that the share trading activities of these shareholders could disrupt the Fund's investment strategies, which could have adverse consequences for the Fund and other shareholders (e.g., by requiring the Fund to sell or exit investments at inopportune times or causing the Fund to maintain larger-than-expected cash positions pending acquisition of investments).

Performance

The following bar chart and table provide some indication of the risks of investing in the Fund by showing changes in the Fund’s performance from year to year and by showing how the Fund’s average annual returns over different periods compare with those of a broad measure of market performance, respectively. The Fund’s past performance (before and after taxes) is not necessarily an indication of how the Fund will perform in the future. The Calendar Year Total Returns bar chart shows performance of Class A shares for each of the last ten calendar years. Returns for other share classes will differ only to the extent that they have different expenses. Updated performance information is available on the Fund’s website at www.crossmarkglobal.com.

CLASS A CALENDAR YEAR TOTAL RETURNS



The following table illustrates the impact of taxes on the Fund’s returns (Class A is shown; after-tax returns for other share classes will differ). After-tax returns are calculated using the historical highest individual federal marginal income tax rates and do not reflect the impact of

state and local taxes. After-tax returns depend on your own tax situation and may be different from those shown. This information does not apply if your Fund shares are held in a tax-advantaged account such as an individual retirement account or 401(k) plan.

AVERAGE ANNUAL TOTAL RETURNS *For the periods ended December 31, 2019*

	1 Year	5 Years	10 Years
Class A			
Return Before Taxes	21.39%	7.41%	11.63%
Return After Taxes on Distributions	20.41%	5.34%	9.80%
Return After Taxes on Distributions and Sale of Fund Shares	13.36%	5.48%	9.32%
Institutional Class			
Return Before Taxes	21.70%	7.72%	11.95%
Index			7.41%
Standard & Poor's 1000 Index (reflects no deduction for fees, expenses or taxes)	25.14%	9.19%	12.92%

AVERAGE ANNUAL TOTAL RETURNS *For the periods ended December 31, 2019*

	1 Year	Since Class Inception (12/14/17)
Class C		
Return Before Taxes	21.39%	2.58%
Class R6		
Return Before Taxes	22.29%	2.90%
Index		
Standard & Poor's 1000 Index (reflects no deduction for fees, expenses or taxes)	25.14%	6.33%

MANAGEMENT

Crossmark is the Fund's investment adviser. The Fund's co-portfolio managers are Brent Lium, Ryan Caylor and John Wolf, with Messrs. Lium and Caylor serving as lead co-portfolio managers. Mr. Lium is a Managing Director of Crossmark and has served as lead co-portfolio manager of the Fund since 2019. Mr. Caylor is Head of Research and a Portfolio Manager of Crossmark and has served as lead co-portfolio manager of the Fund since 2020. Mr. Wolf is a Managing Director of Crossmark and has served as portfolio manager or co-portfolio manager of the Fund since 2004. The day-to-day management of the Fund and final decisions are carried out by Messrs. Lium and Caylor, with Mr. Wolf providing advice, support and backup.

Shareholder Information

For important information about purchase and sale of Fund shares, federal income tax information, and information on financial intermediary compensation, please turn to the ADDITIONAL FUND DETAILS section on page 55 of this Prospectus.

ADDITIONAL FUND DETAILS

Minimum Investment

Class A and Class C – The minimum initial investment is \$1,000 per Fund for regular accounts and for individual retirement accounts. The minimum initial investment is waived for continuous investment plans through which at least \$50 is invested per transaction. There is no minimum for subsequent purchases.

Class R6 – There is no minimum investment. Class R6 shares are sold only through authorized dealers that have an omnibus account in place; they are not available for purchase directly through the Funds' distributor.

Institutional Class – The minimum initial investment is \$100,000 per Fund, except that for Charitable Trusts or Grantor Trusts for which a charitable organization serves as trustee, the minimum initial investment is \$25,000 per Fund. The minimum subsequent per Fund investment is \$1,000.

The minimum investment requirements may be waived in the case of certain third-party sub-accounting arrangements and for investments through fee-based advisory programs and defined contribution retirement plan platforms where all trades are made through the National Securities Clearing Corporation ("NSCC").

The Independent Directors of Steward Funds, Inc. may invest in Institutional Class shares without regard to the stated minimum investment requirements.

Sale of Fund Shares

Fund shares may be redeemed at their net asset value per share on any business day through authorized dealers, or by writing the Funds' Transfer Agent. Redemptions in the amount of at least \$1,000 may be wired. You may also arrange for periodic withdrawals of at least \$50 if you have invested at least \$5,000 in a Fund.

Federal Income Tax Information

The Funds intend to make distributions that may be taxed as ordinary income or capital gains.

Payments to Financial Intermediaries

If you purchase Fund shares through a broker-dealer or other financial intermediary (such as a bank), the Fund and its related companies may pay the intermediary for the sale of Fund shares and related services. These payments may create a conflict of interest by influencing the broker-dealer or other intermediary and your salesperson to recommend the Fund over another investment. Ask your salesperson or visit your financial intermediary's website for more information.

Investment Objectives, Strategies and Risks

The investment objective of Steward Covered Call Income Fund is dividend income and options premium income, with the potential for capital appreciation and less volatility than the broad equity market.

The investment objective of Steward Global Equity Income Fund is current income along with growth of capital.

The investment objective of each of Steward International Enhanced Index Fund, Steward Large Cap Enhanced Index Fund and Steward Small-Mid Cap Enhanced Index Fund is long-term capital appreciation.

The investment objective of Steward Select Bond Fund is to provide high current income with capital appreciation.

For each Fund, except Steward Small-Mid Cap Enhanced Index Fund, the Fund's investment objective is non-fundamental and may be changed without shareholder approval. A Fund will provide shareholders with at least 60 days' notice prior to making any changes to its investment objective. For Steward Small-Mid Cap Enhanced Index Fund, the Fund's investment objective is fundamental and may not be changed without shareholder approval.

The information on the prior pages describe each Fund's principal investment policies and strategies intended to achieve each Fund's investment objective. The investment types detailed for each Fund are further described in the Statement of Additional Information. See "Principal Risks" below for additional information regarding the principal risks of investing in each Fund.

Other Investment Practices

From time to time, each Fund may take temporary defensive positions that may be inconsistent with its principal investment policies in an attempt to respond to adverse market, economic, political, or other conditions. If this occurs, the Fund may not achieve its investment objective during such times.

Portfolio Turnover

No Fund (except Steward Covered Call Income Fund) intends to trade portfolio securities for the purpose of realizing short-term profits. However, each Fund will adjust its portfolio as considered advisable in view of prevailing or anticipated market conditions and the Fund's investment objective, and there is no limitation on the length of time securities must be held by the Fund prior to being sold. Portfolio turnover rate will not be a limiting factor for a Fund. Steward Covered Call Income Fund's portfolio manager may engage in frequent trading of the Fund's portfolio securities in pursuing the Fund's strategy. Higher portfolio turnover rates involve correspondingly higher transaction costs, which are borne directly by a Fund. In addition, a Fund may realize significant short-term and long-term capital gains, which will result in taxable distributions to investors that may be greater than those made by other funds. Tax and transaction costs may lower a Fund's effective return for investors.

Portfolio Holdings

A description of the Funds' policies and procedures regarding disclosure of its portfolio securities is available in the Funds' Statement of Additional Information dated August 31, 2020. In addition, each Fund's portfolio holdings may be viewed on the Fund's website at www.crossmarkglobal.com. The portfolio holdings are posted within 30 days after the end of each month.

Additional Information about the Funds

Each Fund is a series of Steward Funds, Inc., an open-end management investment company. Crossmark provides management and investment advisory services to the Funds. This Prospectus does not tell you about every policy or risk of investing in each Fund. If you want more information on each Fund's allowable securities and investment practices and the characteristics and risks of each one, you may want to request a copy of the Statement of Additional Information (the back cover tells you how to do this).

PRINCIPAL RISKS

The principal risks of investing in each Fund are summarized above under the “Principal Risks of Investing in the Fund” section for each Fund. The risks described below expand on, and add to, those summaries as appropriate. The chart below identifies which risks apply to each Fund. Each Fund may be subject to additional risks other than those identified below because the types of investments made by each Fund can change over time. There is no guarantee that a Fund will be able to achieve its investment objective. It is possible to lose money by investing in a Fund.

Risk	Steward Covered Call Income Fund	Steward Global Equity Income Fund	Steward International Enhanced Index Fund	Steward Large Cap Enhanced Index Fund	Steward Select Bond Fund	Steward Small-Mid Cap Enhanced Index Fund
BBB-/Baa3 Securities					•	
Bond Fund Investing Risk					•	
Call Options Risk	•					
Concentration Policy Risk	•	•	•	•	•	•
Depository Receipts (“DRs”)		•	•			
Dividend Risk	•	•				
Emerging Market Securities		•	•			
Equity Securities	•	•	•	•		•
Fixed-Income Securities					•	
Foreign Currency Risk		•	•			
Foreign Government Securities					•	
Foreign Securities		•	•			
General Ratings Risk					•	
Growth Stocks		•	•	•		•
High Portfolio Turnover Risk	•					
Instruments of Foreign Banks and Branches and Foreign Corporations, Including Yankee Bonds					•	
Investment in Illiquid Investments					•	

Risk	Steward Covered Call Income Fund	Steward Global Equity Income Fund	Steward International Enhanced Index Fund	Steward Large Cap Enhanced Index Fund	Steward Select Bond Fund	Steward Small-Mid Cap Enhanced Index Fund
Investment in Other Investment Companies or Real Estate Investment Trusts		•	•	•	•	•
Issuer Risk	•	•	•	•	•	•
LIBOR Risk					•	
Management Risk	•	•	•	•	•	•
Market Disruption and Geopolitical Risk	•	•	•	•	•	•
Micro-Cap Companies						•
Mortgage Risk					•	
National and International Government and Economic Policies					•	
Repurchase Agreements					•	
Securities of Small- and Mid-Cap Companies		•	•			•
Security Selection and Market Risk	•	•	•	•		•
Share Ownership Concentration Risk	•	•	•	•	•	•
Tax Risk	•					
U.S. Government Securities					•	
Values-based Screening Policies	•	•	•	•	•	•
Value Stocks		•	•	•		•
Variable and Floating Rate Securities					•	

BBB-/Baa3 Securities – Obligations rated BBB- by S&P or Baa3 by Moody's, or rated comparable by another nationally recognized statistical ratings organization, or deemed of comparable quality by Crossmark, are considered to have speculative characteristics. If an issuer of fixed-income securities defaults on its obligations to pay interest and repay principal, or a bond's credit rating is downgraded, the Fund could lose money. The total return and yield of obligations rated BBB- or Baa3 may generally be expected to fluctuate more than the total return and yield of securities with more favorable credit ratings. A real or perceived economic downturn or an increase in market interest rates could cause a decline in the value of such obligations, result in increased redemptions and/or result in increased portfolio turnover,

which could result in a decline in net asset value of the Fund, reduce liquidity for certain investments and/or increase costs. Such obligations may be more thinly traded and may be more difficult to sell and value accurately than securities with more favorable credit ratings as there may be a limited secondary market or no established secondary market. Investments in such obligations could increase liquidity risk for the Fund. In addition, the market for such obligations may be more likely than the markets for securities with more favorable credit ratings to experience sudden and sharp volatility which is generally associated more with investments in stocks.

Bond Fund Investing Risk – Because the Fund prices its assets and determines its share value on each business day based on current market prices (see “Share Price,” below), a shareholder cannot avoid loss by holding a bond to maturity, as might be possible for an investor who invests in individual bonds rather than in Fund shares.

Call Options Risk – Writing call options to generate income and to potentially hedge against market declines by generating option premiums involves risk. These risks include, but are not limited to, potential losses if equity markets or an individual equity security do not move as expected and the potential for greater losses than if these techniques had not been used. There are significant differences between the securities and options markets that could result in an imperfect correlation between these markets, causing a given transaction not to achieve its objectives.

Limited Gains: By writing covered call options, the Fund will give up the opportunity to benefit from potential increases in the value of a Fund asset above the exercise price, but it will bear the risk of declines in the value of the asset. Writing call options may expose the Fund to additional costs.

Option Exercise: As the writer of a call option, the Fund cannot control the time when it may be required to fulfill its obligation to the purchaser of the option. Once the Fund has received an exercise notice, it may not be able to effect a closing purchase transaction in order to terminate its obligation under the option and must then deliver the underlying security at the exercise price.

Lack of Liquidity for the Option: Derivatives may be difficult to sell or unwind. There can be no assurance that a liquid market will exist when the Fund seeks to close out an option position. If the Fund were unable to close out a covered call position previously written on a security, it would not be able to sell the underlying security unless the option expired without exercise.

Lack of Liquidity for the Underlying Security: The Fund’s investment strategy may also result in a lack of liquidity of the purchase and sale of portfolio securities. Because the Fund will generally hold the stocks underlying the call option, the Fund may be less likely to sell the stocks in its portfolio to take advantage of new investment opportunities.

Value Changes: The value of call options will be affected by changes in the value and dividend rates of the underlying common stocks, an increase in interest rates, changes in the actual or perceived volatility of the stock market and the underlying common stocks and the remaining time to the options’ expiration. Additionally, the exercise price of an option may be adjusted downward before the option’s expiration as a result of the occurrence of events affecting the underlying equity security. A reduction in the exercise price of an option would reduce the Fund’s capital appreciation potential on the underlying security.

Concentration Policy Risk – To the extent securities of any one industry or group of industries comprise close to 25% of the Fund, the Fund may be limited in its ability to overweight with respect to that industry or industry group, due to the Fund's fundamental policy not to concentrate in a particular industry or industry group.

Depository Receipts ("DRs") – Investments in unsponsored DRs (those that are not sponsored by the issuer or a representative of the issuer) involve certain risks not present with sponsored DRs. Investors in unsponsored DRs typically involve expenses not associated with sponsored DRs, such as expenses associated with certificate transfer, custody and dividend payment. For an unsponsored DR there may be several depositaries with no defined legal obligations to the issuer. Duplicate depositaries may lead to marketplace confusion since there would be no central source of information. There can also be greater delays in delivery of dividends and reports to investors than with sponsored DRs. DRs may be issued with respect to securities of issuers in emerging market countries.

Dividend Risk – The income of the Fund may fluctuate due to the amount of dividends that companies elect to pay. Issuers of dividend-paying stocks may have discretion to defer or stop paying dividends for a stated period of time. If the dividend-paying stocks held by the Fund reduce or stop paying dividends, the Fund's ability to generate income may be adversely affected. In addition, dividend-paying stocks may underperform non-dividend paying stocks (and the stock market as a whole) over any period of time.

Emerging Market Securities – Securities of issuers in emerging and developing countries raise additional risks relative to investments in developed country issuers, including exposure to less mature and diversified economies and to less stable market and political systems, as well as to possible currency transfer restrictions, delays and disruptions in settlement of transactions, and higher volatility than is found in developed countries. The economies of such countries can be subject to rapid and unpredictable rates of inflation or deflation.

Equity Securities – The value of equity securities will rise and fall in response to the activities of the companies that issued the securities, general market conditions and/or economic conditions. If an issuer is liquidated or declares bankruptcy, the claims of owners of the issuer's bonds will take precedence over the claims of owners of its equity securities.

Fixed-Income Securities – Prices of fixed-income securities rise and fall in response to interest rate changes. 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. If a note has a duration of one year, then a 1% increase in interest rates would reduce the value of a \$100 note by approximately one dollar. There is also a risk that fixed-income securities will be downgraded in credit rating or go into default. Lower-rated bonds, and bonds with longer final maturities, generally have higher credit risks. Recent and potential future changes in monetary policy made by central banks or governments are likely to affect the level of interest rates. Rising interest rates may prompt redemptions from the Fund, which may force the Fund to sell investments at a time when it is not advantageous to do so, which could result in losses. The Fund may be subject to greater risk of rising interest rates due to the current period of historically low rates.

Foreign Currency Risk – Investments in foreign securities involve the risk that the currencies in which those instruments are denominated will decline in value relative to the U.S. dollar, or, in the case of hedging positions, that the U.S. dollar will decline relative to the currency being hedged. Currency rates in foreign countries may fluctuate significantly over short periods of time for a number of reasons, including changes in interest rates, intervention (or the failure to intervene) by U.S. or foreign governments, central banks or supranational entities such as

the International Monetary Fund, or by the imposition of currency controls or other political developments in the United States or abroad. As a result, the Fund's investments in foreign currency-denominated securities may reduce the returns of the Fund. Although the Fund's international investments will primarily be in the form of U.S. dollar-denominated securities, fluctuations in the value of the currencies of the countries in which the foreign companies are located may also affect the value of such securities.

Foreign Government Securities – Dollar-denominated instruments issued by foreign governments, foreign government agencies, foreign semi-governmental entities, or entities whose purpose is to restructure outstanding foreign government securities may not be supported as to payment of principal or interest by the particular foreign government. The issuers of these instruments are not necessarily subject to the same regulatory, accounting, auditing and recordkeeping standards as similar U.S. government or agency instruments would be, and information on such foreign instruments may be more difficult to obtain. Dollar-denominated instruments of foreign government or government-related entities may have similar risks and may not be supported as to payment of principal and interest by the relevant government.

Foreign Securities – Investments in securities of issuers in foreign countries involves risks not associated with domestic investments. These risks include, but are not limited to: (1) political and financial instability; (2) currency exchange rate fluctuations; (3) greater price volatility and less liquidity in particular securities and in certain foreign markets; (4) lack of uniform accounting, auditing, and financial reporting standards; (5) less government regulation and supervision of some foreign stock exchanges, brokers and listed companies; (6) delays in transaction settlement in certain foreign markets; (7) less availability of information; and (8) imposition of foreign withholding or other taxes.

General Ratings Risk – Ratings may be unreliable, due to conflicts of interest between the rating agencies and the issuers, as well as the lag between an event requiring a rating downgrade and the actual rating downgrade.

Growth Stocks – Investments in growth stocks are subject to the risks of equity securities. Growth company stocks may provide minimal dividends that could otherwise cushion stock prices in a market decline. The value of growth company stocks may rise and fall significantly based, in part, on investors' perceptions of the companies, rather than on fundamental analysis of the stocks. Because the prices of growth stocks are based largely on the expectation of future earnings, growth stock prices can decline rapidly and significantly in reaction to negative news about such factors as earnings, the economy, political developments or other news. A growth company may fail to fulfill apparent promise or may be eclipsed by competitors or its products or its services may be rendered obsolete by new technologies. As a category, growth stocks may underperform value stocks (and the stock market as a whole) over any period of time. In addition, the growth stocks selected for investment by portfolio management may not perform as anticipated.

High Portfolio Turnover Risk – High portfolio turnover could increase the Fund's transaction costs, result in taxable distributions to shareholders and negatively impact performance.

Instruments of Foreign Banks and Branches and Foreign Corporations, Including Yankee Bonds – Non-U.S. corporations, banks and branches issuing dollar-denominated instruments in the United States (i.e., Yankee Bonds) are not necessarily subject to the same regulatory requirements that apply to U.S. corporations and banks and branches, such as accounting, auditing and recordkeeping standards, the public availability of information and,

for banks and branches, reserve requirements, loan limitations and examinations. This adds to the analytical complexity of these securities and may increase the possibility that a non-U.S. corporation or bank may become insolvent or otherwise unable to fulfill its obligations on these instruments and information about them may be harder to obtain.

Investment in Illiquid Investments – Liquidity risk exists when particular investments are difficult to purchase or sell. The Fund's investments in illiquid securities may reduce the Fund's returns because the Fund may be unable to sell the illiquid securities at an advantageous time or price. When the Fund owns mortgage-related illiquid securities, there is additional risk arising from the illiquidity of the underlying real estate collateral for such securities. Illiquid securities can also be difficult to value, so there can be no assurance that the Fund can sell the securities at the price at which it is valuing them in determining net asset value.

Investment in Other Investment Companies or Real Estate Investment Trusts – The Fund may invest in shares of other investment companies or real estate investment trusts ("funds"). The Fund bears a proportional share of the expenses of such other funds, which are in addition to those of the Fund. For example, the Fund will bear a portion of such other funds' investment advisory fees, although the fees paid by the Fund to Crossmark will not be proportionally reduced.

Issuer Risk – The value of a security may decline for a number of reasons that directly relate to the issuer, such as management performance, financial leverage and reduced demand for the issuer's goods or services.

LIBOR Risk – The United Kingdom's Financial Conduct Authority has announced plans to phase out the use of the London Interbank Offered Rate ("LIBOR"), the benchmark rate for certain floating rate securities, by the end of 2021. The Fund or the instruments in which the Fund invests may be adversely affected during the transition away from LIBOR by, among other things, increased volatility or illiquidity. There remains uncertainty regarding the future use of LIBOR and the nature of any replacement reference rate for instruments that do not currently specify a replacement reference rate and, accordingly, it is difficult to predict the full impact of the transition away from LIBOR.

Management Risk – The Fund is subject to management risk because it is an actively managed investment portfolio. Crossmark will apply investment techniques and risk analyses in making investment decisions for the Fund, but there can be no guarantee that these will produce the desired results.

Market Disruption and Geopolitical Risk – Geopolitical and other events, including war, terrorism, economic uncertainty, trade disputes, public health crises and related geopolitical events have led, and in the future may lead, to increased market volatility, which may disrupt U.S. and world economies and markets and may have significant adverse direct or indirect effects on the value of the Fund and its investments. Such events include the recent pandemic of the novel coronavirus disease known as COVID-19, the withdrawal of the United Kingdom from the European Union (Brexit) and the ongoing trade disputes between the United States and China. Likewise, natural and environmental disasters and systemic market dislocations may be highly disruptive to economies and markets. Those events as well as other changes in foreign and domestic economic and political conditions also could adversely affect individual issuers or related groups of issuers, securities markets, interest rates, credit ratings, inflation, investor sentiment and other factors affecting the value of the Fund and its investments. Given the increasing interdependence among global economies and markets, conditions in one country, market or region might adversely affect markets, issuers and/or

foreign exchange rates in other countries, including the United States. Any partial or complete dissolution of the Economic and Monetary Union of the European Union, or any increased uncertainty as to its status, could have significant adverse effects on currency and financial markets, and on the value of the Fund and its investments. Securities and financial markets may be susceptible to market manipulation or other fraudulent trade practices, which could disrupt the orderly functioning of these markets or adversely affect the value of investments traded in these markets, including investments held by the Fund. For Steward Global Equity Income Fund and Steward International Enhanced Index Fund, to the extent the Fund has focused its investments in the market of a particular region, adverse geopolitical and other events could have a disproportionate impact on the Fund.

The recent COVID-19 pandemic has caused significant uncertainty, market volatility, decreased economic and other activity and increased government activity. Specifically, COVID-19 has led to significant death and morbidity, and concerns about its further spread have resulted in the closing of schools and non-essential businesses, cancellations, shelter-in-place orders, lower consumer spending in certain sectors, social distancing, bans on large social gatherings and travel, quarantines, government economic stimulus measures, reduced productivity, rapid increases in unemployment, increased demand for and strain on government and medical resources, border closings and global trade and supply chain interruptions, among others. The full effects, duration and costs of the COVID-19 pandemic are impossible to predict, and the circumstances surrounding the COVID-19 pandemic will continue to evolve. The pandemic may affect certain countries, industries, economic sectors, companies and investment products more than others, may exacerbate existing economic, political, or social tensions and may increase the probability of an economic recession or depression. The Fund and its investments may be adversely affected by the effects of the COVID-19 pandemic, and a prolonged pandemic may result in the Fund and its service providers experiencing operational difficulties in coordinating a remote workforce and implementing their business continuity plans, among others.

Market disruptions could cause the Fund to lose money, experience significant redemptions and encounter operational difficulties. Although multiple asset classes may be affected by a market disruption, the duration and effects may not be the same for all types of assets.

Micro-Cap Companies – While all investments involve risk, micro-cap stocks are among the riskiest. Many micro-cap companies are new and have no proven track record. Some of these companies have no assets or revenues. Others have products and services that are still in development or have yet to be tested in the market. Another risk that pertains to micro-cap stocks involves the low volumes of trades. Because many micro-cap stocks trade in low volumes, any size of trade can have a large percentage impact on the price of the stock. In addition, because stock analysts are less likely to follow micro-cap companies, less information about them is available to investors. Industry-wide reversals may have a greater impact on micro-cap companies, since they may lack the financial resources of larger companies.

Mortgage Risk – When the Fund purchases mortgages or mortgage-related securities, it is subject to certain additional risks. Declines in the value of property backing these securities will negatively affect the quality of these securities and could reduce the ability of the issuer to sell the property to satisfy its outstanding obligations. The value of the property can be negatively affected by a number of factors, including changes in the neighborhood, factors affecting the particular property or the real estate market generally and poor property maintenance. Rising interest rates tend to extend the duration of mortgages and mortgage-related securities, making them more sensitive to changes in interest rates. As a

result, in a period of rising interest rates, the Fund may exhibit additional volatility if it holds mortgages or mortgage-related securities. This is known as extension risk. In addition, mortgages and mortgage-related securities are subject to prepayment risk. When interest rates decline, borrowers may pay off their mortgages sooner than expected. This can reduce the returns of the Fund because it will have to reinvest that money at the lower prevailing interest rates. Mortgage-related securities are also subject to the risk that the borrower may fail to make scheduled sinking fund payments or may default and that collateral for the mortgage may be inadequate or the terms of the mortgage may be revised. There may also be delays in receiving interest payments and in realizing collateral for these instruments. Finally, there is the potential risk that illiquidity in the market for mortgage-related securities may make it difficult for the Fund to dispose of these instruments or may seriously reduce their sale price.

National and International Government and Economic Policies – Actions and statements of national and international government and economic policy institutions can have effects, which can be substantial, on interest rates and other factors affecting debt obligations, such as trading volume, in addition to broader economic effects. This risk may be heightened due to the current period of historically low interest rates.

Repurchase Agreements – Under a repurchase agreement, a bank or broker sells securities to the Fund and agrees to repurchase them at the Fund's cost plus interest. If the value of such securities declines and the bank or broker defaults on its repurchase obligation, the Fund could incur a loss.

Securities of Small- and Mid-Cap Companies – Investments in small- and mid-cap companies are subject to the risks of equity securities. Investment in small- and mid-cap companies may involve greater risks than securities of large-cap companies because small- and mid-cap companies generally have a limited track record. Small- and mid-cap companies often have narrower markets, more limited managerial and financial resources and a less diversified product offering than larger, more established companies. As a result of these factors, the prices of these securities can be more volatile, which may increase the volatility of the Fund's portfolio. For small-cap companies, these risks are increased. In addition, because stock analysts are less likely to follow small- and mid-cap companies, less information about them is available to investors. Industry-wide reversals may have a greater impact on small- and mid-cap companies, since they may lack the financial resources of larger companies.

Security Selection and Market Risk – The Fund's portfolio securities may underperform the market or other funds with similar objectives. With respect to Steward Covered Call Income Fund's covered call option strategy, the Fund's portfolio securities may not perform in line with the expectations of the Fund's portfolio manager. The value of the Fund's investments may also change with general market conditions.

Share Ownership Concentration Risk – To the extent that a significant portion of the Fund's shares is held by a limited number of shareholders or their affiliates, there is a risk that the share trading activities of these shareholders could disrupt the Fund's investment strategies, which could have adverse consequences for the Fund and other shareholders (e.g., by requiring the Fund to sell or exit investments at inopportune times or causing the Fund to maintain larger-than-expected cash positions pending acquisition of investments).

Tax Risk – Writing covered call options may significantly reduce or eliminate the amount of dividends that constitute qualified dividend income, which is taxed to noncorporate shareholders at lower rates for federal income tax purposes. Covered calls also are subject to federal income tax rules that: 1) limit the allowance of certain losses or deductions by the

Fund; 2) convert the Fund's long-term capital gains into higher-taxed short-term capital gains or ordinary income; 3) convert the Fund's ordinary losses or deductions to capital losses, the deductibility of which is more limited; and/or 4) cause the Fund to recognize income or gains without a corresponding receipt of cash.

U.S. Government Securities – The value of fixed-income securities issued or guaranteed by the U.S. government or a U.S. government agency or instrumentality will tend to fall as interest rates increase. Because instruments of U.S. government agencies and instrumentalities have various degrees of U.S. government backing, there can be no assurance that the U.S. government will provide financial support to certain U.S. government agencies or instrumentalities since it may not be obligated to do so by law. Thus, instruments issued by U.S. government agencies or instrumentalities may involve risk of loss of principal and interest. Instruments issued by non-U.S. governments may involve risk of default and loss of principal and interest.

Values-based Screening Policies – 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.

Value Stocks – Investments in value stocks are subject to risks of equity securities, as well as the risks that (i) their intrinsic values may never be realized by the market or (ii) such stocks may turn out not to have been undervalued. As a category, value stocks may underperform growth stocks (and the stock market as a whole) over any period of time. In addition, the value stocks selected for investment by portfolio management may not perform as anticipated.

Variable and Floating Rate Securities – Although these instruments are generally less sensitive to interest rate changes than fixed-rate instruments, their value may decline if their interest rates do not rise as quickly, or as much, as general interest rates. Also, if general interest rates decline, the yield on these instruments will also decline.

SHAREHOLDER INFORMATION

MANAGEMENT

Investment Adviser

Crossmark Global Investments, Inc. ("Crossmark"), a wholly owned subsidiary of Crossmark Global Holdings, Inc. formed in 1982 and located at 15375 Memorial Dr., Suite 200, Houston, TX 77079, acts as the investment adviser for each of the Funds. Crossmark provides investment management services to investment companies, pension and profit-sharing plans and accounts, corporations and individuals. As of June 30, 2020, Crossmark manages \$4.9 billion in assets.

Crossmark provides investment advisory and values-based screening services to the Funds pursuant to an investment advisory agreement. A discussion of the basis for the Board of Directors' (the "Board") approval of the Funds' current investment advisory agreement is available in the Funds' Semi-Annual Report dated October 30, 2019. As compensation for Crossmark's services as investment adviser, the Funds paid the following fees to Crossmark, as a percentage of each particular Fund's average daily net assets for the fiscal year ended April 30, 2020: Steward Covered Call Income Fund, 0.58%; Steward Global Equity Income Fund, 0.55%; Steward International Enhanced Index Fund, 0.35%; Steward Large Cap Enhanced Index Fund, 0.20%; Steward Select Bond Fund, 0.30%; Steward Small-Mid Cap Enhanced Index Fund, 0.20%.

On May 16, 2019, in connection with a proposal by Crossmark, the Board approved a new investment advisory agreement (the "Current Advisory Agreement"), subject to shareholder approval, which was approved by shareholders of each Fund on July 29, 2019. The Current Advisory Agreement took effect on August 1, 2019 and the prior investment advisory agreement was terminated. Crossmark provides the same advisory services under the Current Advisory Agreement that it provided under the prior investment advisory agreement, but also provides the values-based screening services that were provided by Crossmark Consulting, LLC ("Crossmark Consulting") prior to August 1, 2019. The changes to the fees each Fund pays to Crossmark for advisory services, and the values-based screening services described below, under the Current Advisory Agreement are set forth in the table below. The annual fee rates are applied to the average daily net assets of the applicable Fund.

Prior Advisory Agreement Fee Schedule (prior to August 1, 2019)	Current Advisory Agreement Fee Schedule (effective August 1, 2019)
Steward Covered Call Income Fund	Steward Covered Call Income Fund
0.45% for all assets	0.625% of the first \$1 billion
	0.5625% of assets over \$1 billion
Steward Global Equity Income Fund	Steward Global Equity Income Fund
0.30% of the first \$500 million	0.625% of the first \$1 billion
0.25% of the next \$500 million	0.5625% of assets over \$1 billion
0.20% of assets over \$1 billion	

Prior Advisory Agreement Fee Schedule (prior to August 1, 2019)	Current Advisory Agreement Fee Schedule (effective August 1, 2019)
Steward International Enhanced Index Fund	Steward International Enhanced Index Fund
0.30% of the first \$500 million	0.365% of the first \$1 billion
0.25% of the next \$500 million	0.3285% of assets over \$1 billion
0.20% of assets over \$1 billion	
Steward Large Cap Enhanced Index Fund	Steward Large Cap Enhanced Index Fund
0.15% of the first \$500 million	0.215% of the first \$1 billion
0.125% of the next \$500 million	0.1935% of assets over \$1 billion
0.10% of assets over \$1 billion	
Steward Select Bond Fund	Steward Select Bond Fund
0.25% of the first \$500 million	0.315% of the first \$1 billion
0.20% of the next \$500 million	0.2835% of assets over \$1 billion
0.175% of assets over \$1 billion	
Steward Small-Mid Cap Enhanced Index Fund	Steward Small-Mid Cap Enhanced Index Fund
0.15% of the first \$500 million	0.215% of the first \$1 billion
0.125% of the next \$500 million	0.1935% of assets over \$1 billion
0.10% of assets over \$1 billion	

Portfolio Managers

John Wolf began his career in 1983 with the Dreyfus Corporation and in 1987 joined Oppenheimer Capital as an accounting manager supervising both equity and fixed-income mutual funds. In 1992, Mr. Wolf joined New Castle Advisers, which managed fixed-income portfolios and mutual funds. In 1996, New Castle Advisers was acquired by Crossmark. Mr. Wolf received his Bachelor's Degree from Hofstra University and his Master's Degree from Manhattan College.

Paul Townsend began his career with Crossmark in 1993. Mr. Townsend's responsibilities have included portfolio management, portfolio analytics, allocation maintenance, soft dollar management, and numerous other leadership positions. Mr. Townsend has been involved with equity index trading for Crossmark's institutional clients for eighteen years. As a senior equity and derivatives trader, his years of experience bring a strong knowledge of the unique factors associated with equity index trading. Mr. Townsend also brings expertise in trading taxable and tax-exempt bonds, as he previously served as Crossmark's head bond trader. Mr. Townsend received his Bachelor's Degree in Finance from The University of the Incarnate Word.

Victoria Fernandez began her career in 1994 with Faye, Sarofim & Co., where she remained employed for eighteen years and was involved in all aspects of the company's fixed-income portfolio management process. She joined Crossmark in 2012, as a portfolio manager and

head of fixed-income trading. She now serves as Crossmark's Chief Market Strategist and the head of fixed-income investing. Ms. Fernandez received her Bachelor's Degree from Rice University and her Master's Degree from Texas A&M University's Mays Business School.

Brent Lium, CFA, began his career in 1995 with Dean Witter. In 2001, he joined Invesco Ltd. where he remained employed for eighteen years, starting as an equity analyst on a growth mutual fund team before serving as a portfolio manager. He joined Crossmark in 2019 as a Managing Director. He received his Bachelor's Degree from Texas A&M University and his Master's Degree from the University of Texas at Austin and is a Chartered Financial Analyst (CFA).

Ryan Caylor, CFA, began his career in 2011 as an Associate in the Valuation Group at PricewaterhouseCoopers, LLP. In 2013, he joined Tudor, Pickering, Holt & Co. as a sell-side equity research analyst covering competitive power and electric utilities stocks. He joined Crossmark in 2016 where he is a Portfolio Manager and Head of Research. He graduated from Tulane University with a Bachelor's Degree in Finance, as well as Master's Degrees in Accounting and Finance, and is a Chartered Financial Analyst (CFA).

Day-to-day management of Steward International Enhanced Index Fund, Steward Large Cap Enhanced Index Fund, and Steward Small-Mid Cap Enhanced Index Fund is carried out by Messrs. Lium and Caylor, with Mr. Wolf providing advice, support and backup.

The Funds' Statement of Additional Information provides additional information about each portfolio manager's compensation, other accounts managed by such portfolio manager, and such portfolio manager's ownership of securities in the Fund for which he/she provides portfolio management services.

Values-Based Screening Policies

The Funds offer investors the opportunity to pursue investment goals while being consistent with widely held traditional values. Thus, in implementing its investment strategies, each Fund applies a set of values-based screens to use its best efforts to avoid investing in companies that are determined by Crossmark, pursuant to screening guidelines approved by the Fund's Board, to be: (1) materially involved in the production, distribution, retail, supply or licensing of alcohol or related products; (2) materially involved in the production, distribution, retail, supply or licensing of tobacco or related products (to include vaping and other alternative smoking products); (3) materially involved in gambling (to include the manufacture, distribution and operation of facilities and equipment whose intended use is gambling); (4) directly participating in providing abortions and/or the production of drugs marketed with the primary intent to terminate pregnancy; (5) directly engaged in scientific research using stem cells derived from human embryos, fetal tissue or human embryo cloning techniques; (6) directly involved in the production, distribution or retail of adult entertainment; or (7) directly involved in the production, distribution, retail, supply or licensing of psychoactive recreational cannabis or derivative products. However, each Fund may invest up to 5% of its total assets in certain collective investment vehicles or derivatives that may hold or derive value from securities issued by otherwise excluded companies. If a company already held by a Fund is added to the list of prohibited companies, the Fund will generally sell the securities of such company, although the sale may be delayed if such securities are illiquid or if Crossmark determines that an immediate sale would have a negative tax or other effect on the Fund.

For purposes of the alcohol, tobacco and gambling screens, material involvement means that a company derives 10% or more of its revenues from the screened activities. For purposes of the adult entertainment screen, companies directly involved in the production, distribution or

retail of adult entertainment (defined as media and materials intended to appeal exclusively to the prurient interest) and companies that derive 2% or more of their revenues from the screened activities are screened. For purposes of the abortion, stem cell research and cannabis screens, there is no revenue threshold; any direct involvement in the screened activities will cause a company to be screened out of the investment universe. For purposes of the abortion screen, a company that is not itself directly involved in the screened activities will be screened out of the investment universe if (a) it owns 20% or more of another company that is directly participating in the screened activities, or (b) it is 50% or more owned by another company that is directly participating in the screened activities.

The Funds may apply additional values-based screening criteria that are deemed by the Funds' Board, in consultation with Crossmark, to be consistent with widely held traditional values. Prior to August 1, 2019, Crossmark Consulting served as a consultant for the Funds regarding values-based investing. For its services, Crossmark Consulting received monthly fees from the Funds, based on their aggregate average daily net assets, at the maximum annual rate of 0.08% of the first \$500 million of such assets, 0.05% of the next \$500 million, and 0.02% of aggregate assets over \$1 billion. Effective August 1, 2019, these values-based screening services are provided to the Funds by Crossmark pursuant to the Current Advisory Agreement and the agreement with Crossmark Consulting for these services was terminated.

Administrator, Fund Accounting and Sub-Administration Services Provider, Compliance Services Provider, and Class Action/Fair Fund Services Provider

Prior to August 1, 2019, Crossmark Consulting also acted as administrator for each Fund. For its services as administrator, Crossmark Consulting received a monthly fee from each Fund calculated at the annual rate of 0.075% on the first \$500 million of the Funds' aggregate average daily net assets. The rate declined to 0.03% of the Funds' aggregate average daily net assets in excess of \$500 million. Effective August 1, 2019, these administration services, as well as the compliance services described below, are provided to the Funds by Crossmark pursuant to a new administration agreement (the "Current Administration Agreement") and the agreement with Crossmark Consulting for these administration services was terminated. For its administration and compliance services under the Current Administration Agreement, Crossmark receives a monthly fee from each Fund calculated at the annual rate of 0.075% on the first \$1 billion of the average daily net assets of that Fund and 0.0675% of assets over \$1 billion.

The Northern Trust Company ("Northern Trust") acts as fund accounting and sub-administration services provider for each Fund.

Prior to August 1, 2019, pursuant to a compliance services agreement, Crossmark Consulting also provided regulatory compliance services for the Funds. For these services, Crossmark Consulting received a monthly fee from each Fund, calculated at an annual rate of 0.025% of the first \$500 million of the average daily net assets of that Fund, 0.020% of the next \$500 million and 0.015% of assets over \$1 billion. The agreement also provided for reimbursement to Crossmark Consulting of reasonable expenses incurred by Crossmark Consulting related to travel outside the Houston, Texas area in connection with providing services under the agreement. Effective August 1, 2019, these compliance services are provided to the Funds by Crossmark pursuant to the Current Administration Agreement and the agreement with Crossmark Consulting for these services was terminated.

Prior to December 9, 2019, pursuant to a Class Action and Fair Fund Services Agreement, Crossmark Consulting provided services in class action and SEC Fair Fund claim preparations. For those services, Crossmark Consulting received 6% of amounts received by the Funds from

SEC Fair Fund claims. Effective December 9, 2019, Crossmark Consulting was dissolved and Crossmark was substituted in its place under the agreement. During the fiscal year ended April 30, 2020, Crossmark Consulting and Crossmark waived all fees received under the agreement.

BUYING AND SELLING FUND SHARES

Share Price

The purchase and redemption price for shares of each class of a Fund is the per share net asset value ("NAV") for that class that is next determined after your purchase or sale order is received by the Fund, Transfer Agent or authorized dealer. NAV is generally calculated as of the close of regular trading on the New York Stock Exchange (the "Exchange"), normally 4:00 p.m. Eastern Time, on each day the Exchange is open for trading, provided that certain derivatives are priced after the close of regular trading on the Exchange, normally 4:15 p.m. Eastern Time. A temporary intraday suspension or disruption of regular trading on the Exchange will not be treated as the close of regular trading for that day if trading resumes and therefore will not impact the time at which a Fund calculates its share price on that day. In the event of an early close of regular trading on the Exchange, such as in the case of scheduled half-day trading, shortened trading hours due to emergency circumstances or unscheduled suspensions of trading, a Fund will calculate its share price as of the early close on that day. In such event, an order received before the early close will generally be effected at the share price calculated that day and an order received after the early close will be effected at the share price next calculated. The Funds do not price their shares on days the Exchange is closed for trading — normally, weekends, national holidays and Good Friday. In addition to days the Exchange is closed for trading, Steward Select Bond Fund does not price its shares on days the bond markets are closed for trading. Such additional days are normally Columbus Day and Veterans Day. NAV of a class reflects the aggregate assets less the liabilities attributable to that class.

Equity securities listed on a domestic or foreign exchange are valued at the last sale price on the day of valuation or, if there was no sale that day, at the mean between the last reported bid and asked prices as of the close of trading. Equity securities traded on The NASDAQ Stock Market LLC ("Nasdaq") use the official closing price, if available, and otherwise, use the last reported sale price, or the mean between the last reported bid and asked prices if there was no sale on that day. Equity securities that are traded in the over-the-counter market only, but that are not included on Nasdaq, are valued at the last sale price on the day of valuation. These prices will be obtained by the Funds' accounting agent from an approved pricing source.

Exchange-traded options are valued (i) at the last reported sale price, or, (ii) if there is no last sale price, at the most recent bid for long options and the most recent ask for short options. Debt securities (other than short-term debt obligations), including listed issues, are valued at the bid price as obtained from an approved pricing source. Short-term debt obligations (those with remaining maturities of 60 days or less) are valued at amortized cost. Open-end money market mutual funds are valued at net asset value per share. Each of these methods has been determined in good faith by the Board to represent fair value for the affected securities.

If securities or other assets held by the Funds cannot be valued as set forth above or if a market price or quotation for a security or other asset is not readily available, or cannot be determined, or if any market price or quotation is deemed to be unreliable or inaccurate by Crossmark, the security will be priced at its fair value in accordance with procedures

approved by the Board. It cannot be assured that any such fair value determination represents the price at which the particular securities could be sold during the period in which such fair value prices are used to determine the value of the Fund's assets. Thus, during periods when one or more of a Fund's securities are valued at fair value, there is the risk that sales and redemptions of Fund shares at prices based on these values may dilute or increase the economic interests of remaining shareholders.

A Fund may invest in non-U.S. securities that trade in foreign markets where closing prices are established prior to the time closing prices are established for U.S.-traded securities. If an event were to occur after the value of a Fund portfolio security was so established but before the Fund's NAV per share is determined that is likely to change materially the value of said portfolio security and therefore change the Fund's NAV, the Fund investment would be valued at its fair value in accordance with procedures established by the Board. Additionally, because non-U.S. markets may be open on days and at times when U.S. markets are closed, the value of shares of a Fund that invests in such securities can change on days when shareholders are not able to buy or sell Fund shares.

Share Certificates

The Funds will not issue certificates representing shares.

Telephone Transactions

Unless declined on the Investment Application, the Funds are authorized to accept orders for additional purchases, redemptions, and exchanges by phone. You will be liable for any fraudulent order as long as the Funds have taken reasonable steps to assure that the order was proper. Also note that, during unusual market conditions, you may experience delays in placing telephone orders. In that event, you should try one of the alternative procedures described below.

BUYING FUND SHARES

Minimum Investment

See "Minimum Investment" above under the "Additional Fund Details" section.

How to Invest

You may purchase, exchange or redeem shares of the Funds on any day on which Northern Trust and the Exchange (and the bond markets for Steward Select Bond Fund) are both open for business. You may use any of the following methods to purchase Fund shares:

Through Authorized Dealers. You may place your order through any dealer authorized to take orders for the Funds. An authorized dealer is one that has entered into a selling agreement with the Fund's distributor. A dealer that has not entered into such an agreement is not authorized to sell shares of the Fund. If the order is received by the authorized dealer by the close of regular trading on the Exchange, you will generally receive that day's NAV. Orders received subsequent to the close of regular trading on the Exchange will receive the NAV per share next determined. It is the dealer's responsibility to transmit orders timely.

Through the Distributor. You may place orders directly with the Funds' distributor (except with respect to Class R6 shares) by mailing a completed Investment Application, with a check or other negotiable bank draft payable to Steward Funds, to the Funds' Transfer Agent:

Transfer Agent's Address

<u>Regular Mail</u>	<u>Overnight Mail</u>
Steward Funds	Steward Funds
c/o The Northern Trust Company	c/o The Northern Trust Company
P.O. Box 4766	333 South Wabash Avenue
Chicago, IL 60680-4766	Attn: Funds Center, Floor 38
	Chicago, IL 60604

Northern Trust acts as custodian of the Steward Funds Traditional, Roth, SEP, and SIMPLE IRA accounts and Coverdell ESA accounts established directly through the Funds' distributor. Additional terms and conditions related to the establishment and maintenance of those accounts can be found in the applicable custodial agreement and disclosure statement provided by Northern Trust.

Remember to make your check in an amount no less than any applicable minimum noted under the Minimum Investment section above. The funds for your purchase order are due on a T+1 basis (i.e., one day after the transaction takes place) unless the purchase order is made through the NSCC. Payment for orders placed with the Transfer Agent must be received by the Transfer Agent within three business days after the order is placed. Otherwise, you will be liable for any losses resulting from your purchase order. Checks from third parties will not be accepted. Subsequent investments may be mailed to the same address. Confirmations of each purchase and transaction in the account are sent to the shareholder's address of record.

Investing By Wire Transfer. You may purchase shares by wire transfer if you have an account with a commercial bank that is a member of the Federal Reserve System. Your bank may charge a fee for this service.

For an initial investment by wire transfer, you must first complete a new account application. An application can be obtained by calling 1-800-262-6631 or by visiting the Funds' website at www.crossmarkglobal.com. For assistance in completing the application, please contact 1-800-695-3208.

Please mail your completed form to Steward Funds, c/o The Northern Trust Company, P.O. Box 4766, Chicago, IL 60680-4766, or fax the application to 312-557-3320.

After a complete application form has been received and processed, orders to purchase shares of the Fund may be made by telephone by calling the Fund's Transfer Agent, Northern Trust, at 1-800-695-3208.

In-Kind Purchases

A Fund may issue its shares in exchange for securities held by the purchaser, when approved by the Board, in its sole discretion, or pursuant to procedures adopted by the Board, if any, following a determination that (a) such in-kind exchange is advisable under the circumstances and (b) the securities to be exchanged are consistent with the Fund's investment objective and policies. The value of securities to be so exchanged will be determined on the day of the exchange in accordance with the Fund's policies for valuing its portfolio securities and the Fund will issue shares to the purchaser, valued on the day of the exchange, in an amount equal to the value of the exchanged securities, as so determined. A Fund will not accept securities for in-kind purchases of shares unless Crossmark determines that the value of such securities can be calculated under the Fund's procedures for valuing its portfolio securities. A Fund also generally will not accept securities that are subject to

restrictions on resale. As of the time of the exchange, all dividends, distributions and subscription or other rights will become the property of the Fund in question, along with the securities. Fund shares purchased in exchange for securities, as described in this paragraph, generally cannot be redeemed for fifteen days following the in-kind purchase to allow time for the transfer to settle. In-kind purchases may result in the recognition of gain or loss for federal income tax purposes on the securities transferred to a Fund.

Telephone Investment

If you have opened an account through the Funds' distributor, you may make additional investments by telephone unless you declined that option on your Investment Application. You may place a telephone order by calling the Transfer Agent at 1-800-695-3208. If your account was opened through an authorized dealer, you may be required to place additional orders through that dealer.

If you place your telephone order by the close of regular trading on the Exchange, you will generally receive that day's NAV. Orders placed subsequent to the close of regular trading on the Exchange will receive the NAV per share next determined.

Electronic Purchases

If your bank is a U.S. bank that participates in the Automated Clearing House (ACH), you may elect to make subsequent investments through ACH. Complete the Banking Services option on the Investment Application or call 1-800-695-3208. Your account can generally be set up for electronic purchases within 15 days. Your bank or broker may charge for this service.

Wire transfers (see "Investing by Wire Transfer," above) allow financial institutions to send funds to each other almost instantaneously. With an electronic purchase or sale, the transaction is made through ACH and may take up to eight days to clear. There is generally no fee for ACH transactions.

Pre-Authorized Investment

If you hold or are purchasing Class A or Class C shares, you may arrange to make regular monthly investments of at least \$50 automatically from your bank account by completing the Automatic Investment Plan option on the Investment Application.

Tax-Advantaged Retirement Plans

Fund shares may be used for virtually all types of tax-advantaged retirement plans, including traditional and Roth Individual Retirement Accounts ("IRAs"), Coverdell Education Savings Accounts, and Simplified Employee Pension Plans. For more information, call 1-800-262-6631.

Frequent Transactions

The Board has determined, based on the Funds' experience, that the Funds are not likely to attract abusive short-term traders due to the fact that the Funds' portfolio securities are primarily traded in U.S. markets and do not offer attractive opportunities to profit from short-term trading. Accordingly, the Board has determined to permit short-term trading and not to impose a redemption fee on short-term trades at this time. To the extent that short-term trading does occur, such trading may result in additional costs for the Funds. Any future changes to the Funds' policies and procedures regarding frequent transactions will be disclosed in an amendment or supplement to the Funds' Prospectus.

Customer Identification Information

To help the government fight the funding of terrorism and money-laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens a new account, and to determine whether such person's name appears on government lists of known or suspected terrorists and terrorist organizations.

As a result, the Funds must obtain the following information for each person that opens a new account:

- Name
- Date of birth (for individuals)
- Residential or business street address (although post office boxes are still permitted for mailing)
- Social security number, taxpayer identification number, or other identifying number

You may also be asked for a copy of your driver's license, passport or other identifying document in order to verify your identity. In addition, it may be necessary to verify your identity by cross-referencing your identification information with a consumer report or other electronic database. Additional information may be required to open accounts for corporations and other entities. Federal law prohibits the Funds and other financial institutions from opening a new account unless they receive the minimum identifying information listed above. After an account is opened, the Funds may restrict your ability to purchase additional shares until your identity is verified. The Funds may close your account or take other appropriate action if they are unable to verify your identity within a reasonable time. If your account is closed for this reason, your shares will be redeemed at the NAV next calculated after the account is closed.

SELLING FUND SHARES

When you sell your shares, proceeds from the sale will generally be in the form of cash, though each Fund reserves the right to redeem in kind as described below. Each Fund typically expects to satisfy redemption requests by using available cash or selling portfolio assets if available cash is not sufficient to meet redemption requests. Each Fund may use either cash, portfolio sales, or redemption in kind to satisfy redemption requests under normal or stressed market conditions. During periods of distressed market conditions, when a significant portion of a Fund's portfolio may be comprised of less-liquid and/or illiquid investments, a Fund may be more likely to pay redemption proceeds by giving you securities.

Through Authorized Dealers. You may request a redemption through any broker-dealer authorized to take orders for the Fund. The broker-dealer will place the redemption order by telephone or facsimile directly with the Funds' Transfer Agent and your share price will be the NAV next determined after the order is received. The Funds do not charge a fee for these redemptions (but will assess any applicable CDSC), but a dealer may impose a charge for this service. Redemption proceeds will be paid within three days after the Transfer Agent receives a redemption order in proper form.

Through the Transfer Agent. You may redeem shares by telephone on any business day by calling the Transfer Agent at 1-800-695-3208. You may also redeem your Fund shares by writing to the Transfer Agent's address (see "Buying Fund Shares," above). You will generally receive a check for your redemption amount within a week after your request is received; however, the Funds typically expect that redemption proceeds will be sent out within one day

by check after your redemption request is received. As noted below under “Expedited Redemptions”, under certain circumstances, redemption proceeds may be sent out by wire on the next day after the redemption request. The Funds do not charge any fee for redemptions (but will assess any applicable CDSC).

Certain transactions will require a signature guarantee. See “Signature Verification for Certain Transactions,” below.

Redemption of Shares Purchased by Check. Redemptions of amounts purchased by check may be withheld until the purchase check has cleared, which may take up to 15 days from the purchase date.

Expedited Redemption

If you want to redeem at least \$1,000 of Fund shares and have not declined banking services on the Investment Application currently on file with the Transfer Agent, you may request that your redemption proceeds be wired to a broker-dealer or commercial bank that you previously designated on the Investment Application by calling the Transfer Agent at 1-800-695-3208. Redemption proceeds will be forwarded the next day to the designated entity. You are urged to place your redemption request early in the day to permit efficient management of the Funds’ cash reserves. The Funds do not impose a special fee for this service. However, they (and their service providers) reserve the right to modify or not to offer this service in the future. They will attempt to give shareholders reasonable notice of any such change.

Systematic Withdrawal

If you hold Class A or Class C shares, you may arrange for periodic withdrawals of \$50 or more if you have invested at least \$5,000 in a Fund. Your withdrawals under this plan may be monthly, quarterly, semi-annually, or annually. If you elect this plan, you must elect to have all your dividends and distributions reinvested in shares of the particular Fund. Note that payments under this plan come from redemptions of your Fund shares. The payments do not represent a yield from a Fund and may be a return of capital, thus depleting your investment. Payments under this plan will terminate when all your shares have been redeemed. The number of payments you receive will depend on the size of your investment, the amount and frequency of your withdrawals, and the yield and share price of the Fund, which can be expected to fluctuate.

You may terminate this plan at any time by writing to the Transfer Agent. You continue to have the right to redeem your shares at any time. The cost of the plan is borne by the Funds, and there is no direct charge to you.

Redemption in Kind

A Fund will generally review a redemption in excess of \$10 million to consider whether a redemption in kind, either partially or fully, would be appropriate under the circumstances. If a Fund pays you for shares you sell by redeeming in kind, that is, by giving you securities, you will bear any brokerage costs imposed when you sell those securities, and you will bear the market risk on those securities until you sell them. A redemption in kind is taxable for federal income tax purposes to the same extent as a redemption for cash.

Redemption Suspensions or Delays

Although you may normally redeem your shares at any time, redemptions may not be permitted at times when the Exchange is closed for unusual circumstances, when trading on such exchange is restricted, or when the SEC allows redemptions to be suspended.

Involuntary Redemption of Small Accounts

Because it is costly to other shareholders of a Fund to maintain small accounts, each of the Funds reserves the right to redeem your Fund shares and close your account if the net asset value of your account falls below \$1,000 for a regular account or for an individual retirement account. Before a Fund redeems your Fund, shares and closes your account, you will be notified and given 60 days in which to make additional investments sufficient to bring your account up to the required minimum and thereby avoid having your Fund shares redeemed and your account closed. An involuntary redemption, as with a sale of your Fund shares, may have tax consequences.

Class C Contingent Deferred Sales Charge (CDSC)

Class C shares are subject to a CDSC of 1.00% if you redeem your shares within twelve months of purchase. When you redeem Class C shares that are subject to the CDSC, the CDSC is based on the original purchase cost or current market value of the shares sold, whichever is less. Reinvested dividends and share appreciation are not subject to the CDSC. In processing orders to redeem shares, shares not subject to the CDSC are redeemed first. The CDSC is not imposed when you exchange your Class C shares for Class C shares of a different Fund, but you may be subject to the CDSC if you redeem your exchanged shares prior to twelve months from the date you originally purchased shares. The CDSC is paid to the Funds' distributor. The CDSC may be waived in certain cases:

- redemption of shares of a shareholder (including a registered joint owner) who has died;
- redemption of shares of a shareholder (including a registered joint owner) who after purchase of the shares being redeemed becomes totally and permanently disabled (as evidenced by a determination by the federal Social Security Administration);
- redemptions under a systematic withdrawal plan at a maximum of 12% per year of the net asset value of the account;
- redemption of shares by an employer-sponsored employee benefit plan whose dealer of record has waived the advance of the first-year service and distribution fees applicable to such shares and agrees to receive such fees quarterly;
- redemption of shares purchased through a dealer-sponsored asset allocation program maintained on an omnibus record-keeping system provided the dealer of record had waived the advance of the first-year service and distribution fees applicable to such shares and has agreed to receive such fees quarterly;
- redemptions made pursuant to any IRA systematic withdrawal based on the shareholder's life expectancy including, but not limited to, substantially equal periodic payments described in Section 72(t)(2)(A)(iv) of the Internal Revenue Code of 1986, as amended, prior to age 59½; and
- redemptions to satisfy required minimum distributions from an IRA account.

EXCHANGING FUND SHARES

Subject to the limited exception noted below, you may exchange your shares of a Fund for shares of a different share class of the same Fund or shares of the same share class of a different Fund at a price based on the respective NAVs of each share class, provided that your exchange satisfies the applicable minimum investment and other requirements for the share class and the Fund into which you wish to exchange and such Fund is available for sale in your state. Notwithstanding the foregoing, exchanges of Class C shares of a Fund for shares of

a different share class of the same Fund are generally not permitted; however, such exchanges may be permitted in Crossmark's discretion on a case-by-case basis. There is no sales charge or other fee charged on exchanges, but if you exchange Class C shares of a Fund for Class C shares of a different Fund you may be subject to the CDSC if you redeem your exchanged shares prior to twelve months from the date you originally purchased shares (see above). These exchange privileges may be amended or terminated upon 60 days' notice to shareholders.

You may place an exchange order by:

- Mailing your exchange order to the Transfer Agent's address.
- Telephoning 1-800-695-3208. Telephone exchange orders may be placed from 8:00 a.m. to 4:00 p.m. Eastern Time on any business day. You may decline this option on the Investment Application.

Remember that exchanges between different Funds involve a sale of shares, with possible tax consequences. However, exchanges between different share classes of the same Fund generally are not taxable for federal income tax purposes and no gain or loss will generally be reported on such exchanges. See "Dividends, Distributions, and Tax Matters" below.

Class C to Class A Conversion Feature

Class C shares will automatically convert to Class A shares of the same Fund at the relative NAVs of the two classes no later than the end of the month in which the eighth anniversary of the date of purchase occurs, provided that the relevant Fund or the financial intermediary through which the shareholder purchased such Class C shares has records verifying the completion of the eight-year aging period. Class C shares issued upon reinvestment of income and capital gain dividends and other distributions will be converted to Class A shares on a pro rata basis with the Class C shares. For purposes of calculating the time period remaining on the conversion of Class C shares to Class A shares, Class C shares received in an exchange retain their original purchase date. No sales charges or any other charges will apply to any such conversion. If you purchase Class C shares through a broker-dealer or other financial intermediary (such as a bank), your intermediary may impose different conversion terms, including an earlier conversion.

Signature Verification for Certain Transactions

Signature Guarantees. To protect you and the Funds against fraud, certain redemption options require a medallion signature guarantee. A medallion signature guarantee verifies the authenticity of your signature. You can obtain one from most banking institutions or securities brokers participating in a Medallion Program recognized by the Securities Transfer Association, but not from a notary public. The acceptable Medallion program is the Securities Transfer Agents Medallion Program (STAMP). The Transfer Agent reserves the right to reject a signature guarantee if it is not provided by an acceptable Medallion guarantor. The Transfer Agent will need written instructions signed by all registered owners, with a medallion signature guarantee for each owner, for any of the following:

- A change to a shareholder's record name without supporting documentation (such as a marriage certificate, divorce decree, etc.);
- A redemption from an account for which the address or account registration has changed within the last ten business days;
- A request to send redemption and distribution proceeds to any person, address, brokerage firm, or bank account not on record;

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- A request to send redemption and distribution proceeds to an account with a different registration (name or ownership) from yours; and
 - An addition or change to ACH or wire instructions; telephone redemption or exchange options; or any other election in connection with your account.

The Transfer Agent reserves the right to waive signature guarantee requirements, require a signature guarantee under other circumstances, or reject or delay a redemption if the signature guarantee is not in good form. Faxed signature guarantees are generally not accepted. A notary public cannot provide a signature guarantee.

The Fund may also require a medallion signature guarantee if you request any of the following nonfinancial transactions:

- A change of name;
- Add/Change banking instructions;
- Add/Change beneficiaries;
- Add/Change authorized account traders;
- Adding a Power of Attorney;
- Add/Change Trustee; or
- UTMA/UGMA custodian change.

**DISTRIBUTOR; SERVICE AND DISTRIBUTION PLAN;
SUB-ACCOUNTING SERVICES PLAN****Payments to Financial Intermediaries**

If you purchase Fund shares through a broker-dealer or other financial intermediary (such as a bank), the Fund and its related companies may pay the intermediary for the sale of Fund shares and related services. These payments may create a conflict of interest by influencing the broker-dealer or other intermediary and your salesperson to recommend the Fund over another investment. Ask your salesperson or visit your financial intermediary's website for more information.

Class A and Class C Service and Distribution Plan

As mentioned above, Crossmark Distributors serves as the Funds' distributor. Each of the Funds has adopted a Service and Distribution Plan (the "Plan") amended effective as of September 15, 2017, pursuant to Rule 12b-1 under the Investment Company Act of 1940, as amended. The Plan allows each Fund, out of assets attributable to Class A shares, to compensate Crossmark Distributors at an annual rate of 0.25% for its services in connection with the sale and distribution of Class A shares and for services to Class A shareholders. The Plan allows each Fund, out of assets attributable to Class C shares, to compensate Crossmark Distributors at an annual rate of 1.00% for its services in connection with the sale and distribution of Class C shares and for services to Class C shareholders. Because these fees are paid out of Class A and Class C assets on an ongoing basis over time these fees will increase the cost of your investment in Class A and Class C shares and may cost you more than paying other types of sales charges. Institutional Class and Class R6 shares are not subject to the Plan.

Class A, Class C and Institutional Class Sub-Accounting Services Plan

Each Fund has also adopted a Sub-Accounting Services Plan, amended effective as of February 27, 2020, with respect to its Class A, Class C and Institutional Class shares. The Sub-Accounting Services Plan provides that each Fund, out of assets attributable to the applicable share class, shall reimburse Crossmark Distributors for payments by Crossmark Distributors to certain third-party providers that assist in the servicing of certain group accounts in which Fund shareholders of the applicable share class participate. For asset-based fee arrangements between Crossmark Distributors and third-party providers, the amounts payable to Crossmark Distributors may not exceed, on an annual basis, 0.20% of the average daily net assets of the applicable share class of the Fund. For per-account arrangements between Crossmark Distributors and third-party providers, the amounts payable to Crossmark Distributors may not exceed, on an annual basis, \$20 per account. These fees are in addition to any fees payable under the Service and Distribution Plan. Class R6 shares are not subject to the Sub-Accounting Services Plan.

DIVIDENDS, DISTRIBUTIONS, AND TAX MATTERS

Dividends and Distributions. Each Fund distributes substantially all of its net investment income and realized net capital gains to shareholders each year, and pays its dividends and other distributions in additional shares of the Fund, with no sales charge. However, you may elect on the Investment Application to:

- Option # 1* — receive income dividends in cash and capital gain distributions in additional Fund shares; or
- Option # 2* — receive all dividend and capital gain distributions in cash; or
- Option # 3* — receive capital gain distributions in cash and income dividends in additional shares.

Each Fund intends to declare and pay any income dividends quarterly. Capital gains, if any, will be paid at least annually, generally in December.

Federal Income Tax Treatment of Dividends, Distributions, and Redemptions. If you hold shares through a tax-advantaged account (such as a retirement plan), you generally will not owe tax until you receive a distribution from the account.

If you are a taxable investor, you will generally be subject to federal income tax each year on dividend and distribution payments you receive from the Funds, as well as on any gain realized when you sell (redeem) or exchange shares of a Fund. (For purposes of this section, exchanges refer to exchanges between different Funds and do not refer to exchanges between different share classes of the same Fund.) This is true whether you reinvest your distributions in additional shares or receive them in cash. Any long-term capital gains distributed by a Fund are taxable to you as long-term capital gains no matter how long you have owned your shares.

If you are an individual investor, a portion of the dividends you receive from a Fund may be treated as “qualified dividend income,” which is taxable to individuals and other noncorporate shareholders at the same rates that are applicable to long-term capital gains. A Fund distribution is treated as qualified dividend income to the extent that the Fund receives dividend income from taxable domestic corporations and certain qualified foreign corporations, provided that certain holding period and other requirements are met by both the Fund and the shareholder. Fund distributions generally will not qualify as qualified dividend income to the extent attributable to interest, capital gains, real estate investment trust (“REIT”) distributions and, in many cases, distributions from non-U.S. corporations. Steward Covered Call Income Fund’s covered call strategy may limit its ability to distribute dividends eligible for treatment as qualified dividend income.

For taxable years beginning after December 31, 2017 and before January 1, 2026, qualified REIT dividends (i.e., REIT dividends other than capital gain dividends and portions of REIT dividends designated as qualified dividend income) are eligible for a 20% federal income tax deduction in the case of individuals, trusts and estates. A Fund that receives qualified REIT dividends may elect to pass the special character of this income through to its shareholders. To be eligible to treat distributions from a Fund as qualified REIT dividends, a shareholder must hold shares of the Fund for more than 45 days during the 91-day period beginning on the date that is 45 days before the date on which the shares become ex-dividend with respect to such dividend and the shareholder must not be under an obligation (whether pursuant to a short sale or otherwise) to make related payments with respect to positions in substantially similar or related property. If a Fund does not elect to pass the special character of this income through to shareholders or if a shareholder does not satisfy the above holding period requirements, the shareholder will not be entitled to the 20% deduction for the shareholder’s share of the Fund’s qualified REIT dividend income while direct investors in REITs may be entitled to the deduction.

When you sell or exchange shares (including when shares are redeemed to pay any account fees), you may have a capital gain or loss. The tax rate on any gain from the sale or exchange of your shares depends on how long you have held your shares. Gain or loss realized on shares held more than one year is generally long-term while gain or loss realized on shares held one year or less is generally short-term. Any loss you incur if you sell or exchange shares that you have held for six months or less will be treated as a long-term capital loss, but only to the extent that the Fund has paid you long-term capital gain dividends with respect to those shares during that period. You may be limited in your ability to utilize capital losses.

The Funds will notify you each year, generally in January, which amounts of your dividend and distribution payments are subject to taxation as ordinary income, as qualified dividend income, or as long-term capital gain. Distributions that are declared in October, November or December to shareholders of record during one of those months and paid in January are taxable as if they were paid in December. The Funds make no representation or warranty as to the amount or variability of each Fund's distributions, which may vary as a function of several factors including, but not limited to, prevailing dividend yield levels, general market conditions, and shareholders' redemption patterns.

An additional 3.8% Medicare tax is imposed on certain net investment income (including dividends and capital gain distributions received from a Fund and net gains from redemptions or other taxable dispositions of Fund shares) of U.S. individuals, estates and trusts to the extent that such person's "modified adjusted gross income" (in the case of an individual) or "adjusted gross income" (in the case of an estate or trust) exceeds a threshold amount.

Fund distributions and gains from the sale or exchange of your shares will generally be subject to state and local income tax. Non-U.S. investors may be subject to U.S. withholding and estate tax.

Steward Global Equity Income Fund and Steward International Enhanced Index Fund may occasionally invest in securities of issuers in certain foreign countries. A Fund may have taxes withheld on the income received from those securities. If a Fund qualifies by having more than 50% of the value of its total assets at the close of the taxable year consist of stock or securities of foreign corporations or by being a qualified fund of funds and elects to pass through foreign taxes paid on its investments during the year, such taxes will be reported to you as income. You may, however, be able to claim an offsetting tax credit or deduction on your federal income tax return, depending on your particular circumstances and provided you meet certain holding period and other requirements.

By law, a Fund must withhold the legally required amount of your distributions and proceeds if you do not provide your correct taxpayer identification number, or certify that such number is correct, or if the Internal Revenue Service instructs the Fund to do so.

THE TAX DISCUSSION SET FORTH ABOVE IS INCLUDED FOR GENERAL INFORMATION ONLY. YOU SHOULD CONSULT YOUR OWN TAX ADVISER CONCERNING THE FEDERAL, STATE, LOCAL, AND FOREIGN TAX CONSEQUENCES OF AN INVESTMENT IN A FUND. ADDITIONAL INFORMATION ON THE FEDERAL INCOME TAX MATTERS RELATING TO EACH FUND AND ITS SHAREHOLDERS IS INCLUDED IN THE SECTION ENTITLED "FEDERAL INCOME TAXES" IN THE STATEMENT OF ADDITIONAL INFORMATION.

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FINANCIAL HIGHLIGHTS

The following highlights tables are intended to help you understand the financial performance of each Fund for the past five years. The figures in the columns “Net Asset Value, Beginning of Period” through “Net Asset Value, End of Period” reflect financial results for a single Fund share. The “Total Return” numbers for a Fund represent the rate that an investor would have earned (or lost) on an investment in such Fund (assuming reinvestment of all dividends and distributions). This information has been audited by Cohen & Company, Ltd., the Funds’ independent registered public accounting firm, whose report, along with each such Fund’s financial statements, is included in the Funds’ annual report for the fiscal year ended April 30, 2020, which is available on request. (See “How to Get More Information,” below.)

STEWARD FUNDS
FINANCIAL HIGHLIGHTS

Investment Operations:

	Net Asset Value, Beginning of Period	Net Investment Income	Net Realized and Unrealized Gain/(Loss) from Investments	Total from Investment Operations
Steward Covered Call Income Fund				
Class A				
Year ended April 30, 2020	\$ 9.77	\$ 0.08 ^(d)	\$ (0.54)	\$ (0.46)
Year ended April 30, 2019	9.92	0.04	0.71	0.75
Period ended April 30, 2018 ^(e)	10.00	0.03	(0.09)	(0.06)
Class C				
Year ended April 30, 2020	\$ 9.84	\$ — ^(d)	\$ (0.53)	\$ (0.53)
Year ended April 30, 2019	9.95	0.01	0.71	0.72
Period ended April 30, 2018 ^(e)	10.00	— ^(f)	(0.05)	(0.05)
Class R6				
Year ended April 30, 2020	\$ 9.80	\$ — ^{(d)(f)}	\$ (0.49)	\$ (0.49)
Year ended April 30, 2019	9.92	— ^(f)	0.69	0.69
Period ended April 30, 2018 ^(e)	10.00	— ^(f)	(0.05)	(0.05)
Institutional Class				
Year ended April 30, 2020	\$ 9.75	\$ 0.10 ^(d)	\$ (0.53)	\$ (0.43)
Year ended April 30, 2019	9.92	0.11	0.65	0.76
Period ended April 30, 2018 ^(e)	10.00	0.03	(0.08)	(0.05)
Steward Global Equity Income Fund				
Class A				
Year ended April 30, 2020	\$ 31.36	\$ 0.59 ^(d)	\$ (3.16)	\$ (2.57)
Year ended April 30, 2019	33.06	0.70 ^(d)	0.43	1.13
Year ended April 30, 2018	31.00	0.60	3.87	4.47
Year ended April 30, 2017	28.72	0.51	3.72	4.23
Year ended April 30, 2016	30.11	0.60	0.18	0.78
Class C				
Year ended April 30, 2020 ^(g)	\$ 53.40	\$ 0.31 ^(d)	\$ (23.63)	\$ (23.32)
Year ended April 30, 2019 ^(g)	80.20	0.70 ^(d)	(0.90) ^(h)	(0.20)
Period ended April 30, 2018 ^{(e)(g)}	100.00	— ^(f)	0.70	0.70
Class R6				
Year ended April 30, 2020 ^(g)	\$ 50.50	\$ 0.59 ^(d)	\$ (23.57)	\$ (22.98)
Year ended April 30, 2019 ^(g)	79.90	2.10 ^(d)	(2.10) ^(h)	—
Period ended April 30, 2018 ^{(e)(g)}	100.00	— ^(f)	0.80	0.80
Institutional Class				
Year ended April 30, 2020	\$ 31.45	\$ 0.68 ^(d)	\$ (3.16)	\$ (2.48)
Year ended April 30, 2019	33.15	0.79 ^(d)	0.44	1.23
Year ended April 30, 2018	31.06	0.71	3.88	4.59
Year ended April 30, 2017	28.77	0.63	3.70	4.33
Year ended April 30, 2016	30.16	0.71	0.16	0.87

Amounts designated as “—” are \$0 or have been rounded to \$0.

- (a) Not annualized for periods less than one year.
- (b) Annualized for periods less than one year.
- (c) Portfolio turnover is calculated on the basis of the Fund, as a whole, without distinguishing between the classes of shares issued.
- (d) Calculated based on average shares outstanding.
- (e) For the period December 14, 2017 (commencement of operations) through April 30, 2018.

Distributions:					Supplemental Data and Ratios:				
Net Investment Income	Capital Gains	Total Distributions	Net Asset Value, End of Period	Total Return ^(a)	Net Assets, End of Period (000's)	Ratio of Expenses to Average Net Assets Prior to Waivers ^(b)	Ratio of Expenses to Average Net Assets Net of Waivers ^(b)	Ratio of Net Investment Income to Average Net Assets ^(b)	Portfolio Turnover Rate ^{(a)(c)}
;(0.10)	\$ (0.57)	\$ (0.67)	\$ 8.64	(5.45)%	9	1.65%	1.25%	0.85%	135%
(0.09)	(0.81)	(0.90)	9.77	8.91	31	1.44	1.25	0.79	117
(0.02)	—	(0.02)	9.92	(0.56)	3	1.42	1.25	0.81	29
;(0.04)	\$ (0.57)	\$ (0.61)	\$ 8.70	(6.10)%	301	2.48%	2.00%	0.02%	135%
(0.02)	(0.81)	(0.83)	9.84	8.52	79	2.23 _(f)	2.00 _(f)	0.05 _(f)	117
—	—	—	9.95	(0.50)	—	—	—	—	29
;(0.10)	\$ (0.57)	\$ (0.67)	\$ 8.64	(5.81)%	—	— _(f)	— _(f)	— _(f)	135%
—	(0.81)	(0.81)	9.80	8.27	—	— _(f)	— _(f)	— _(f)	117
(0.03)	—	(0.03)	9.92	(0.55)	—	— _(f)	— _(f)	— _(f)	29
;(0.10)	\$ (0.57)	\$ (0.67)	\$ 8.65	(5.15)%	27,340	1.32%	1.00%	1.08%	135%
(0.12)	(0.81)	(0.93)	9.75	9.06	28,806	1.14	1.00	1.10	117
(0.03)	—	(0.03)	9.92	(0.54)	25,417	1.16	1.00	0.84	29
;(0.58)	\$ (1.82)	\$ (2.40)	\$ 26.39	(9.41)%	52,326	1.21%	1.21%	1.91%	48%
(0.67)	(2.16)	(2.83)	31.36	4.61	72,351	0.97	0.97	2.18	28
(0.59)	(1.82)	(2.41)	33.06	14.58	67,213	0.99	0.99	1.80	59
(0.56)	(1.39)	(1.95)	31.00	15.22	60,865	0.99	0.99	1.78	48
(0.62)	(1.55)	(2.17)	28.72	2.94	40,254	0.98	0.98	2.12	54
;(0.61)	\$ (1.82)	\$ (2.43)	\$ 27.65	(10.12)%	2,389	2.08%	2.08%	0.95%	48%
(5.00)	(21.60)	(26.60)	53.40	4.52	372	1.64 _(f)	1.64 _(f)	1.24 _(f)	28
(2.30)	(18.20)	(20.50)	80.20	0.83	—	—	—	—	59
;(0.70)	\$ (1.82)	\$ (2.52)	\$ 25.00	(9.09)%	121	0.90%	0.90%	1.72%	48%
(7.80)	(21.60)	(29.40)	50.50	5.04	6	0.61 _(f)	0.61 _(f)	2.75 _(f)	28
(2.70)	(18.20)	(20.90)	79.90	0.86	—	—	—	—	59
;(0.67)	\$ (1.82)	\$ (2.49)	\$ 26.48	(9.09)%	214,917	0.88%	0.88%	2.22%	48%
(0.77)	(2.16)	(2.93)	31.45	4.90	243,030	0.67	0.67	2.47	28
(0.68)	(1.82)	(2.50)	33.15	14.96	220,152	0.68	0.68	2.12	59
(0.65)	(1.39)	(2.04)	31.06	15.58	181,716	0.66	0.66	2.11	48
(0.71)	(1.55)	(2.26)	28.77	3.26	134,080	0.64	0.64	2.47	54

(f) Expressed as “—” as the income and/or expenses accrued for the class were considered immaterial for presentation purposes relative to the size of the class.

(g) Effective March 9, 2020, the share class had a one-for-ten reverse stock split. Share amounts for the periods have been adjusted to give effect to the one-for-ten stock split.

(h) Realized and unrealized gains and losses per share in this caption are balancing amounts necessary to reconcile the change in net asset value per share for the period, and may not reconcile with the aggregate gains and losses in the Statement of Operations due to share transactions for the period.

STEWARD FUNDS
FINANCIAL HIGHLIGHTS

Investment Operations:

	Net Asset Value, Beginning of Period	Net Investment Income	Net Realized and Unrealized Gain/(Loss) from Investments	Total from Investment Operations
Steward International Enhanced Index Fund				
Class A				
Year ended April 30, 2020	\$ 22.01	\$ 0.46 ^(d)	\$ (4.40)	\$ (3.94)
Year ended April 30, 2019	23.01	0.53	(1.01)	(0.48)
Year ended April 30, 2018	20.45	0.43	2.59	3.02
Year ended April 30, 2017	18.65	0.36	1.81	2.17
Year ended April 30, 2016	22.22	0.40 ^(d)	(3.27)	(2.87)
Class C				
Year ended April 30, 2020 ^(f)	\$ 19.46	\$ — ^{(d)(g)}	\$ (4.12)	\$ (4.12)
Year ended April 30, 2019 ^(f)	20.16	— ^(g)	(0.70)	(0.70)
Period ended April 30, 2018 ^{(f)(h)}	20.00	— ^(g)	0.46	0.46
Class R6				
Year ended April 30, 2020 ^(f)	\$ 19.42	\$ 0.37 ^(d)	\$ (4.28)	\$ (3.91)
Year ended April 30, 2019 ^(f)	20.10	— ^(g)	(0.68)	(0.68)
Period ended April 30, 2018 ^{(f)(h)}	20.00	— ^(g)	0.46	0.46
Institutional Class				
Year ended April 30, 2020	\$ 22.08	\$ 0.53 ^(d)	\$ (4.40)	\$ (3.87)
Year ended April 30, 2019	23.09	0.59	(1.01)	(0.42)
Year ended April 30, 2018	20.51	0.51	2.59	3.10
Year ended April 30, 2017	18.70	0.43	1.81	2.24
Year ended April 30, 2016	22.28	0.57 ^(d)	(3.38)	(2.81)
Steward Large Cap Enhanced Index Fund				
Class A				
Year ended April 30, 2020	\$ 43.28	\$ 0.51 ^(d)	\$ (3.41)	\$ (2.90)
Year ended April 30, 2019	41.50	0.47	3.24	3.71
Year ended April 30, 2018	36.89	0.41	4.60	5.01
Year ended April 30, 2017	32.25	0.39	4.63	5.02
Year ended April 30, 2016	38.89	0.46	(1.31)	(0.85)
Class C				
Year ended April 30, 2020 ⁽ⁱ⁾	\$ 43.70	\$ — ^{(d)(g)}	\$ (6.69) ⁽ⁱ⁾	\$ (6.69)
Year ended April 30, 2019 ⁽ⁱ⁾	48.95	— ^(g)	2.30	2.30
Period ended April 30, 2018 ^{(h)(i)}	50.00	— ^(g)	(0.10)	(0.10)
Class R6				
Year ended April 30, 2020 ⁽ⁱ⁾	\$ 42.75	\$ 0.66 ^(d)	\$ (6.40)	\$ (5.74)
Year ended April 30, 2019 ⁽ⁱ⁾	48.80	0.20	2.30	2.50
Period ended April 30, 2018 ^{(h)(i)}	50.00	— ^(g)	0.05	0.05
Institutional Class				
Year ended April 30, 2020	\$ 43.16	\$ 0.65 ^(d)	\$ (3.42)	\$ (2.77)
Year ended April 30, 2019	41.34	0.60	3.23	3.83
Year ended April 30, 2018	36.72	0.53	4.57	5.10
Year ended April 30, 2017	32.07	0.48	4.63	5.11
Year ended April 30, 2016	38.70	0.62	(1.34)	(0.72)

Amounts designated as “—” are \$0 or have been rounded to \$0.

- (a) Not annualized for periods less than one year.
- (b) Annualized for periods less than one year.
- (c) Portfolio turnover is calculated on the basis of the Fund, as a whole, without distinguishing between the classes of shares issued.
- (d) Calculated based on average shares outstanding.
- (e) Excludes the value of portfolio securities delivered as a result of a redemption in-kind.
- (f) Effective March 9, 2020, the share class had a one-for-two reverse stock split. Share amounts for the periods have been adjusted to give effect to the one-for-two stock split.

Distributions:						Supplemental Data and Ratios:				
Net vestment Income	Capital Gains	In Excess of Net Investment Income	Total Distributions	Net Asset Value, End of Period	Total Return ^(a)	Net Assets, End of Period (000's)	Ratio of Expenses to Average Net Assets ^(b)	Ratio of Investment Income to Average Net Assets ^(b)	Portfolio Turnover Rate ^{(a)(c)}	
\$ (0.48)	\$ —	\$ —	\$ (0.48)	\$ 17.59	(18.18)%	\$ 28,007	1.06%	2.20%	15%	
(0.52)	—	—	(0.52)	22.01	(1.99)	29,734	1.01	2.43	10	
(0.46)	—	—	(0.46)	23.01	14.92	27,085	1.02	1.88	10	
(0.37)	—	—	(0.37)	20.45	11.85	17,922	1.01	1.88	16	
(0.70)	—	—	(0.70)	18.65	(13.10)	16,268	1.00	2.14	11 ^(e)	
\$ (0.44)	\$ —	\$ —	\$ (0.44)	\$ 14.90	(19.85)%	\$ —	— ^(g)	— ^(g)	15%	
—	—	—	—	19.46	(3.47)	—	— ^(g)	— ^(g)	10	
(0.30)	—	—	(0.30)	20.16	2.32	—	— ^(g)	— ^(g)	10	
\$ (0.56)	\$ —	\$ —	\$ (0.56)	\$ 14.95	(18.52)%	475	0.68%	2.14%	15%	
—	—	—	—	19.42	(3.38)	—	— ^(g)	— ^(g)	10	
(0.36)	—	—	(0.36)	20.10	2.32	—	— ^(g)	— ^(g)	10	
\$ (0.55)	\$ —	\$ —	\$ (0.55)	\$ 17.66	(17.87)%	\$ 98,451	0.72%	2.55%	15%	
(0.59)	—	—	(0.59)	22.08	(1.74)	116,694	0.71	2.73	10	
(0.52)	—	—	(0.52)	23.09	15.29	112,524	0.71	2.28	10	
(0.43)	—	—	(0.43)	20.51	12.24	114,580	0.67	2.22	16	
(0.77)	—	—	(0.77)	18.70	(12.82)	104,190	0.65	2.93	11 ^(e)	
\$ (0.40)	\$ (0.67)	\$ —	\$ (1.07)	\$ 39.31	(6.91)%	\$ 39,094	0.84%	1.18%	32%	
(0.42)	(1.51)	—	(1.93)	43.28	9.78	41,401	0.80	1.09	27	
(0.40)	—	—	(0.40)	41.50	13.61	47,998	0.84	1.02	23	
(0.38)	—	—	(0.38)	36.89	15.63	47,052	0.82	1.10	25 ^(e)	
(0.49)	(4.26)	(1.04)	(5.79)	32.25	(2.01)	52,151	0.82	1.30	91	
\$ (0.37)	\$ (0.67)	\$ —	\$ (1.04)	\$ 35.97	(9.02)%	\$ —	— ^(g)	— ^(g)	32%	
—	(7.55)	—	(7.55)	43.70	8.13	—	— ^(g)	— ^(g)	27	
(0.95)	—	—	(0.95)	48.95	(0.27)	—	— ^(g)	— ^(g)	23	
\$ (0.51)	\$ (0.67)	\$ —	\$ (1.18)	\$ 35.83	(6.63)%	\$ 49,643	0.46%	1.60%	32%	
(1.00)	(7.55)	—	(8.55)	42.75	8.70	55,924	0.46 ^(g)	1.20 ^(g)	27	
(1.25)	—	—	(1.25)	48.80	0.02	—	— ^(g)	— ^(g)	23	
\$ (0.49)	\$ (0.67)	\$ —	\$ (1.16)	\$ 39.23	(6.61)%	\$ 306,875	0.52%	1.51%	32%	
(0.50)	(1.51)	—	(2.01)	43.16	10.13	328,404	0.50	1.39	27	
(0.48)	—	—	(0.48)	41.34	13.93	345,522	0.54	1.32	23	
(0.46)	—	—	(0.46)	36.72	16.02	319,230	0.50	1.40	25 ^(e)	
(0.61)	(4.26)	(1.04)	(5.91)	32.07	(1.67)	253,302	0.48	1.66	91	

(g) Expressed as “—” as the income and/or expenses accrued for the class were considered immaterial for presentation purposes relative to the size of the class.

(h) For the period December 14, 2017 (commencement of operations) through April 30, 2018.

(i) Effective March 9, 2020, the share class had a one-for-five reverse stock split. Share amounts for the periods have been adjusted to give effect to the one-for-five stock split.

(j) Realized and unrealized gains and losses per share in this caption are balancing amounts necessary to reconcile the change in net asset value per share for the period, and may not reconcile with the aggregate gains and losses in the Statement of Operations due to share transactions for the period.

STEWARD FUNDS
FINANCIAL HIGHLIGHTS

Investment Operations:

	Net Asset Value, Beginning of Period	Net Investment Income	Net Realized and Unrealized Gain/(Loss) from Investments	Total from Investment Operations
Steward Small-Mid Cap Enhanced Index Fund				
Class A				
Year ended April 30, 2020	\$ 13.94	\$ 0.07 ^(d)	\$ (2.91)	\$ (2.84)
Year ended April 30, 2019	15.70	0.09	0.03 ^(e)	0.12
Year ended April 30, 2018	15.44	0.11	1.37	1.48
Year ended April 30, 2017	13.26	0.06	2.64	2.70
Year ended April 30, 2016	15.33	0.08	(0.51)	(0.43)
Class C				
Year ended April 30, 2020 ^(f)	\$ 13.64	\$ — ^{(d)(g)}	\$ (3.27)	\$ (3.27)
Year ended April 30, 2019 ^(f)	17.52	— ^(g)	(0.32)	(0.32)
Period ended April 30, 2018 ^{(f)(h)}	20.00	— ^(g)	(0.08)	(0.08)
Class R6				
Year ended April 30, 2020 ^(f)	\$ 13.56	\$ 0.14 ^(d)	\$ (3.24)	\$ (3.10)
Year ended April 30, 2019 ^(f)	17.48	— ^(g)	(0.36)	(0.36)
Period ended April 30, 2018 ^{(f)(h)}	20.00	— ^(g)	(0.08)	(0.08)
Institutional Class				
Year ended April 30, 2020	\$ 14.19	\$ 0.11 ^(d)	\$ (2.98)	\$ (2.87)
Year ended April 30, 2019	15.93	0.13	0.04 ^(e)	0.17
Year ended April 30, 2018	15.65	0.15	1.39	1.54
Year ended April 30, 2017	13.43	0.11	2.67	2.78
Year ended April 30, 2016	15.51	0.12	(0.52)	(0.40)
Steward Select Bond Fund				
Class A				
Year ended April 30, 2020	\$ 24.36	\$ 0.47 ^(d)	\$ 1.03	\$ 1.50
Year ended April 30, 2019	23.96	0.49	0.39	0.88
Year ended April 30, 2018	24.58	0.40	(0.60)	(0.20)
Year ended April 30, 2017	24.99	0.43	(0.40)	0.03
Year ended April 30, 2016	24.97	0.46	—	0.46
Class C				
Year ended April 30, 2020 ⁽ⁱ⁾	\$ 29.13	\$ — ^{(d)(g)}	\$ 0.12	\$ 0.12
Year ended April 30, 2019 ⁽ⁱ⁾	28.71	— ^(g)	0.42	0.42
Period ended April 30, 2018 ^{(h)(i)}	30.00	— ^(g)	(0.66)	(0.66)
Class R6				
Year ended April 30, 2020 ⁽ⁱ⁾	\$ 28.98	\$ — ^{(d)(g)}	\$ 0.31	\$ 0.31
Year ended April 30, 2019 ⁽ⁱ⁾	28.56	— ^(g)	0.42	0.42
Period ended April 30, 2018 ^{(h)(i)}	30.00	— ^(g)	(0.69)	(0.69)
Institutional Class				
Year ended April 30, 2020	\$ 24.25	\$ 0.55 ^(d)	\$ 1.03	\$ 1.58
Year ended April 30, 2019	23.85	0.55	0.40	0.95
Year ended April 30, 2018	24.47	0.48	(0.61)	(0.13)
Year ended April 30, 2017	24.87	0.51	(0.39)	0.12
Year ended April 30, 2016	24.85	0.53	0.01	0.54

Amounts designated as “—” are \$0 or have been rounded to \$0.

- (a) Not annualized for periods less than one year.
- (b) Annualized for periods less than one year.
- (c) Portfolio turnover is calculated on the basis of the Fund, as a whole, without distinguishing between the classes of shares issued.
- (d) Calculated based on average shares outstanding.
- (e) Realized and unrealized gains and losses per share in this caption are balancing amounts necessary to reconcile the change in net asset value per share for the period, and may not reconcile with the aggregate gains and losses in the Statement of Operations due to share transactions for the period.

Distributions:					Supplemental Data and Ratios:			
Net vestment Income	Capital Gains	Total Distributions	Net Asset Value, End of Period	Total Return ^(a)	Net Assets, End of Period (000's)	Ratio of Expenses to Average Net Assets ^(b)	Ratio of Net Investment Income to Average Net Assets ^(b)	Portfolio Turnover Rate ^{(a)(c)}
\$ (0.10)	\$ (0.46)	\$ (0.56)	\$ 10.54	(21.24)%	\$ 50,646	0.81%	0.58%	28%
(0.10)	(1.78)	(1.88)	13.94	3.18	71,719	0.81	0.56	33
(0.08)	(1.14)	(1.22)	15.70	9.59	77,227	0.83	0.69	29
(0.07)	(0.45)	(0.52)	15.44	20.44	69,001	0.87	0.43	36
(0.09)	(1.55)	(1.64)	13.26	(2.39)	55,445	0.85	0.59	33
\$ (0.07)	\$ (0.46)	\$ (0.53)	\$ 9.84	(22.17)%	\$ —	— ^(g)	— ^(g)	28%
—	(3.56)	(3.56)	13.64	2.55	—	— ^(g)	— ^(g)	33
(0.12)	(2.28)	(2.40)	17.52	(0.48)	—	— ^(g)	— ^(g)	29
\$ (0.13)	\$ (0.46)	\$ (0.59)	\$ 9.87	(20.85)%	\$ 46	0.50%	1.11%	28%
—	(3.56)	(3.56)	13.56	2.27	3	— ^(g)	— ^(g)	33
(0.16)	(2.28)	(2.44)	17.48	(0.56)	—	— ^(g)	— ^(g)	29
\$ (0.12)	\$ (0.46)	\$ (0.58)	\$ 10.74	(21.05)%	\$ 140,792	0.55%	0.86%	28%
(0.13)	(1.78)	(1.91)	14.19	3.51	153,576	0.53	0.84	33
(0.12)	(1.14)	(1.26)	15.93	9.87	154,975	0.57	0.95	29
(0.11)	(0.45)	(0.56)	15.65	20.80	130,717	0.58	0.72	36
(0.13)	(1.55)	(1.68)	13.43	(2.15)	101,597	0.57	0.87	33
\$ (0.48)	\$ —	\$ (0.48)	\$ 25.38	6.21%	\$ 9,234	0.99%	1.87%	22%
(0.48)	—	(0.48)	24.36	3.72	10,115	0.95	1.97	25
(0.42)	—	(0.42)	23.96	(0.82)	11,134	0.96	1.67	5
(0.44)	—	(0.44)	24.58	0.11	10,664	0.95	1.71	18
(0.44)	—	(0.44)	24.99	1.87	11,719	0.95	1.80	11
\$ (0.41)	\$ —	\$ (0.41)	\$ 28.84	2.08%	\$ —	— ^(g)	— ^(g)	22%
—	—	—	29.13	1.46	—	— ^(g)	— ^(g)	25
(0.63)	—	(0.63)	28.71	(2.27)	—	— ^(g)	— ^(g)	5
\$ (0.57)	\$ —	\$ (0.57)	\$ 28.72	3.34%	\$ —	— ^(g)	— ^(g)	22%
—	—	—	28.98	1.47	—	— ^(g)	— ^(g)	25
(0.75)	—	(0.75)	28.56	(2.30)	—	— ^(g)	— ^(g)	5
\$ (0.55)	\$ —	\$ (0.55)	\$ 25.28	6.60%	\$ 142,421	0.65%	2.24%	22%
(0.55)	—	(0.55)	24.25	4.05	152,356	0.66	2.28	25
(0.49)	—	(0.49)	23.85	(0.54)	151,593	0.66	1.98	5
(0.52)	—	(0.52)	24.47	0.50	147,953	0.61	2.05	18
(0.52)	—	(0.52)	24.87	2.22	138,503	0.60	2.16	11

(f) Effective March 9, 2020, the share class had a one-for-two reverse stock split. Share amounts for the periods have been adjusted to give effect to the one-for-two stock split.

(g) Expressed as “—” as the income and/or expenses accrued for the class were considered immaterial for presentation purposes relative to the size of the class.

(h) For the period December 14, 2017 (commencement of operations) through April 30, 2018.

(i) Effective March 9, 2020, the share class had a one-for-three reverse stock split. Share amounts for the periods have been adjusted to give effect to the one-for-three stock split.

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HOW TO GET MORE INFORMATION

Further information about the Funds is contained in the Statement of Additional Information ("SAI"). The SAI contains more detail about some of the matters discussed in this Prospectus. The SAI is incorporated into the Prospectus by reference.

Additional information about each Fund's investments is available in the Funds' annual and semi-annual reports to shareholders. In the Funds' annual report, you will find a discussion of the market conditions and investment strategies that significantly affected each Fund's investment performance during its last fiscal year.

You may obtain free copies of the SAI, reports or other information about the Funds or your account by calling 1-800-262-6631. You may also visit the Funds' website at www.crossmarkglobal.com, where information is available.

The SAI, reports, and other information about the Funds are available on the EDGAR Database on the Securities and Exchange Commission's ("SEC") website at sec.gov. You may also obtain copies of this information, after paying a duplicating fee, by sending an email request to publicinfo@sec.gov.

The Investment Company Act File Number with the SEC for the Funds is: 811-01597.



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