

Snapshot

Ticker	SNTCX
Morningstar Category	US Fund Foreign Large Blend
Inception Date	2/28/2006
Prospectus Dated	8/28/22
Prospectus Expense Ratio	0.76%
Total AUM - All Classes	\$197,880,663
Average Market Cap (Mil)	\$40,246
# of Holdings	156

Portfolio Managers

Brent Lium, CFA
Ryan Caylor, CFA

Strategy Objective

Seeks to provide long term capital appreciation

Risk Statistics

Time Period: 12/31/2017 to 12/31/2022

Calculation Benchmark: S&P Global 1200 ADR

Std Dev	18.61
Beta	0.99
R2	97.97
Sharpe Ratio (arith)	--
Up Capture Ratio	92.90
Down Capture Ratio	101.13
Annualized Tracking Error	2.66

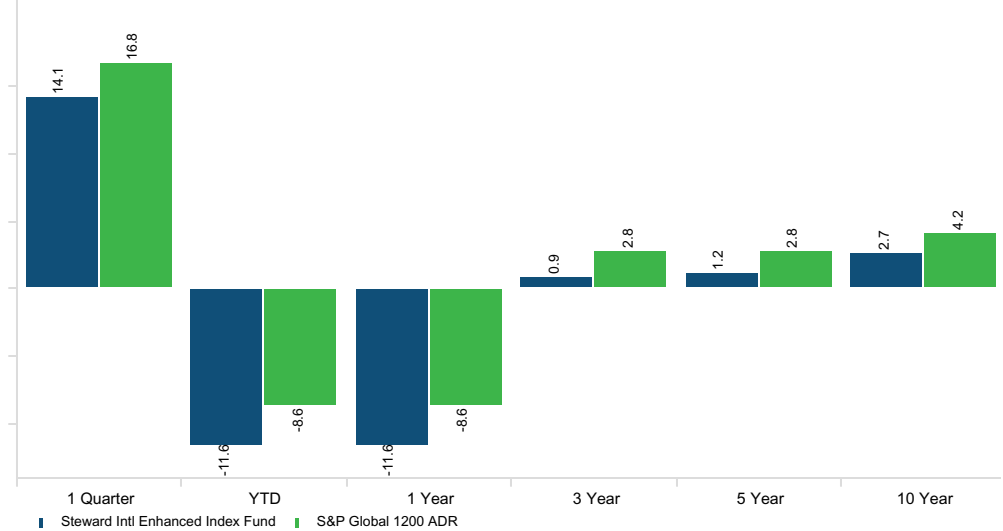
Characteristics

Dividend Payout Ratio (%)	34.44
Dividend Growth, 3 Yr Hist (%)	5.68
EPS Growth, 3 Yr Hist (%)	11.85
Price/Earnings Ratio - NTM	10.33
Price/Book Ratio	1.56
Price/Free Cash Flow, TTM	5.07
Return on Equity, TTM (%)	17.88

Top 10 Holdings

	Weight
Taiwan Semiconductor Manufacturing Co., Ltd. Sponsored ADR	6.74%
Alibaba Group Holding Ltd. Sponsored ADR	4.26%
ASML Holding NV ADR	2.97%
Shell Plc Sponsored ADR	2.88%
Unilever PLC Sponsored ADR	2.51%
Royal Bank of Canada	2.38%
BHP Group Ltd Sponsored American Depositary Receipt Repr 2 Shs	2.22%
TotalEnergies SE Sponsored ADR	2.14%
Toronto-Dominion Bank	1.98%
SAP SE Sponsored ADR	1.81%
Total	29.89%

Performance (%)



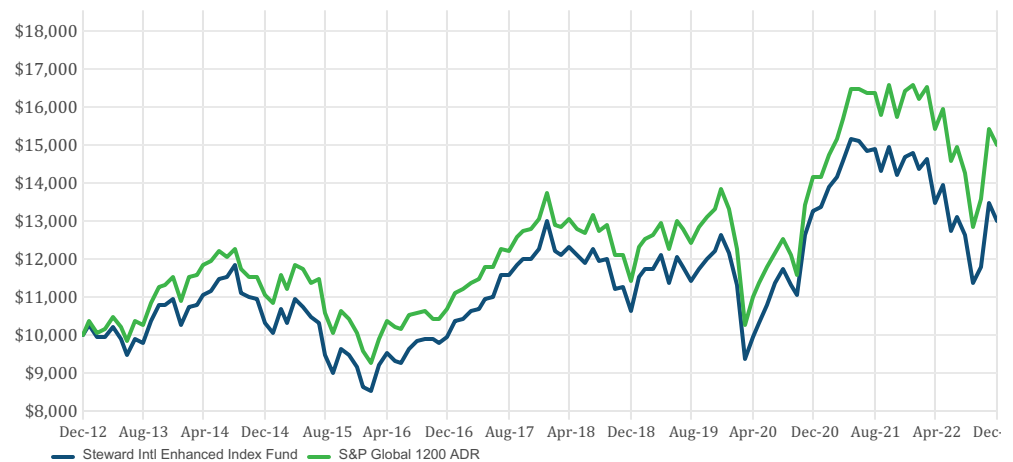
	1 Quarter	YTD	1 Year	3 Year	5 Year	10 Year
Steward Intl Enhanced Index Fund	14.14%	-11.59%	-11.59%	0.91%	1.20%	2.68%
S&P Global 1200 ADR	16.75%	-8.60%	-8.60%	2.83%	2.82%	4.17%

Calendar Year Performance (%)

	2022	2021	2020	2019	2018	2017	2016	2015	2014
Steward Intl Enhanced Index Fund	-11.59	10.85	4.84	18.96	-13.15	23.32	8.61	-11.60	-5.34
S&P Global 1200 ADR	-8.60	16.01	2.55	21.17	-12.76	22.05	6.34	-8.78	-4.26

Investment Growth of \$10,000

Time Period: 2/28/2006 to 12/31/2022



All Investments are subject to risks, including the possible loss of principal. Past performance does not guarantee future results. Index returns shown assume the reinvestment of all dividends and distributions.

Leading Contributors

Time Period: 9/30/2022 to 12/31/2022

	Return	Contribution
ASML Holding NV ADR	31.89	0.89
TotalEnergies SE Sponsored...	36.64	0.68
Taiwan Semiconductor Manufa...	9.15	0.65
SAP SE Sponsored ADR	27.00	0.50
Shell Plc Sponsored ADR	15.53	0.50
BHP Group Ltd Sponsored Ame...	24.00	0.45
Mitsubishi UFJ Financial Gr...	48.22	0.39
Vale S.A. Sponsored ADR	27.78	0.39
BP p.l.c. Sponsored ADR	23.69	0.38
Unilever PLC Sponsored ADR	15.84	0.37

Leading Detractors

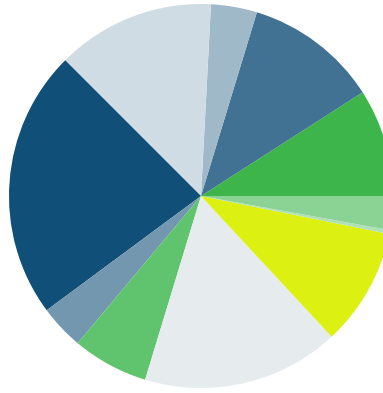
Time Period: 9/30/2022 to 12/31/2022

	Return	Contribution
KE Holdings, Inc. Sponsored...	-20.32	-0.03
Petroleo Brasileiro SA Spon...	-4.04	-0.03
Itau Unibanco Holding S.A....	-7.34	-0.04
Brookfield Infrastructure P...	-12.84	-0.05
PT Telkom Indonesia (Perser...	-17.33	-0.07
Netease Inc Sponsored ADR	-3.32	-0.08
NIO Inc. Sponsored ADR Clas...	-38.17	-0.09
Nutrien Ltd.	-11.84	-0.09
Baidu Inc Sponsored ADR Cla...	-2.65	-0.10
Algonquin Power & Utilities...	-38.59	-0.14

Morningstar Ratings

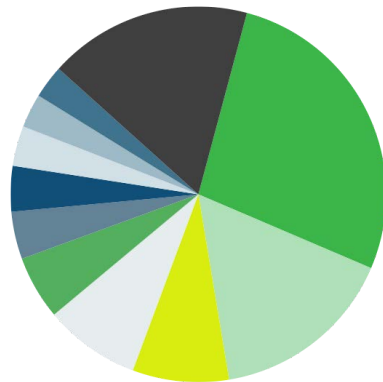
Morningstar Category	US Fund Foreign Large Blend
Morningstar Rating Overall	**
Funds in Category Overall	699
Morningstar Rating 3 Yr	***
Funds in Category 3 Yr	699
Morningstar Rating 5 Yr	***
Funds in Category 5 Yr	607
Morningstar Rating 10 Yr	*
Funds in Category 10 Yr	414

Sector Allocation



	%
Communication Services	9.10
Consumer Discretionary	11.20
Consumer Staples	3.80
Energy	13.34
Financials	22.65
Health Care	3.79
Industrials	6.44
Information Technology	16.57
Materials	10.0
Real Estate	.21
Utilities	2.89
Total	100.0

Country Allocation



	%
Canada	27.26
United Kingdom	15.95
Taiwan	8.30
Hong Kong	8.26
Japan	5.49
Netherlands	4.09
Brazil	3.92
India	3.45
France	2.92
Switzerland	2.85
Other	17.51
Total	100.0

The Morningstar Rating™ for funds, or "star rating", is calculated for managed products with at least a three-year history. Exchange-traded funds and open-ended mutual funds are considered a single population for comparative purposes. It is calculated based on a Morningstar Risk-Adjusted Return measure that accounts for variation in a managed product's monthly excess performance, placing more emphasis on downward variations and rewarding consistent performance. The Morningstar Rating does not include any adjustment for sales loads. The top 10% of products in each product category receive 5 stars, the next 22.5% receive 4 stars, the next 35% receive 3 stars, the next 22.5% receive 2 stars, and the bottom 10% receive 1 star. The Overall Morningstar Rating for a managed product is derived from a weighted average of the performance figures associated with its three-, five-, and 10-year (if applicable) Morningstar Rating metrics. The weights are: 100% three-year rating for 36-59 months of total returns, 60% five-year rating/40% three-year rating for 60-119 months of total returns, and 50% 10-year rating/30% five-year rating/20% three-year rating for 120 or more months of total returns. While the 10-year overall star rating formula seems to give the most weight to the 10-year period, the most recent three-year period actually has the greatest impact because it is included in all three rating periods.

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The Fund's values-based screening policies exclude certain securities issuers from the universe of otherwise available investments. As a result, the Fund may not achieve the same level of performance as it otherwise would have in the absence of the screening process. If the Fund has invested in a company that is later discovered to be in violation of one or more screening criteria and liquidation of an investment in that company is required, selling the securities at issue could result in a loss to the Fund. Further, the Fund's values-based screening policies may prevent the Fund from participating in an otherwise suitable investment opportunity.

The S&P Global 1200 ADR TR Index is made up of those non-U.S. companies from the S&P Global 1200 that offer either Level II or Level III American Depositary Receipts (ADRs), global shares or ordinary shares in the case of Canadian equities. Please note that indexes do not take into account any fees and expenses of investing in the individual securities that they track and investors cannot invest directly in any index.

Index returns shown assume the reinvestment of all dividends and distributions.