

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 (\$ mil)	\$214.569
Average Market Cap (Mil)	\$43,275
# of Holdings	154

Portfolio Managers

Brent Lium, CFA
Ryan Caylor, CFA

Strategy Objective

Seeks to provide long term capital appreciation

Risk Statistics

Time Period: 3/31/2018 to 3/31/2023

Calculation Benchmark: S&P Global 1200 ADR

Std Dev (%)	18.95
Beta	1.00
R2 (%)	97.98
Sharpe Ratio (arith)	0.08
Up Capture Ratio (%)	92.39
Down Capture Ratio (%)	101.38
Annualized Tracking Error	2.70

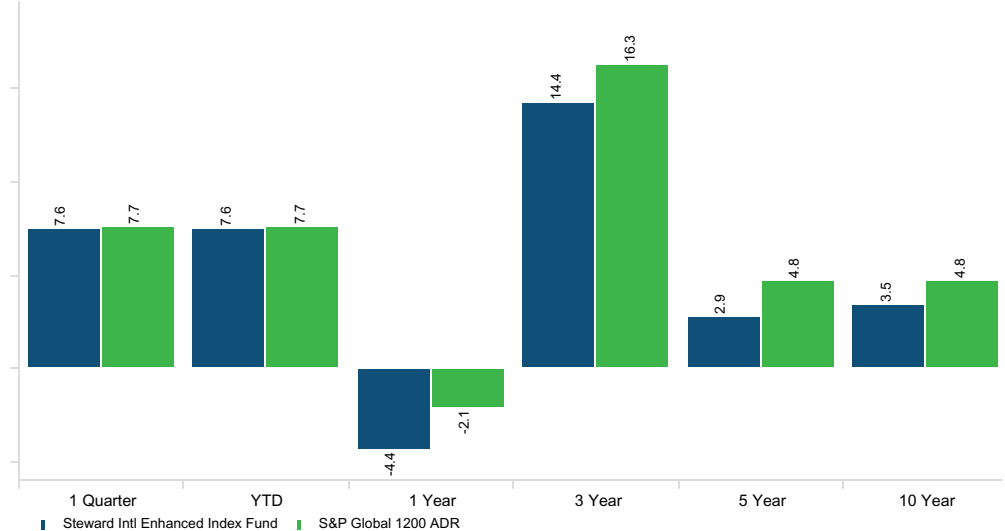
Characteristics

Dividend Payout Ratio (%)	39.61
Dividend Growth, 3 Yr Hist (%)	11.48
EPS Growth, 3 Yr Hist (%)	18.84
Price/Earnings Ratio - NTM	11.06
Price/Book Ratio	1.62
Price/Free Cash Flow, TTM	6.99
Return on Equity, TTM (%)	19.80

Top 10 Holdings

	Weight
Taiwan Semiconductor Manufacturing Co., Ltd. Sponsored ADR	7.75%
Alibaba Group Holding Limited Sponsored ADR	4.75%
ASML Holding NV ADR	3.48%
Shell Plc Sponsored ADR	2.76%
Unilever PLC Sponsored ADR	2.59%
Royal Bank of Canada	2.20%
BHP Group Ltd Sponsored American Depositary Receipt Repr 2 Shs	2.15%
SAP SE Sponsored ADR	2.05%
TotalEnergies SE Sponsored ADR	1.89%
HSBC Holdings PLC Sponsored ADR	1.88%
Total	31.50%

Performance (%)



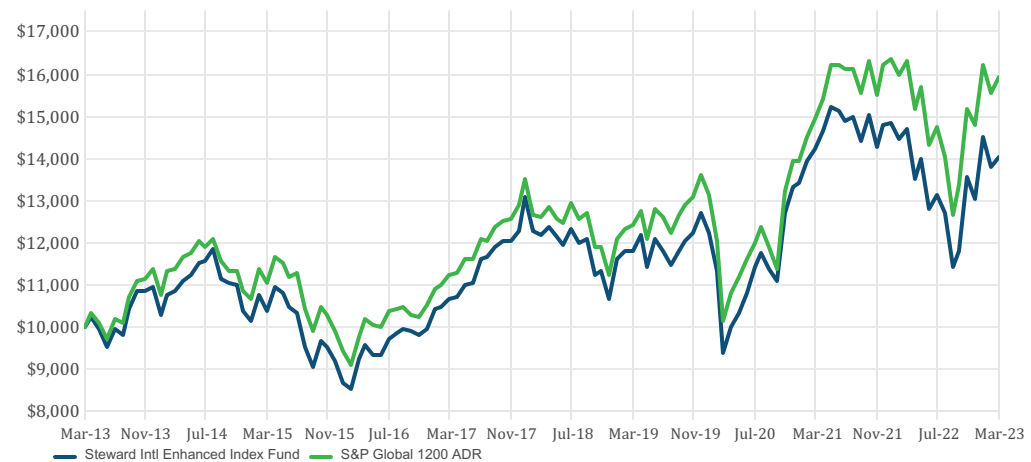
	1 Quarter	YTD	1 Year	3 Year	5 Year	10 Year
Steward Intl Enhanced Index Fund	7.59%	7.59%	-4.36%	14.35%	2.89%	3.46%
S&P Global 1200 ADR	7.69%	7.69%	-2.14%	16.30%	4.75%	4.77%

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 3/31/2023



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: 12/31/2022 to 3/31/2023

	Return	Contribution
Taiwan Semiconductor Manufa...	25.37	1.66
Alibaba Group Holding Limit...	16.00	0.86
ASML Holding NV ADR	24.82	0.74
SAP SE Sponsored ADR	22.64	0.40
Baidu Inc Sponsored ADR Cla...	31.95	0.27
Sony Group Corporation Spon...	18.84	0.27
HSBC Holdings PLC Sponsored	12.92	0.22
RELX PLC Sponsored ADR	17.03	0.18
Netease Inc Sponsored ADR	22.16	0.17
United Microelectronics Cor...	34.15	0.16

Leading Detractors

Time Period: 12/31/2022 to 3/31/2023

	Return	Contribution
Centrais Eletricas Brasilei...	-16.39	-0.04
Genmab A/S Sponsored ADR	-10.90	-0.06
Mitsubishi UFJ Financial Gr...	-4.20	-0.06
QIAGEN NV	-7.90	-0.06
Credit Suisse Group AG Spon...	-70.73	-0.07
Vale S.A. Sponsored ADR	-4.99	-0.07
TotalEnergies SE Sponsored...	-3.87	-0.09
Equinor ASA Sponsored ADR	-18.70	-0.11
Toronto-Dominion Bank	-6.47	-0.13
JD.com, Inc. Sponsored ADR...	-21.81	-0.28

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

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The Fund may not achieve its objective if the managers' expectations regarding particular securities or markets are not met. Equity investments generally involve two principal risks—market risk and selection risk. The value of equity securities will rise and fall in response to general market and/or economic conditions (equity market risk). The value of any individual equity security will rise and fall in response to the market's perception of the issuer's revenues, earnings, balance sheet, credit worthiness, business plan, and overall perception of the viability of the issuer's business (selection risk). Investments in securities of issuers in foreign countries involves additional 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.

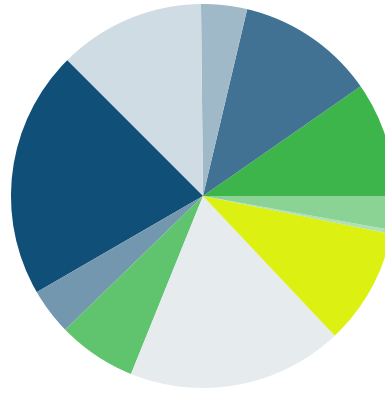
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Index returns shown assume the reinvestment of all dividends and distributions.

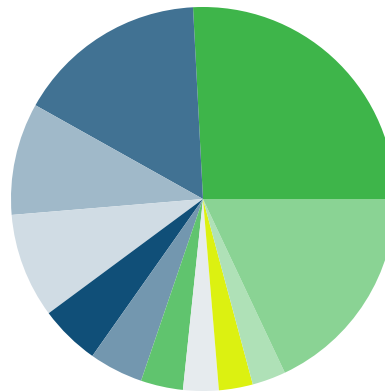
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Sector Allocation



	%
Communication Services	9.66
Consumer Discretionary	11.61
Consumer Staples	3.85
Energy	12.32
Financials	20.97
Health Care	3.89
Industrials	6.55
Information Technology	18.21
Materials	9.86
Real Estate	.22
Utilities	2.87
Total	100.0

Country Allocation



	%
Canada	25.77
United Kingdom	16.17
Taiwan	9.44
Hong Kong	8.80
Japan	5.05
Netherlands	4.53
Brazil	3.51
India	3.05
France	2.89
Switzerland	2.86
Other	17.93
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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