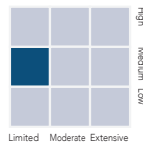


## STEWARD SELECT BOND FUND INSTITUTIONAL CLASS

Fact Sheet – 6/30/2019

All data below is current as of 6/30/2019 unless otherwise specified.

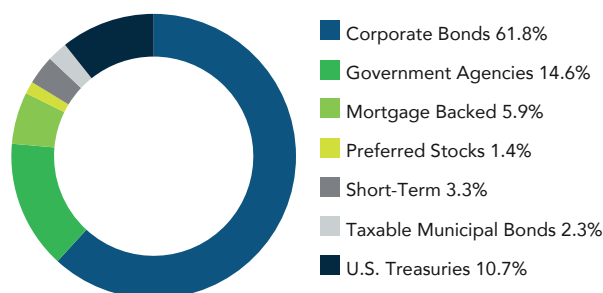


Institutional Class: SEACX      Class A: SEAKX      Class C: SEAAK

### Fund Performance History – Trailing Returns <sup>1</sup>

	1-Year	3-Years	5-Years	10-Years	Since Inception	2Q19	YTD 6/30/19
<b>Institutional Class</b>	5.68%	1.59%	2.08%	2.69%	2.94%	2.25%	4.74%
<b>Barclays Capital U.S. Govt/Credit</b>	8.52%	2.41%	3.11%	4.09%	4.18%	3.53%	6.90%

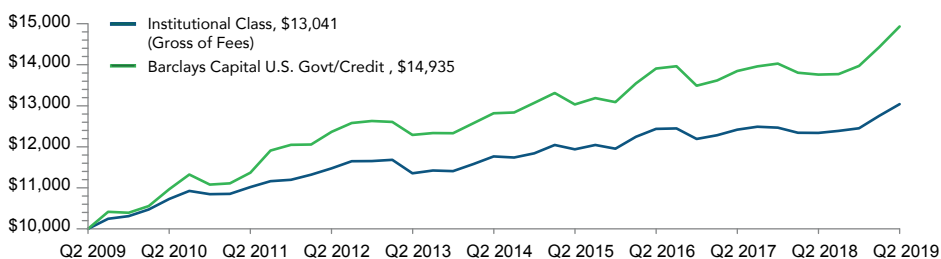
### Sector Weightings



### Fund Performance History – Calendar Year Returns

	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
<b>Institutional Class</b>	5.72%	5.16%	3.25%	4.08%	-2.10%	3.79%	0.96%	1.99%	2.24%	-0.12%
<b>Barclays Capital U.S. Govt/Credit</b>	4.52%	6.59%	8.74%	4.82%	-2.35%	6.01%	0.15%	3.05%	4.00%	-0.42%

### Growth of \$10,000 Investment at NAV with Dividends Reinvested – 10 Years <sup>2</sup>



Past performance is no guarantee of future results. Investment return and principal value will fluctuate so that shares, when redeemed, may be worth more or less than their original cost. The Fund's current performance may be lower or higher than quoted. For the Fund's performance as of the most recent month end, please call 888-556-5369. Returns are historical and are calculated by determining the percentage change in the net asset value (NAV) with all income and capital gain distributions reinvested. Inception date for the Fund is October 1, 2004.

<sup>1</sup> Returns greater than one year are annualized.

<sup>2</sup> Source: Zephyr StyleADVISOR.

<sup>3</sup> Total Assets Under Management all share classes.

<sup>4</sup> The SEC Yield is a standardized annual yield based on the most recent 30-day period. It is calculated in accordance with current Securities and Exchange Commission regulations and is subject to change.

<sup>5</sup> Duration is the measure of the price sensitivity of a fixed-income security to an interest rate change of 100 basis points (1%). The calculation is based on the weighted average of the present values for all cash flows.

<sup>6</sup> Average Life: Average length of time before the bond issuer pays the bond holder.

<sup>7</sup> A measure of the volatility of a fund—based on the fund's last three years of annualized daily returns—used to indicate the dispersion of past returns. A higher standard deviation means a greater potential for volatility. If three years of data is not available, inception-to-date is used for the calculation.

### Fund Objective:

The Crossmark Steward Select Bond Fund seeks to provide high current income with capital appreciation.

- Diversified Fixed Income Exposure
- Active Portfolio Management
- Sector Rotation
- Yield-Curve Analysis
- Duration Management

### Fund Information

<b>Ticker Symbol</b>	SEACX
<b>Total AUM <sup>3</sup></b>	\$ 163.46 Million
<b>Inception Date</b>	10/1/2004
<b>Expense Ratio</b>	0.66%

As of year ended 4/30/2019

### Portfolio Characteristics

<b>SEC 30-Day Yield <sup>4</sup></b>	2.14%
<b>Duration <sup>5</sup></b>	3.64
<b>Average Life <sup>6</sup></b>	4.45
<b>Number of Holdings</b>	130
<b>Standard Deviation <sup>7</sup></b>	1.74

### Top 10 Issuers

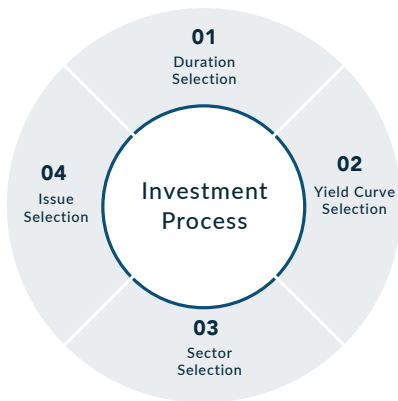
U.S. Treasury Note  
Federal Home Loan Banks  
Federal Home Loan Mortgage Corp.  
Qualcomm, Inc.  
Federal National Mortgage Association Pool  
Amgen, Inc.  
Pepsico, Inc.  
United Technologies Corp.  
New York City Transitional  
US Bank

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# STEWARD SELECT BOND FUND INSTITUTIONAL CLASS

Fact Sheet – 6/30/2019

All data below is current as of 6/30/2019 unless otherwise specified.



## Investment Process

The Fund employs a four-step process focused on high quality fixed income securities

## Values-Based Screening Methodology

The Fund applies a proprietary set of values screens to all of the investments. Screens applied to the portfolio management process allows investors to avoid owning securities in companies that choose to profit from businesses that are at odds with values-based investing.

### Crossmark Steward Avoidance Screens

Alcohol	Gambling	Life Ethics	Mature Content	Tobacco
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**This is not an offer to sell or a solicitation to buy Fund shares. Sales of Fund shares may only be made by prospectus. Before investing you should carefully consider the Fund's investment objectives, risks, charges and expenses. This and other information is in the prospectus, a copy of which may be obtained by calling Crossmark Distributors, Inc., the Distributor of the Steward Funds, Inc., at 800-262-6631. Please read the prospectus carefully before you invest.**

The Barclays Capital U.S. Government/Credit Bond Index measures the performance of investment grade corporate debt and agency bonds that are dollar denominated and have a remaining maturity of greater than one year. 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.

**Risk Factors: The Fund may not achieve its stated investment objective. Please be aware that the Fund may be subject to certain additional risks such as Values Screening and Credit and Interest Rate Risk. The Fund could lose money if an issuer of fixed income securities defaults on its interest payments, fails to repay principal or its credit rating is downgraded. In general, bond prices rise when interest rates fall. This effect is usually more pronounced for bonds with long-term maturities. Please see the Fund's prospectus for a further explanation of these risks.**

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Not FDIC Insured - No Bank Guarantee - May Lose Value

## Our Firm:

Crossmark Global Investments is an innovative investment management firm. We provide a full suite of investment management solutions to institutional investors, financial advisors and the clients they serve. We have a multi-decade legacy of specializing in values-based investment strategies for clients. Founded in 1987, the firm is headquartered in Houston, Texas and manages approximately \$5.0 billion in AUM.



**VICTORIA FERNANDEZ**  
Chief Market Strategist

24 years of experience.

Supported by the entire Crossmark Global Investments team.

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