Steward Target-Date Strategies

DECEMBER 31, 2023

Performance History As of December 31, 2023	**Latest 3 Months**	**Year to Date**	**One Year**	**Three Years***	**Five Years***	**Ten Years***	**Since Inception***	**Inception Date**
Steward 2010	6.91%	10.26%	10.26%	1.40%	5.05%	3.93%	4.45%	10/31/06
Steward 2020	7.50%	11.63%	11.63%	2.51%	6.19%	4.65%	5.00%	10/31/06
Steward 2030	8.36%	13.42%	13.42%	3.49%	7.28%	5.29%	5.48%	10/31/06
Steward 2040	9.00%	14.74%	14.74%	4.47%	8.14%	5.87%	6.03%	10/31/06
Steward 2050	9.67%	16.19%	16.19%	5.44%	9.19%	6.49%	7.54%	10/31/09

*Annualized. The Steward Target-Date Strategies are a unitized pool. Performance returns are historical and are calculated by determining the percentage change in the net asset value of all outstanding units valued at the end of a period, including reinvestment of all income. Past performance is no guarantee of future results. Investment return and principal value will fluctuate, and redeemed shares may be worth more or less than their original cost. Most recent month-end performance is available at AGFinancial.org/performance.

Current Portfolio Allocations As of December 31, 2023	**Steward 2010**	**Steward 2020**	**Steward 2030**	**Steward 2040**	**Steward 2050**
Steward Covered Call Income Fund	5.48%	6.47%	6.45%	6.43%	6.42%
Steward Large Cap Growth Fund	2.01%	3.02%	4.01%	5.00%	5.99%
Steward Values-Focused Large Cap Enhanced Index Fund	4.06%	5.07%	6.06%	7.05%	8.04%
Steward Large Cap Core Fund	3.04%	4.05%	6.05%	7.55%	8.53%
Steward Large Cap Value Fund	5.09%	6.10%	7.10%	8.10%	9.09%
Steward Values-Focused Small-Mid Cap Enhanced Index Fund	2.09%	3.13%	4.17%	4.68%	5.18%
Steward Small Cap Growth Fund	2.09%	2.08%	3.11%	4.13%	5.15%
Steward Global Equity Income Fund	5.14%	7.17%	9.19%	11.21%	12.71%
Steward International Enhanced Index Fund	7.08%	9.09%	13.09%	14.07%	17.05%
Steward Select Bond Fund	57.75%	46.72%	33.70%	24.72%	14.80%
Steward Equity Market Neutral Fund	4.22%	5.15%	5.13%	5.12%	5.11%
Retirement Cash Account	1.95%	1.95%	1.94%	1.94%	1.93%
	100.00%	100.00%	100.00%	100.00%	100.00%

Steward Target-Date Strategies

This is not an offer to sell or a solicitation to buy any securities. Before investing you should carefully consider investment objectives, risks, charges, and expenses. This and other information is contained in the prospectus of each fund and can be obtained by calling Crossmark Distributors at 800.262.6631.

Target-Date Strategies

Making empowered retirement investment choices can be as easy as knowing your targeted year of retirement. With Steward Target-Date Strategies, simply choose the strategy that corresponds with your retirement target date without any further decision-making required.

When starting out, young investors typically choose to invest a higher percentage in stock investments, which have a higher risk but typically provide greater long-term returns. With age, investors generally decrease the percentage in stocks in favor of more conservative fixed income investments to protect earnings as they approach retirement. As the retirement years approach, target-date strategies periodically adjust to become more conservative.

Steward Target-Date Strategies now offer premier quality, fully screened target-date funds with five diversified strategies for varying retirement target dates: Steward 2010, Steward 2020, Steward 2030, Steward 2040 and Steward 2050.

Investment Strategy

These strategies are built with a multi-asset class design to provide a stable return and manage long-term market volatility. These strategies will actively adjust the blend of U.S. equities, international, and fixed-income asset classes. An appropriate risk tolerance and return based on the anticipated date of retirement may be attained by the periodic blending and rebalancing of these asset classes. In addition to a disciplined asset allocation model, the strategies will be invested in professionally managed index mutual funds.

This methodology will hedge against poor investment manager selection and performance, as well as keep investment costs low, providing the opportunity for better returns.

Values-based Screening Methodology

In implementing their investment strategies, the Steward Funds apply a set of values-based screens to avoid investing in companies that are determined by the Funds' investment adviser 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.

Portfolio Management

The Steward Funds are distributed by Crossmark Distributors, Inc. Crossmark Distributors is an affiliate of Crossmark Global Investments, Inc., the Steward Funds' investment adviser. Crossmark Global Investments is an investment adviser registered with the Securities and Exchange Commission that provides discretionary investment management services to mutual funds, institutions, and individual clients.