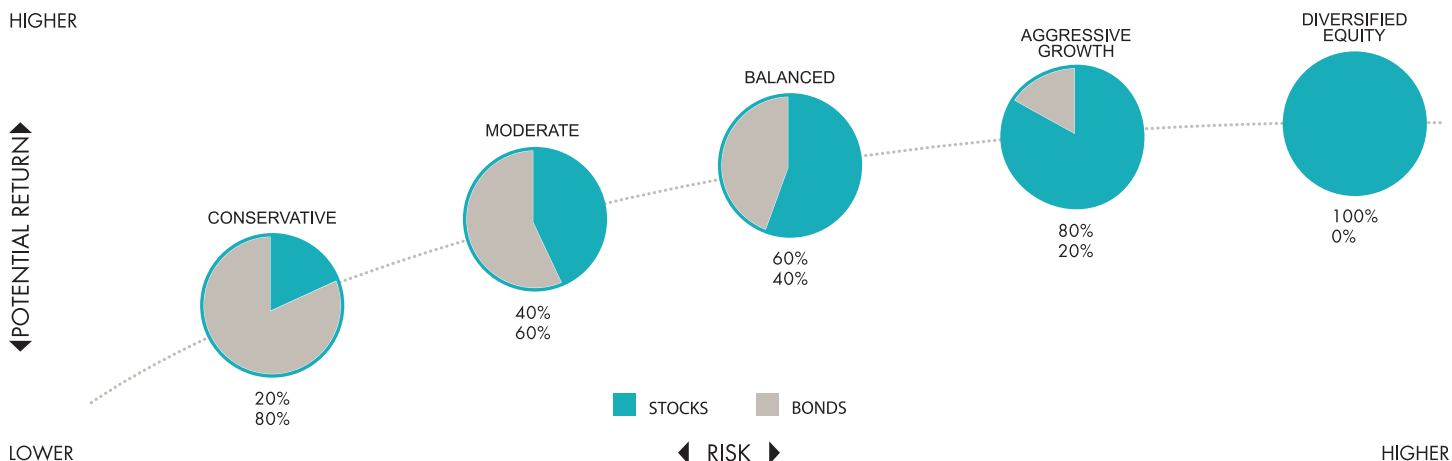


Investment Strategies

Pre-mixed strategies are based on levels of risk tolerance and create a diversified portfolio with one investment choice. Steward strategies offer a screened investment approach.

Risk Return Strategy



Underlying Strategy Allocations As of December 31, 2022	Conservative	Moderate Growth	Balanced	Aggressive Growth	Diversified Equity
Steward Covered Call Income Fund	3.94%	4.95%	4.98%	5.01%	4.02%
Steward Large Cap Growth Fund	1.91%	2.87%	4.82%	6.79%	8.27%
Steward Values-Focused Large Cap Enhanced Index Fund	1.94%	3.40%	5.38%	7.37%	9.86%
Steward Large Cap Core Fund	1.93%	3.88%	7.81%	10.30%	11.33%
Steward Large Cap Value Fund	2.94%	4.43%	6.93%	8.96%	11.00%
Steward Values-Focused Small-Mid Cap Enhanced Index Fund	1.93%	1.94%	3.90%	4.89%	5.40%
Steward Small Cap Growth Fund	0.00%	1.95%	2.95%	4.46%	4.97%
Steward Global Equity Income Fund	1.98%	4.98%	9.01%	12.58%	16.67%
Steward International Enhanced Index Fund	1.99%	8.01%	13.60%	18.22%	22.35%
Steward Select Bond Fund	77.43%	58.57%	34.55%	14.81%	0.00%
Steward Equity Market Neutral Fund	2.01%	3.02%	4.05%	4.58%	4.09%
Retirement Cash Account	2.00%	2.00%	2.02%	2.03%	2.04%
	100.00%	100.00%	100.00%	100.00%	100.00%

Performance History As of December 31, 2022	Latest 3 Months	Year to Date	One Year	Three Years*	Five Years*	Ten Years*	Since Inception*	Inception Date
Steward Conservative Strategy	3.57%	(11.24%)	(11.24%)	(0.64%)	1.27%	2.32%	3.27%	12/31/05
Steward Moderate Strategy	5.08%	(11.74%)	(11.74%)	1.22%	2.64%	4.03%	4.35%	12/31/05
Steward Balanced Strategy	7.02%	(12.47%)	(12.47%)	2.90%	3.89%	5.70%	5.32%	12/31/05
Steward Aggressive Growth Strategy	8.53%	(13.48%)	(13.48%)	3.82%	4.60%	7.08%	6.06%	12/31/05
Steward Diversified Equity Strategy	9.91%	(14.29%)	(14.29%)	4.92%	5.68%	8.82%	7.01%	12/31/05

*Annualized. The Steward 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.

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 the funds and can be obtained by calling Crossmark Distributors at 800.262.6631.

The Steward Strategies are exposed to the specific risks of the underlying funds in proportion to their allocation. Diversification does not assure a profit or guarantee against loss in declining markets.

Please remember that all investments carry some level of risk, including the potential loss of principal invested. They do not typically grow at an even rate of return and may experience a negative return. As with any type of portfolio structuring, attempting to reduce risk and increase return could, at certain times, unintentionally reduce returns.

Small capitalization (small cap) and mid-capitalization (mid-cap) investments involve stocks of companies with smaller levels of market capitalization (generally less than \$10 billion) than larger company stocks (large cap). Small cap and mid-cap investments are subject to considerable price fluctuations and are more volatile than large cap stocks. Investors should consider the additional risks involved in small and mid-cap investments.

Large capitalization (large cap) investments involve stocks of companies generally having a market capitalization of over \$10 billion. The value of securities will rise and fall in response to the activities of the company that issued them, general market conditions and/or economic conditions.

Non-U.S. markets entail different risks than those typically associated with U.S. markets, including currency fluctuations, political and economic instability, accounting changes and foreign taxation. Securities may be less liquid and more volatile.

Global equity investments involve risks associated with investment primarily in equity securities of companies located around the world, including the United States. International securities can involve risks relating to political and economic instability or regulatory conditions.

Investments in emerging or developing markets involve exposure to economic structures that are generally less diverse and mature, and to political systems which can be expected to have less stability than those of more developed countries. Emerging market securities may be less liquid and more volatile than U.S. and longer-established non-U.S. markets.

Covered call option writing is designed to enhance portfolio returns during certain markets. The trade-off is that in strong equity markets the upside potential of the equity investment is limited and may cause the investment to underperform the underlying securities.

An equity market neutral fund has a goal of which is to generate absolute returns that are due primarily to stock selection, rather than the returns and direction of the stock market. In addition to other investing risks, a market neutral fund has risks associated with short sales.

Bond investors should carefully consider risks such as interest rate risk, credit risk, securities lending, repurchase and reverse repurchase transactions risk.

The Steward Funds apply 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. Steward Fund screens include alcohol, gambling, life ethics, mature content, and tobacco. The Fund employs only avoidance screens and does not dilute the portfolio by seeking to invest in companies that promote any individual values or social issue.

The Steward Funds are distributed by Crossmark Distributors, member and advised by Crossmark Global Investments, Inc. (CROSSMARK). Please note that the Steward Funds are not available for individual investment through the plan, they are provided for informational purposes only.

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