

# STEWARD FUNDS PROSPECTUS

Steward Covered Call Income Fund

Class A

Class C

Class R6

Institutional Class

SCJAX

SCJCX

SCJKX

SCJIX

Steward Equity Market Neutral Fund

Class A

Class C\*

Class R6\*

Institutional Class

SMNAX

SMNCX

SMNRX

SMNIX

Steward Global Equity Income Fund

Class A

Class C

Class R6

Institutional Class

SGIDX

SGIFX

SGIGX

SGISX

Steward International Enhanced Index Fund

Class A

Class C

Class R6

Institutional Class

SNTKX

SNTDX

SNTFX

SNTCX

Steward Large Cap Core Fund

Class A

Class C\*

Class R6\*

Institutional Class

SJCAX

SJCCX

SJCRX

SJCIX

Steward Large Cap Growth Fund

Class A

Class C\*

Class R6\*

Institutional Class

SJGAX

SJGCX

SJGRX

SJGIX

Steward Large Cap Value Fund

Class A

Class C\*

Class R6\*

Institutional Class

SJVAX

SJVCX

SJVRX

SJVIX

Steward Select Bond Fund

Class A

Class C

Class R6

Institutional Class

SEAKX

SEAAX

SEABX

SEACX

Steward Small Cap Growth Fund

Class A

Class C\*

Class R6\*

Institutional Class

SKGAX

SKGCX

SKGRX

SKGIX

Steward Values-Focused Large Cap Enhanced Index Fund

Class A

Class C

Class R6

Institutional Class

SEEKX

SEEBX

SEEHX

SEECX

Steward Values-Focused Small-Mid Cap Enhanced Index Fund

Class A

Class C

Class R6

Institutional Class

TRDFX

SSMEX

SSMOX

SCECX



(\*Class C shares and Class R6 shares of these Funds are not currently available for purchase.)

**The SEC has not approved or disapproved the shares described in this Prospectus or determined if this Prospectus is truthful or complete. Any representation to the contrary is a criminal offense.**

## STEWARD FUNDS

Steward Covered Call Income Fund  
Steward Equity Market Neutral Fund  
Steward Global Equity Income Fund  
Steward International Enhanced Index Fund  
Steward Large Cap Core Fund  
Steward Large Cap Growth Fund  
Steward Large Cap Value Fund  
Steward Select Bond Fund  
Steward Small Cap Growth Fund  
Steward Values-Focused Large Cap Enhanced Index Fund  
Steward Values-Focused Small-Mid Cap Enhanced Index Fund

## PROSPECTUS

August 28, 2022

### A NOTE ABOUT THE STEWARD FUNDS MANAGEMENT COMPANIES

Throughout this Prospectus, you will see references to the following companies that manage, distribute and service the Steward Funds:

- **Crossmark Global Investments, Inc.** (referred to as **Crossmark**) is the Funds' investment adviser and is responsible for executing each Fund's investment strategies. Crossmark also provides values-based portfolio screening services to the Funds for use in the management of the Funds' investment portfolios, as well as administration and compliance services to the Funds.
- **Crossmark Distributors, Inc.** (referred to as **Crossmark Distributors**) is the Funds' distributor and is responsible for developing and maintaining relationships with brokers and other financial intermediaries who sell the Funds' shares and service shareholder accounts.

Crossmark and Crossmark Distributors are affiliated companies, each a wholly owned subsidiary of Crossmark Global Holdings, Inc. The principal offices for these companies are located at 15375 Memorial Dr., Suite 200, Houston, TX 77079.

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**Investment Objective:** Dividend income and options premium income, with the potential for capital appreciation and less volatility than the broad equity market.

**Fees and Expenses of the Fund**

The following table describes the fees and expenses that you may pay if you buy, hold and sell shares of the Fund. You may pay other fees, such as brokerage commissions and other fees to financial intermediaries, which are not reflected in the tables and example below.

| <b>SHAREHOLDER FEES</b><br><i>(Fees paid directly from your investment)</i>         |                    |                    |          |                     |
|-------------------------------------------------------------------------------------|--------------------|--------------------|----------|---------------------|
|                                                                                     | Class A            | Class C            | Class R6 | Institutional Class |
| Maximum sales charge (load) imposed on purchases                                    | 5.75% <sup>1</sup> | None               | None     | None                |
| Maximum deferred sales charge (CDSC) (as a percentage of redemption proceeds)       | None               | 1.00% <sup>2</sup> | None     | None                |
| Maximum sales charge (load) imposed on reinvested dividends and other distributions | None               | None               | None     | None                |
| Maximum account fee                                                                 | None               | None               | None     | None                |

| <b>ANNUAL FUND OPERATING EXPENSES</b><br><i>(Expenses that you pay each year as a percentage of the value of your investment)</i> |              |              |              |                     |
|-----------------------------------------------------------------------------------------------------------------------------------|--------------|--------------|--------------|---------------------|
|                                                                                                                                   | Class A      | Class C      | Class R6     | Institutional Class |
| Management Fees                                                                                                                   | 0.63%        | 0.63%        | 0.63%        | 0.63%               |
| Distribution (Rule 12b-1) Fees                                                                                                    | 0.25%        | 1.00%        | None         | None                |
| Other Expenses                                                                                                                    | 1.49%        | 1.19%        | 1.48%        | 0.98%               |
| <b>Total Annual Fund Operating Expenses</b>                                                                                       | <b>2.37%</b> | <b>2.82%</b> | <b>2.11%</b> | <b>1.61%</b>        |
| Fee Waiver and/or Expense Reimbursement <sup>3</sup>                                                                              | 1.12%        | 0.82%        | 1.21%        | 0.61%               |
| <b>Total Annual Fund Operating Expenses After Fee Waivers and Reimbursement</b>                                                   | <b>1.25%</b> | <b>2.00%</b> | <b>0.90%</b> | <b>1.00%</b>        |

<sup>1</sup> Class A shares are subject to a front-end sales charge of 5.75%. You may qualify for sales charge discounts if you and your immediate family invest, or agree to invest in the future, at least \$50,000 in Class A shares in Steward Funds. More information about these and other discounts and waivers is available from your financial representative and in “Sales Charges” (p. 155) and “Sales Charge Waivers and Discounts Available Through

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Intermediaries” (Appendix A) in this Prospectus. Investments of \$1 million or more may be eligible to buy Class A shares without a front-end sales charge, but may be subject to a contingent deferred sales charge (CDSC) of 1.00% if redeemed within 12 months of the original purchase date.

- <sup>2</sup> Class C shares are subject to a CDSC. If you redeem your shares within twelve months of purchase you will be assessed a 1.00% CDSC. Class C shares convert to Class A shares after eight years. If you purchase Class C shares through a broker-dealer or other financial intermediary (such as a bank), your intermediary may impose different conversion terms, including an earlier conversion. More information is available from your financial representative and in “Sales Charges” (p. 155) and “Sales Charge Waivers and Discounts Available Through Intermediaries” (Appendix A) in this Prospectus.
- <sup>3</sup> Crossmark has contractually agreed through August 27, 2023 to waive fees and reimburse expenses to the extent that total annual fund operating expenses (excluding brokerage costs, interest, taxes, dividend expense on short positions, litigation and indemnification expenses, acquired fund fees and expenses and extraordinary expenses (as determined under generally accepted accounting principles)) exceed 1.25%, 2.00%, 0.90% and 1.00% for Class A, Class C, Class R6 and Institutional Class, respectively. If it becomes unnecessary for Crossmark to waive fees or make reimbursements, Crossmark may recapture any of its prior waivers or reimbursements for a period not to exceed three fiscal years from the fiscal year in which the waiver or reimbursement was made to the extent that such a recapture does not cause the total annual fund operating expenses (excluding brokerage costs, interest, taxes, dividend expense on short positions, litigation and indemnification expenses, acquired fund fees and expenses and extraordinary expenses (as determined under generally accepted accounting principles)) to exceed the applicable expense limitation in effect at the time of recoupment or in effect at the time of the waiver or reimbursement, whichever is lower. The agreement to waive fees and reimburse expenses may be terminated by the Board of Directors at any time and will terminate automatically upon termination of the Investment Advisory Agreement.

## Example

This example can help you compare the cost of investing in the Fund with the cost of investing in other mutual funds. It assumes:

- You invest \$10,000 for the periods shown and then redeem all of your shares at the end of those periods (except Class C is also shown assuming you kept your shares);
- Your investment has a 5% return each year; and
- The Fund’s operating expenses (including one year of capped expenses in each period and the conversion of Class C shares to Class A shares after eight years) remain the same.

Although your actual costs may be higher or lower, based on these assumptions your costs would be:

|                                     | 1 Year | 3 Years | 5 Years | 10 Years |
|-------------------------------------|--------|---------|---------|----------|
| <b>Class A</b>                      | \$695  | \$1,170 | \$1,670 | \$3,040  |
| <b>Class C (With Redemption)</b>    | \$303  | \$ 796  | \$1,414 | \$2,976  |
| <b>Class C (Without Redemption)</b> | \$203  | \$ 796  | \$1,414 | \$2,976  |
| <b>Class R6</b>                     | \$ 92  | \$ 543  | \$1,020 | \$2,341  |
| <b>Institutional Class</b>          | \$102  | \$ 447  | \$ 816  | \$1,855  |

## Portfolio Turnover

The Fund pays transaction costs, such as commissions, when it buys and sells securities (or “turns over” its portfolio). A higher portfolio turnover rate may indicate higher transaction costs and may result in higher taxes when Fund shares are held in a taxable account. These costs, which are not reflected in annual fund operating expenses or in the example, affect the Fund’s performance. The Portfolio may actively trade portfolio securities to achieve its principal investment strategies. During the most recent fiscal year, the Fund’s portfolio turnover rate was 130% of the average value of its portfolio.

## Principal Investment Strategies

The Fund’s principal investment strategy is to invest in a portfolio of large-cap, dividend-paying, equity securities that are listed on U.S. exchanges and to write (sell) covered call options on those securities with the overall goal of providing options premium income and lowering volatility of the Fund’s portfolio when compared to the broader uncovered large-cap securities market, subject to the limitations of the Fund’s values-based screening policies (see “Values-based Screens” below).

Under normal market circumstances, the Fund will:

- write (sell) call options on at least 80% of its equity securities
- invest at least 80% of its assets in the securities of companies included in the Fund’s benchmark\*

The Fund’s equity investments will consist primarily of common stocks of large U.S. companies, most of which will pay dividends, with sufficient liquidity and option market interest to suggest that call options can be readily written on those securities. The Fund’s benchmark index is a widely recognized broad-based large-cap index and is the same as the second index identified in the Average Annual

\* The 80% is measured as of the time of investment and is applied to the value of the Fund’s net assets plus the amount of any borrowings for investment purposes. For purposes of this limit, investments include those made directly or through other investment companies that have substantially similar 80% policies. The Fund will provide shareholders with at least 60 days’ prior notice of any change in this policy.



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Total Returns table below. The Fund may also invest in other investment companies and real estate investment trusts.

Covered call options may be written on the Fund's equity securities. A call option gives the purchaser of the option the right to buy, and the writer, in this case, the Fund, the obligation to sell, the underlying security at a specified exercise price at any time prior and up to the expiration of the contract. When call options are written, the Fund will typically write options with exercise prices that are above the current market price of the security, thus providing room for growth. The purchaser pays a premium to the Fund for the option so the premium is an extra source of income to the Fund. If the price of the underlying security rises, but does not rise to the level of the exercise price, the option would not typically be exercised and the Fund would keep both the security at its appreciated value and the option premium. However, if the price of the underlying security rises above the exercise price of the option prior to expiration of the option and the option is exercised, the Fund will lose the value of the appreciation above the exercise price, although the loss in appreciation will be moderated by the amount of the option premium received by the Fund. If the price of the security drops below the price at the time the option was written, such loss in value will be diminished by the value of the premium.

The covered call strategy used by the Fund is designed to earn extra income for the Fund from premiums to moderate the impact of market declines and to reduce the volatility of the Fund's portfolio. This strategy means that the Fund may be expected to underperform equity markets during periods of sharply rising equity prices; conversely, by using this strategy, the Fund would tend to outperform equity markets during periods of flat or declining equity prices due to the Fund's receipt of premiums from selling the call options. Covered call options on a particular equity security may be sold up to the full number of shares of that equity security held by the Fund. For securities on which options expire unexercised, the Fund can write more options, thus earning more premium income, until an option on the security is exercised. Portfolio management considers several factors when writing (selling) options, including the overall equity market outlook, factors affecting the particular industry sector, individual security considerations, the timing of corporate events and the levels of option premiums.

The companies included in the investment universe represent a broad spectrum of U.S. economic sectors and are primarily U.S. issuers. Changes to the companies in which the Fund invests will usually be prompted by changes in portfolio management's evaluation of the relative performance of the securities, changes in a securities option market, or the development of a material portfolio construction issue. Following any changes, portfolio management will rebalance the portfolio in an attempt to more closely match the characteristics of the broader mid- and large-cap market. To the extent that a rebalance involves buying new securities, portfolio management will write calls against those securities in due course. To the extent that a rebalance involves selling securities,

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portfolio management will close out the option positions against the security being sold. The Fund may also close out (buy back) call options it has written in order to adjust the Fund's risk profile or in anticipation of certain corporate actions and/or events such as ex-dividend dates, earnings announcements and/or other material corporate actions.

**Values-based Screens.** As noted above, in implementing its investment strategies, the Fund applies a set of values-based screens to use its best efforts to avoid investing in companies that are determined by Crossmark, pursuant to screening guidelines approved by the Fund's Board of Directors, 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 that are used to terminate pregnancy; (5) leasing real estate to facilities providing abortions; (6) directly engaged in scientific research using stem cells derived from human embryos, fetal tissue or human embryo cloning techniques; (7) directly involved in the production, distribution or retail of adult entertainment; or (8) directly involved in the production, distribution, retail, supply or licensing of psychoactive recreational cannabis or derivative products. Because the Fund uses its best efforts to avoid investments in companies that do not pass the values-based screening criteria, it will divest itself, in a timely manner, of securities of companies that are subsequently added to the list of prohibited companies, although the sale may be delayed if such securities are illiquid or if Crossmark determines that an immediate sale would have a negative tax or other effect on the Fund. However, the Fund may invest up to 5% of its total assets in certain collective investment vehicles or derivatives that may hold or derive value from securities issued by otherwise excluded companies.

For purposes of the alcohol, tobacco and gambling screens, material involvement means that a company derives 10% or more of its revenues from the screened activities. For purposes of the adult entertainment screen, companies directly involved in the production, distribution or retail of adult entertainment (defined as media and materials intended to appeal exclusively to the prurient interest) and companies that derive 2% or more of their revenues from the screened activities are screened. For purposes of the abortion, abortion facilities, stem cell research and cannabis screens, there is no revenue threshold; any direct involvement in the screened activities will cause a company to be screened out of the investment universe. For purposes of the abortion and abortion facilities screens, a company that is not itself directly involved in the screened activities will be screened out of the investment universe if (a) it owns 20% or more of another company that is directly participating in the screened activities, or (b) it is 50% or more owned by another company that is directly participating in the screened activities.

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## Principal Risks of Investing in the Fund

Investment in the Fund involves risk. There can be no assurance that the Fund will achieve its investment objective. You can lose money on your investment in the Fund. When you sell your Fund shares, they may be worth less than what you paid for them. The Fund, by itself, does not constitute a balanced investment program. The Fund may not achieve its objective if portfolio management's expectations regarding particular securities or markets are not met. The value of shares of the Fund will be influenced by market conditions as well as by the performance of the securities in which the Fund invests. The Fund's performance may be better or worse than that of funds with similar investment policies. The Fund's performance is also likely to be different from that of funds that use different strategies for selecting investments.

The Fund's covered call option strategy to moderate risk may not be successful if markets or individual security prices do not move as expected and may expose the Fund to greater losses than if this strategy had not been used. This strategy can cause the Fund to lose the benefits of greater-than-anticipated increases in value of a security while not protecting it from declines in the value of a security. The Fund will also be limited in its ability to sell a security during the term of an option written on that security. The prices of options can be volatile, causing relevant exchanges to suspend trading during certain periods and limiting the Fund's ability to trade in these instruments. Covered call options can be difficult to close out and may involve extra costs for the Fund, including the costs of higher portfolio turnover often associated with this strategy.

Risks of investing in the Fund include:

- **Call Options Risk** – Writing call options to generate income and to potentially hedge against market declines by generating option premiums involves risk. These risks include, but are not limited to, potential losses if equity markets or an individual equity security do not move as expected and the potential for greater losses than if these techniques had not been used. There are significant differences between the securities and options markets that could result in an imperfect correlation between these markets, causing a given transaction not to achieve its objectives.

*Limited Gains:* By writing covered call options, the Fund will give up the opportunity to benefit from potential increases in the value of a Fund asset above the exercise price, but it will bear the risk of declines in the value of the asset. Writing call options may expose the Fund to additional costs.

*Option Exercise:* As the writer of a call option, the Fund cannot control the time when it may be required to fulfill its obligation to the purchaser of the option. Once the Fund has received an exercise notice, it may not be able to effect a closing purchase transaction in order to terminate its obligation under the option and must then deliver the underlying security at the exercise price.

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*Lack of Liquidity for the Option:* Derivatives may be difficult to sell or unwind. There can be no assurance that a liquid market will exist when the Fund seeks to close out an option position. If the Fund were unable to close out a covered call position previously written on a security, it would not be able to sell the underlying security unless the option expired without exercise.

*Lack of Liquidity for the Underlying Security:* The Fund's investment strategy may also result in a lack of liquidity of the purchase and sale of portfolio securities. Because the Fund will generally hold the stocks underlying the call option, the Fund may be less likely to sell the stocks in its portfolio to take advantage of new investment opportunities.

*Value Changes:* The value of call options will be affected by changes in the value and dividend rates of the underlying common stocks, an increase in interest rates, changes in the actual or perceived volatility of the stock market and the underlying common stocks and the remaining time to the options' expiration. Additionally, the exercise price of an option may be adjusted downward before the option's expiration as a result of the occurrence of events affecting the underlying equity security. A reduction in the exercise price of an option would reduce the Fund's capital appreciation potential on the underlying security.

- **Values-based Screening Policies Risk** – 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.

- **Equity Securities Risk** – The value of equity securities will rise and fall in response to the activities of the companies that issued the securities, general market conditions and/or economic conditions. If an issuer is liquidated or declares bankruptcy, the claims of owners of the issuer's bonds will take precedence over the claims of owners of its equity securities.

- **Large-Cap Companies Risk** – Investments in large-cap companies are subject to the risks of equity securities. Large-cap companies may underperform other segments of the market because such companies may be less responsive to competitive challenges and opportunities and may be unable to attain high growth rates during periods of economic expansion.

- **Dividend Risk** – The income of the Fund may fluctuate due to the amount of dividends that companies elect to pay.

- **Security Selection and Market Risk** – The Fund's portfolio securities may underperform the market or other funds with similar objectives or may not perform in line with the expectations of portfolio management. The value of the Fund's investments may also change with general market conditions.

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• **Market Disruption and Geopolitical Risk** – Geopolitical and other events, including war, terrorism, economic uncertainty, trade disputes, public health crises and related geopolitical events have led, and in the future may lead, to disruptions in the U.S. and world economies and markets, which may increase financial market volatility and have significant adverse direct or indirect effects on the value of the Fund and its investments. Such events include Russia’s recent military incursions in Ukraine, the pandemic of the novel coronavirus disease known as COVID-19, the withdrawal of the United Kingdom from the European Union (Brexit) and the ongoing trade disputes between the United States and China. Likewise, natural and environmental disasters and systemic market dislocations may be highly disruptive to economies and markets. Those events as well as other changes in foreign and domestic economic and political conditions also could adversely affect individual issuers or related groups of issuers, securities markets, interest rates, credit ratings, inflation, investor sentiment and other factors affecting the value of the Fund and its investments. Given the increasing interdependence among global economies and markets, conditions in one country, market or region might adversely affect markets, issuers and/or foreign exchange rates in other countries, including the United States. Securities and financial markets may be susceptible to market manipulation or other fraudulent trade practices, which could disrupt the orderly functioning of these markets or adversely affect the value of investments traded in these markets, including investments held by the Fund.

Russia’s recent military incursions in Ukraine have led to, and may lead to, additional sanctions being levied by the United States, European Union and other countries against Russia. Russia’s military incursions and the resulting sanctions could adversely affect global energy and financial markets and thus could affect the value of the Fund’s investments. The extent and duration of the military action, sanctions and resulting market disruptions are impossible to predict, but could be substantial.

The COVID-19 pandemic has caused significant uncertainty, market volatility, decreased economic and other activity, increased government activity, including economic stimulus measures, and supply chain disruptions. The full effects, duration and costs of the COVID-19 pandemic are impossible to predict, and the circumstances surrounding the COVID-19 pandemic will continue to evolve, including the risk of future increased rates of infection due to low vaccination rates and/or the lack of effectiveness of current vaccines against new variants. The pandemic has affected and may continue to affect certain countries, industries, economic sectors, companies and investment products more than others, may exacerbate existing economic, political, or social tensions and may increase the probability of an economic recession or depression. The Fund and its investments may be adversely affected by the effects of the COVID-19 pandemic and the pandemic may result in the Fund and its service providers experiencing operational difficulties in coordinating a remote workforce and implementing their business continuity plans, among others.

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Market disruptions could cause the Fund to lose money, experience significant redemptions and encounter operational difficulties. Although multiple asset classes may be affected by a market disruption, the duration and effects may not be the same for all types of assets.

- **Inflation Risk** – Inflation risk is the risk that the real value of certain assets or real income from investments (the value of such assets or income after accounting for inflation) will be less in the future as inflation decreases the value of money. Inflation, and investors’ expectation of future inflation, can impact the current value of the Fund’s portfolio, resulting in lower asset values and losses to shareholders. The risk may be elevated compared to historical market conditions because of recent monetary policy measures and the current interest rate environment.

- **High Portfolio Turnover Risk** – High portfolio turnover could increase the Fund’s transaction costs, result in taxable distributions to shareholders and negatively impact performance.

- **Tax Risk** – Writing covered call options may significantly reduce or eliminate the amount of dividends that constitute qualified dividend income, which is taxed to noncorporate shareholders at lower rates for federal income tax purposes, provided certain holding period and other requirements are satisfied. Covered calls also are subject to federal income tax rules that: 1) limit the allowance of certain losses or deductions by the Fund; 2) convert the Fund’s long-term capital gains into higher-taxed short-term capital gains or ordinary income; 3) convert the Fund’s ordinary losses or deductions to capital losses, the deductibility of which is more limited; and/or 4) cause the Fund to recognize income or gains without a corresponding receipt of cash.

- **Other Investment Companies or Real Estate Investment Trusts Risk** – The Fund may invest in shares of other investment companies or real estate investment trusts (“funds”). The Fund bears a proportional share of the expenses of such other funds, which are in addition to those of the Fund. For example, the Fund will bear a portion of such other funds’ investment advisory fees, although the fees paid by the Fund to Crossmark will not be proportionally reduced.

- **Issuer Risk** – The value of a security may decline for a number of reasons that directly relate to the issuer, such as management performance, financial leverage and reduced demand for the issuer’s goods or services.

- **Management Risk** – The Fund is subject to management risk because it is an actively managed investment portfolio. Crossmark will apply investment techniques and risk analyses in making investment decisions for the Fund, but there can be no guarantee that these will produce the desired results.

- **Concentration Policy Risk** – To the extent securities of any one industry or group of industries comprise close to 25% of the Fund, the Fund may be limited in

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its ability to overweight with respect to that industry or industry group, due to the Fund's fundamental policy not to concentrate in a particular industry or industry group.

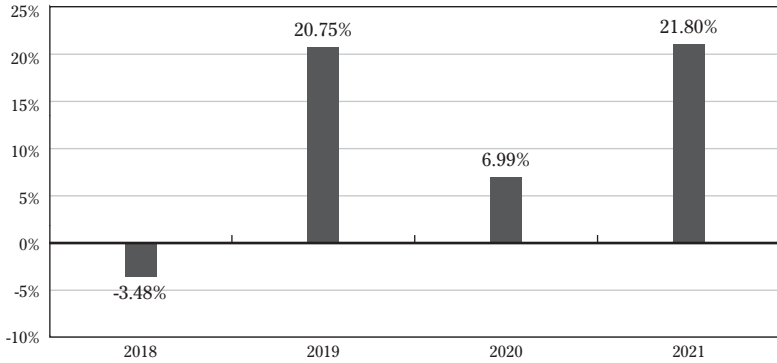
• **Share Ownership Concentration Risk** – To the extent that a significant portion of the Fund's shares is held by a limited number of shareholders or their affiliates, there is a risk that the share trading activities of these shareholders could disrupt the Fund's investment strategies, which could have adverse consequences for the Fund and other shareholders. Significant shareholders of the Fund may make relatively large redemptions or purchases of Fund shares. These transactions may cause the Fund to have to sell securities or invest additional cash, as the case may be. While it is impossible to predict the overall impact of these transactions over time, there could be adverse effects on the Fund's performance to the extent that the Fund may be required to sell securities or invest cash at times when it would not otherwise do so. These transactions could adversely impact the Fund's liquidity, accelerate the realization of taxable income if sales of securities resulted in capital gains or other income and increase transaction costs, which may adversely affect the Fund's performance. These transactions could also adversely impact the Fund's ability to implement its investment strategies and pursue its investment objective, and, as a result, a larger portion of the Fund's assets may be held in cash or cash equivalents. In addition, large redemptions could significantly reduce the Fund's assets, which may result in an increase in the Fund's expense ratio on account of expenses being spread over a smaller asset base and/or the loss of fee breakpoints.

## **Performance**

The following bar chart and table provide some indication of the risks of investing in the Fund by showing changes in the Fund's performance from year to year and by showing how the Fund's average annual returns over different periods compare with those of two broad measures of market performance, respectively. The Fund's past performance (before and after taxes) is not necessarily an indication of how the Fund will perform in the future. The Calendar Year Total Returns bar chart shows performance of Institutional Class shares year by year since the Fund's inception. Returns for other share classes will differ only to the extent that they have different expenses. Updated performance information is available on the Fund's website at [www.stewardfunds.com](http://www.stewardfunds.com).

## INSTITUTIONAL CLASS CALENDAR YEAR TOTAL RETURNS

### Steward Covered Call Income Fund Year-by-year total return as of 12/31 each year (%) Institutional Class Shares\*



|                           |         |         |
|---------------------------|---------|---------|
| Best Quarter .....        | Q2 2020 | 14.73%  |
| Worst Quarter .....       | Q1 2020 | -19.27% |
| Year-To-Date Return ..... | Q2 2022 | -14.10% |

\* Inception date was December 14, 2017

The following table illustrates the impact of taxes on the Fund's returns (Institutional Class is shown; after-tax returns for other share classes will differ). After-tax returns are calculated using the historical highest individual federal marginal income tax rates and do not reflect the impact of state and local taxes. After-tax returns depend on your own tax situation and may be different from those shown. This information does not apply if your Fund shares are held in a tax-advantaged account such as an individual retirement account or 401(k) plan. Two indices that are broad measures of market performance are shown because Crossmark has determined that both are relevant to the types of securities in which the Fund invests.



| AVERAGE ANNUAL TOTAL RETURNS                                                    | For the periods ended<br>December 31, 2021 |                                  |
|---------------------------------------------------------------------------------|--------------------------------------------|----------------------------------|
|                                                                                 | 1 Year                                     | Since<br>Inception<br>(12/14/17) |
| <b>Institutional Class</b>                                                      |                                            |                                  |
| Return Before Taxes                                                             | 21.80%                                     | 10.88%                           |
| Return After Taxes on Distributions                                             | 12.91%                                     | 5.75%                            |
| Return After Taxes on Distributions and Sale of Fund Shares                     | 14.14%                                     | 6.37%                            |
| <b>Class A<sup>1</sup></b>                                                      |                                            |                                  |
| Return Before Taxes                                                             | 14.59%                                     | 9.02%                            |
| <b>Class C</b>                                                                  |                                            |                                  |
| Return Before Taxes                                                             | 19.57%                                     | 10.00%                           |
| <b>Class R6</b>                                                                 |                                            |                                  |
| Return Before Taxes                                                             | 22.60%                                     | 10.49%                           |
| <b>Indexes</b>                                                                  |                                            |                                  |
| S&P 500® Index (reflects no deduction for fees, expenses or taxes)              | 28.71%                                     | 17.68%                           |
| Cboe S&P 500 BuyWrite Index (reflects no deduction for fees, expenses or taxes) | 20.47%                                     | 6.62%                            |

<sup>1</sup> Performance information for Class A reflects a deduction of the current maximum sales charge of 5.75%. Prior to October 29, 2021, Class A was not subject to a sales charge.

## Management

Crossmark is the Fund's investment adviser. Paul Townsen serves as lead portfolio manager of the Fund and Ryan Caylor serves as co-portfolio manager of the Fund. Mr. Townsen is a Managing Director of Crossmark and has served as a portfolio manager of the Fund since December 14, 2017, the Fund's inception date. Mr. Caylor is Head of Research and a Portfolio Manager of Crossmark and has served as a portfolio manager of the Fund since 2021.

## Minimum Investment and Eligibility Requirements

**Class A and Class C** – The minimum initial investment is \$1,000 for regular accounts and for individual retirement accounts. The minimum initial investment is waived for continuous investment plans through which at least \$50 is invested per transaction. There is no minimum for subsequent purchases.

**Class R6** – There is no minimum investment. Class R6 shares are sold only through authorized dealers that have an omnibus account in place; they are not available for purchase directly through the Fund's distributor.

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**Institutional Class** – The minimum initial investment is \$100,000, except that for Charitable Trusts or Grantor Trusts for which a charitable organization serves as trustee, the minimum initial investment is \$25,000. The minimum subsequent investment is \$1,000.

The minimum investment requirements may be waived in the case of investments through authorized dealers that have an omnibus account in place and in certain other instances as determined by Crossmark Distributors in its discretion. The Independent Directors of the Steward Funds may invest in Institutional Class shares without regard to the stated minimum investment requirements.

### **Sale of Fund Shares**

Fund shares may be redeemed on any business day through authorized dealers, or by writing the Fund's Transfer Agent at Steward Funds, c/o The Northern Trust Company, P.O. Box 4766, Chicago, IL 60680-4766. Redemptions in the amount of at least \$1,000 may be wired. You may also arrange for periodic withdrawals of at least \$50 if you have invested at least \$5,000 in the Fund.

### **Federal Income Tax Information**

The Fund intends to make distributions that may be taxed as ordinary income or capital gains.

### **Payments to Financial Intermediaries (Not Applicable to Class R6)**

If you purchase Fund shares through a broker-dealer or other financial intermediary (such as a bank), the Fund and its related companies may pay the intermediary for the sale of Fund shares and related services. These payments may create a conflict of interest by influencing the broker-dealer or other intermediary and your salesperson to recommend the Fund over another investment. Ask your salesperson or visit your financial intermediary's website for more information.

**Investment Objective:** Long-term capital appreciation independent of the U.S. equity market.

**Fees and Expenses of the Fund**

The following table describes the fees and expenses that you may pay if you buy, hold and sell shares of the Fund. You may pay other fees, such as brokerage commissions and other fees to financial intermediaries, which are not reflected in the tables and example below.

| <b>SHAREHOLDER FEES</b><br><i>(Fees paid directly from your investment)</i>         |                    |                    |          |                     |
|-------------------------------------------------------------------------------------|--------------------|--------------------|----------|---------------------|
|                                                                                     | Class A            | Class C            | Class R6 | Institutional Class |
| Maximum sales charge (load) imposed on purchases                                    | 5.75% <sup>1</sup> | None               | None     | None                |
| Maximum deferred sales charge (CDSC) (as a percentage of redemption proceeds)       | None               | 1.00% <sup>2</sup> | None     | None                |
| Maximum sales charge (load) imposed on reinvested dividends and other distributions | None               | None               | None     | None                |
| Maximum account fee                                                                 | None               | None               | None     | None                |

| <b>ANNUAL FUND OPERATING EXPENSES</b><br><i>(Expenses that you pay each year as a percentage of the value of your investment)</i> |              |              |              |                     |
|-----------------------------------------------------------------------------------------------------------------------------------|--------------|--------------|--------------|---------------------|
|                                                                                                                                   | Class A      | Class C      | Class R6     | Institutional Class |
| Management Fees                                                                                                                   | 1.00%        | 1.00%        | 1.00%        | 1.00%               |
| Distribution (Rule 12b-1) Fees                                                                                                    | 0.25%        | 1.00%        | None         | None                |
| Other Expenses <sup>3</sup>                                                                                                       |              |              |              |                     |
| Dividend Expense on Short Positions                                                                                               | 1.39%        | 1.39%        | 1.39%        | 1.39%               |
| Remainder of Other Expenses                                                                                                       | 0.72%        | 0.72%        | 0.72%        | 0.72%               |
| <b>Total Annual Fund Operating Expenses</b>                                                                                       | <b>3.36%</b> | <b>4.11%</b> | <b>3.11%</b> | <b>3.11%</b>        |

<sup>1</sup> Class A shares are subject to a front-end sales charge of 5.75%. You may qualify for sales charge discounts if you and your immediate family invest, or agree to invest in the future, at least \$50,000 in Class A shares in Steward Funds. More information about these and other discounts and waivers is available from your financial representative and in “Sales Charges” (p. 155) and “Sales Charge Waivers and Discounts Available Through Intermediaries” (Appendix A) in this Prospectus. Investments of \$1 million or more may

be eligible to buy Class A shares without a front-end sales charge, but may be subject to a contingent deferred sales charge (CDSC) of 1.00% if redeemed within 12 months of the original purchase date.

<sup>2</sup> Class C shares are subject to a CDSC. If you redeem your shares within twelve months of purchase you will be assessed a 1.00% CDSC. Class C shares convert to Class A shares after eight years. If you purchase Class C shares through a broker-dealer or other financial intermediary (such as a bank), your intermediary may impose different conversion terms, including an earlier conversion. More information is available from your financial representative and in “Sales Charges” (p.155) and “Sales Charge Waivers and Discounts Available Through Intermediaries” (Appendix A) in this Prospectus.

<sup>3</sup> “Other Expenses” are based on estimated amounts for the current fiscal year.

## Example

This example can help you compare the cost of investing in the Fund with the cost of investing in other mutual funds. It assumes:

- You invest \$10,000 for the periods shown and then redeem all of your shares at the end of those periods (except Class C is also shown assuming you kept your shares);
- Your investment has a 5% return each year; and
- The Fund’s operating expenses remain the same.

Although your actual costs may be higher or lower, based on these assumptions your costs would be:

|                                     | 1 Year | 3 Years |
|-------------------------------------|--------|---------|
| <b>Class A</b>                      | \$894  | \$1,549 |
| <b>Class C (With Redemption)</b>    | \$513  | \$1,250 |
| <b>Class C (Without Redemption)</b> | \$413  | \$1,250 |
| <b>Class R6</b>                     | \$314  | \$ 960  |
| <b>Institutional Class</b>          | \$314  | \$ 960  |

## Portfolio Turnover

The Fund pays transaction costs, such as commissions, when it buys and sells securities (or “turns over” its portfolio). A higher portfolio turnover rate may indicate higher transaction costs and may result in higher taxes when Fund shares are held in a taxable account. These costs, which are not reflected in annual fund operating expenses or in the example, affect the Fund’s performance. For the fiscal period from November 15, 2021, the inception date of the Fund, to April 30, 2022, the Fund’s portfolio turnover rate was 111% of the average value of its portfolio.

## Principal Investment Strategies

The Fund pursues its investment objective utilizing a market neutral strategy, the goal of which is to generate absolute returns that are due primarily to stock

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selection, rather than the returns and direction of the stock market. Under normal market conditions, the Fund invests at least 80% of its assets in equity securities.\* The Fund implements its market neutral strategy by establishing long and short positions in a diversified portfolio of equity securities, subject to the limitations of the Fund's values-based screening policies on long positions (see "Values-based Screens" below). Substantially all of the equity securities in which the Fund takes long and short positions will be included in the Russell 1000® Index at the time of purchase. As a result, the Fund will invest significantly in large-capitalization companies. The Fund may invest a portion of its assets in small- and mid-cap companies. The Fund may also invest in other investment companies and real estate investment trusts.

When the Fund takes a long position in a security, it purchases the security outright. When the Fund takes a short position, it sells a security that the Fund does not own at the current market price and delivers to the buyer a security that the Fund has borrowed. The Fund is obligated to return the security to the lender, which is accomplished by a later purchase of the security by the Fund. Until the borrowed security is replaced, the Fund is required to pay to the lender amounts equal to any dividends or interest that accrue during the period of the loan. In addition, to borrow the security, the Fund may be required to pay a premium to the lender. The Fund may use all or a portion of the proceeds of its short sales to purchase additional long positions.

Portfolio management will invest in long positions that are expected to deliver the overall returns of the stock market, plus additional performance unique to the specific stocks purchased by portfolio management. The short positions selected by portfolio management are expected to deliver the inverse of the overall returns of the stock market, plus additional performance unique to the specific stocks sold short by portfolio management. The goal is that, over time, the stock market exposure of the combined long and short positions will be minimized, producing a net return due primarily to portfolio management's stock selection process, rather than stock market movements. At times, however, the Fund may have more exposure to the stock market (either positive or negative) in order to take advantage of market opportunities. At any time, the Fund's net long exposure to the stock market (long market value minus short market value) could range between -20% and 40%.

Portfolio management will select securities using an investment process that combines quantitative techniques, fundamental analysis and risk management. Securities generally are added to the portfolio as long or short positions based both on security rankings provided by multi-factor quantitative models and on fundamental analysis of the securities. In addition, portfolio management will utilize risk management techniques to establish constraints on the amounts

\* The 80% is measured as of the time of investment and is applied to the value of the Fund's net assets plus the amount of any borrowings for investment purposes. For purposes of this limit, investments include those made directly or through other investment companies that have substantially similar 80% policies. The Fund will provide shareholders with at least 60 days' prior notice of any change in this policy.

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invested in individual securities and sectors. Portfolio management generally will decrease or eliminate a short or long position in a security if the security's model ranking changes significantly or research reveals a significant change in the company's fundamentals.

Portfolio management may consider, among other factors, a company's valuation, financial strength, growth potential, competitive position in its industry, projected future earnings, cash flows and dividends when deciding whether to buy or sell investments. With respect to the security rankings provided by the multi-factor quantitative models, the models include a component for ranking companies using values-based characteristics to seek to identify companies that through their activities, both externally and internally, support widely-held traditional values consistent with the values expressed in the values-based screens described below. Such values-based characteristics include, but are not limited to, companies that support respect for life, traditional family values, fair treatment of employees, respect for the environment, positive engagement with the communities in which they operate and the promotion of justice.

**Values-based Screens.** As noted above, in implementing its investment strategies, the Fund applies a set of values-based screens to use its best efforts to avoid investing in long positions in companies that are determined by Crossmark, pursuant to screening guidelines approved by the Fund's Board of Directors, 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 that are used to terminate pregnancy; (5) leasing real estate to facilities providing abortions; (6) directly engaged in scientific research using stem cells derived from human embryos, fetal tissue or human embryo cloning techniques; (7) directly involved in the production, distribution or retail of adult entertainment; or (8) directly involved in the production, distribution, retail, supply or licensing of psychoactive recreational cannabis or derivative products. Because the Fund uses its best efforts to avoid investments in long positions in companies that do not pass the values-based screening criteria, it will divest itself, in a timely manner, of long positions in securities of companies that are subsequently added to the list of prohibited companies, although the sale may be delayed if such securities are illiquid or if Crossmark determines that an immediate sale would have a negative tax or other effect on the Fund. However, the Fund may invest in long positions of up to 5% of its total assets in certain collective investment vehicles or derivatives that may hold or derive value from securities issued by otherwise excluded companies. The Fund does not apply the values-based screens to the short positions held in the Fund.

For purposes of the alcohol, tobacco and gambling screens, material involvement means that a company derives 10% or more of its revenues from the screened

activities. For purposes of the adult entertainment screen, companies directly involved in the production, distribution or retail of adult entertainment (defined as media and materials intended to appeal exclusively to the prurient interest) and companies that derive 2% or more of their revenues from the screened activities are screened. For purposes of the abortion, abortion facilities, stem cell research and cannabis screens, there is no revenue threshold; any direct involvement in the screened activities will cause a company to be screened out of the investment universe for long positions. For purposes of the abortion and abortion facilities screens, a company that is not itself directly involved in the screened activities will be screened out of the investment universe for long positions if (a) it owns 20% or more of another company that is directly participating in the screened activities, or (b) it is 50% or more owned by another company that is directly participating in the screened activities.

### **Principal Risks of Investing in the Fund**

Investment in the Fund involves risk. There can be no assurance that the Fund will achieve its investment objective. You can lose money on your investment in the Fund. When you sell your Fund shares, they may be worth less than what you paid for them. The Fund, by itself, does not constitute a balanced investment program. The Fund may not achieve its objective if portfolio management's expectations regarding particular securities or markets are not met. The value of shares of the Fund will be influenced by market conditions as well as by the performance of the securities in which the Fund invests. The Fund's performance may be better or worse than that of funds with similar investment policies. The Fund's performance is also likely to be different from that of funds that use different strategies for selecting investments.

Risks of investing in the Fund include:

- **Equity Securities Risk** – The value of equity securities will rise and fall in response to the activities of the companies that issued the securities, general market conditions and/or economic conditions. If an issuer is liquidated or declares bankruptcy, the claims of owners of the issuer's bonds will take precedence over the claims of owners of its equity securities.

- **Short Sales Risk** – The Fund will incur a loss as a result of a short sale if the price of the security sold short increases in value between the date of the short sale and the date on which the Fund purchases the security to replace the borrowed security. In addition, the securities sold short may have to be returned to the lender on short notice, which may result in the Fund having to buy the securities sold short at an unfavorable price to close out a short position. If this occurs, any anticipated gain to the Fund may be reduced or eliminated or the short sale may result in a loss. In a rising stock market, the Fund's short positions may significantly impact the Fund's overall performance and cause the Fund to underperform traditional long-only equity funds or to sustain losses, particularly in a sharply rising market. Because losses on short sales arise from increases in the value of the security sold short, such losses are theoretically unlimited. By

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contrast, a loss on a long position arises from decreases in the value of the security and is limited by the fact that a security's value cannot go below zero. The use of short sales may also cause the Fund to have higher expenses than other funds. To the extent the Fund invests the proceeds received from selling securities short in additional long positions, the Fund is engaging in a form of leverage that may magnify gains or losses for the Fund.

- **Investment Strategy Risk** – There is no guarantee that the security selection process will produce a market neutral portfolio that reduces or eliminates the Fund's exposure to the returns and direction of the U.S. stock market. In addition, the Fund's market neutral investment strategy will likely cause the Fund to underperform the broader U.S. equity market during market rallies. Such underperformance could be significant during sudden or significant market rallies. If the market neutral strategy is unsuccessful, the Fund may be subject to the equity security risk that stock prices decline, which may affect Fund performance. Proprietary and third party data and systems are utilized to support decision making by portfolio management for the Fund. Data imprecision, software or other technology malfunctions, programming inaccuracies and similar circumstances may impair the performance of these systems, which may negatively affect Fund performance. Furthermore, there can be no assurance that the quantitative models used in managing the Fund will perform as anticipated or enable the Fund to achieve its objective.

- **Values-based Screening Policies Risk** – The Fund's values-based screening policies exclude certain securities issuers from the universe of otherwise available investments for long positions. 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 long position 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 for a long position.

- **Large-Cap Companies Risk** – Investments in large-cap companies are subject to the risks of equity securities. Large-cap companies may underperform other segments of the market because such companies may be less responsive to competitive challenges and opportunities and may be unable to attain high growth rates during periods of economic expansion.

- **Security Selection and Market Risk** – The Fund's portfolio securities may underperform the market or other funds with similar objectives. The value of the Fund's investments may also change with general market conditions.

- **Market Disruption and Geopolitical Risk** – Geopolitical and other events, including war, terrorism, economic uncertainty, trade disputes, public health crises and related geopolitical events have led, and in the future may lead, to disruptions in the U.S. and world economies and markets, which may increase



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financial market volatility and have significant adverse direct or indirect effects on the value of the Fund and its investments. Such events include Russia's recent military incursions in Ukraine, the pandemic of the novel coronavirus disease known as COVID-19, the withdrawal of the United Kingdom from the European Union (Brexit) and the ongoing trade disputes between the United States and China. Likewise, natural and environmental disasters and systemic market dislocations may be highly disruptive to economies and markets. Those events as well as other changes in foreign and domestic economic and political conditions also could adversely affect individual issuers or related groups of issuers, securities markets, interest rates, credit ratings, inflation, investor sentiment and other factors affecting the value of the Fund and its investments. Given the increasing interdependence among global economies and markets, conditions in one country, market or region might adversely affect markets, issuers and/or foreign exchange rates in other countries, including the United States. Securities and financial markets may be susceptible to market manipulation or other fraudulent trade practices, which could disrupt the orderly functioning of these markets or adversely affect the value of investments traded in these markets, including investments held by the Fund.

Russia's recent military incursions in Ukraine have led to, and may lead to, additional sanctions being levied by the United States, European Union and other countries against Russia. Russia's military incursions and the resulting sanctions could adversely affect global energy and financial markets and thus could affect the value of the Fund's investments. The extent and duration of the military action, sanctions and resulting market disruptions are impossible to predict, but could be substantial.

The COVID-19 pandemic has caused significant uncertainty, market volatility, decreased economic and other activity, increased government activity, including economic stimulus measures, and supply chain disruptions. The full effects, duration and costs of the COVID-19 pandemic are impossible to predict, and the circumstances surrounding the COVID-19 pandemic will continue to evolve, including the risk of future increased rates of infection due to low vaccination rates and/or the lack of effectiveness of current vaccines against new variants. The pandemic has affected and may continue to affect certain countries, industries, economic sectors, companies and investment products more than others, may exacerbate existing economic, political, or social tensions and may increase the probability of an economic recession or depression. The Fund and its investments may be adversely affected by the effects of the COVID-19 pandemic and the pandemic may result in the Fund and its service providers experiencing operational difficulties in coordinating a remote workforce and implementing their business continuity plans, among others.

Market disruptions could cause the Fund to lose money, experience significant redemptions and encounter operational difficulties. Although multiple asset classes may be affected by a market disruption, the duration and effects may not be the same for all types of assets.

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• **Inflation Risk** – Inflation risk is the risk that the real value of certain assets or real income from investments (the value of such assets or income after accounting for inflation) will be less in the future as inflation decreases the value of money. Inflation, and investors’ expectation of future inflation, can impact the current value of the Fund’s portfolio, resulting in lower asset values and losses to shareholders. The risk may be elevated compared to historical market conditions because of recent monetary policy measures and the current interest rate environment.

• **Issuer Risk** – The value of a security may decline for a number of reasons that directly relate to the issuer, such as management performance, financial leverage and reduced demand for the issuer’s goods or services.

• **Management Risk** – The Fund is subject to management risk because it is an actively managed investment portfolio. Crossmark will apply investment techniques and risk analyses in making investment decisions for the Fund, but there can be no guarantee that these will produce the desired results.

• **High Portfolio Turnover Risk** – High portfolio turnover could increase the Fund’s transaction costs, result in taxable distributions to shareholders and negatively impact performance.

• **Values-based Investing Risk** – When portfolio management considers values-based characteristics when making investment decisions, there is a risk that the Fund may forgo otherwise attractive investment opportunities or increase or decrease its exposure to certain types of issuers and, therefore, may underperform funds that do not consider the same or any values-based characteristics. Additionally, investors can differ in their views of what constitutes positive values-based characteristics. As a result, the Fund may invest in issuers that do not reflect the beliefs and values of any particular investor.

• **Small- and Mid-Cap Companies Risk** – Investments in small- and mid-cap companies are subject to the risks of equity securities. Investment in small- and mid-cap companies may involve greater risks than investments in securities of large-cap companies because small- and mid-cap companies generally have a limited track record. Small- and mid-cap companies often have narrower markets, more limited managerial and financial resources and a less diversified product offering than larger, more established companies. As a result of these factors, the prices of these securities can be more volatile, which may increase the volatility of the Fund’s portfolio. For small-cap companies, these risks are increased.

• **Other Investment Companies or Real Estate Investment Trusts Risk** – The Fund may invest in shares of other investment companies or real estate investment trusts (“funds”). The Fund bears a proportional share of the expenses of such other funds, which are in addition to those of the Fund. For example, the Fund will bear a portion of such other funds’ investment advisory fees, although the fees paid by the Fund to Crossmark will not be proportionally reduced.

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• **Concentration Policy Risk** – To the extent securities of any one industry or group of industries comprise close to 25% of the Fund, the Fund may be limited in its ability to overweight with respect to that industry or industry group, due to the Fund’s fundamental policy not to concentrate in a particular industry or industry group.

• **Share Ownership Concentration Risk** – To the extent that a significant portion of the Fund’s shares is held by a limited number of shareholders or their affiliates, there is a risk that the share trading activities of these shareholders could disrupt the Fund’s investment strategies, which could have adverse consequences for the Fund and other shareholders. Significant shareholders of the Fund may make relatively large redemptions or purchases of Fund shares. These transactions may cause the Fund to have to sell securities or invest additional cash, as the case may be. While it is impossible to predict the overall impact of these transactions over time, there could be adverse effects on the Fund’s performance to the extent that the Fund may be required to sell securities or invest cash at times when it would not otherwise do so. These transactions could adversely impact the Fund’s liquidity, accelerate the realization of taxable income if sales of securities resulted in capital gains or other income and increase transaction costs, which may adversely affect the Fund’s performance. These transactions could also adversely impact the Fund’s ability to implement its investment strategies and pursue its investment objective, and, as a result, a larger portion of the Fund’s assets may be held in cash or cash equivalents. In addition, large redemptions could significantly reduce the Fund’s assets, which may result in an increase in the Fund’s expense ratio on account of expenses being spread over a smaller asset base and/or the loss of fee breakpoints.

## **Performance**

The performance information for the Fund is not provided because the Fund does not have a full calendar year of performance as of the date of this Prospectus. When available, performance information will be accessible on the Fund’s website at [www.stewardfunds.com](http://www.stewardfunds.com) or by calling 1-888-845-6910. In addition, the performance information will include the returns of primary and secondary benchmark indexes, the ICE BofA 3 Month U.S. Treasury Bill Index and the Morningstar Market Neutral category average. Past performance is not an indication of how the Fund will perform in the future.

## **Management**

Crossmark is the Fund’s investment adviser. Robert Doll serves as lead portfolio manager of the Fund and Ryan Caylor serves as co-portfolio manager of the Fund. Mr. Doll is Chief Investment Officer of Crossmark and has served as a portfolio manager of the Fund since November 15, 2021, the Fund’s inception date. Mr. Caylor is Head of Research and a Portfolio Manager of Crossmark and has served as a portfolio manager of the Fund since November 15, 2021, the Fund’s inception date.

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## Minimum Investment and Eligibility Requirements

**Class A and Class C** – The minimum initial investment is \$1,000 for regular accounts and for individual retirement accounts. The minimum initial investment is waived for continuous investment plans through which at least \$50 is invested per transaction. There is no minimum for subsequent purchases. *Class C shares of the Fund are not currently available for purchase.*

**Class R6** – There is no minimum investment. Class R6 shares are sold only through authorized dealers that have an omnibus account in place; they are not available for purchase directly through the Fund's distributor. *Class R6 shares of the Fund are not currently available for purchase.*

**Institutional Class** – The minimum initial investment is \$100,000, except that for Charitable Trusts or Grantor Trusts for which a charitable organization serves as trustee, the minimum initial investment is \$25,000. The minimum subsequent investment is \$1,000.

The minimum investment requirements may be waived in the case of investments through authorized dealers that have an omnibus account in place and in certain other instances as determined by Crossmark Distributors in its discretion. The Independent Directors of the Steward Funds may invest in Institutional Class shares without regard to the stated minimum investment requirements.

## Sale of Fund Shares

Fund shares may be redeemed on any business day through authorized dealers, or by writing the Fund's Transfer Agent at Steward Funds, c/o The Northern Trust Company, P.O. Box 4766, Chicago, IL 60680-4766. Redemptions in the amount of at least \$1,000 may be wired. You may also arrange for periodic withdrawals of at least \$50 if you have invested at least \$5,000 in the Fund.

## Federal Income Tax Information

The Fund intends to make distributions that may be taxed as ordinary income or capital gains.

## Payments to Financial Intermediaries

If you purchase Fund shares through a broker-dealer or other financial intermediary (such as a bank), the Fund and its related companies may pay the intermediary for the sale of Fund shares and related services. These payments may create a conflict of interest by influencing the broker-dealer or other intermediary and your salesperson to recommend the Fund over another investment. Ask your salesperson or visit your financial intermediary's website for more information.

**Investment Objective:** Current income along with growth of capital.

**Fees and Expenses of the Fund**

The following table describes the fees and expenses that you may pay if you buy, hold and sell shares of the Fund. You may pay other fees, such as brokerage commissions and other fees to financial intermediaries, which are not reflected in the tables and example below.

| <b>SHAREHOLDER FEES</b><br><i>(Fees paid directly from your investment)</i>         |                    |                    |          |                     |
|-------------------------------------------------------------------------------------|--------------------|--------------------|----------|---------------------|
|                                                                                     | Class A            | Class C            | Class R6 | Institutional Class |
| Maximum sales charge (load) imposed on purchases                                    | 5.75% <sup>1</sup> | None               | None     | None                |
| Maximum deferred sales charge (CDSC) (as a percentage of redemption proceeds)       | None               | 1.00% <sup>2</sup> | None     | None                |
| Maximum sales charge (load) imposed on reinvested dividends and other distributions | None               | None               | None     | None                |
| Maximum account fee                                                                 | None               | None               | None     | None                |

| <b>ANNUAL FUND OPERATING EXPENSES</b><br><i>(Expenses that you pay each year as a percentage of the value of your investment)</i> |              |              |              |                     |
|-----------------------------------------------------------------------------------------------------------------------------------|--------------|--------------|--------------|---------------------|
|                                                                                                                                   | Class A      | Class C      | Class R6     | Institutional Class |
| Management Fees                                                                                                                   | 0.63%        | 0.63%        | 0.63%        | 0.63%               |
| Distribution (Rule 12b-1) Fees                                                                                                    | 0.25%        | 1.00%        | None         | None                |
| Other Expenses                                                                                                                    | 0.35%        | 0.33%        | 0.27%        | 0.36%               |
| <b>Total Annual Fund Operating Expenses</b>                                                                                       | <b>1.23%</b> | <b>1.96%</b> | <b>0.90%</b> | <b>0.99%</b>        |

<sup>1</sup> Class A shares are subject to a front-end sales charge of 5.75%. You may qualify for sales charge discounts if you and your immediate family invest, or agree to invest in the future, at least \$50,000 in Class A shares in Steward Funds. More information about these and other discounts and waivers is available from your financial representative and in “Sales Charges” (p. 155) and “Sales Charge Waivers and Discounts Available Through Intermediaries” (Appendix A) in this Prospectus. Investments of \$1 million or more may be eligible to buy Class A shares without a front-end sales charge, but may be subject to a contingent deferred sales charge (CDSC) of 1.00% if redeemed within 12 months of the original purchase date.

<sup>2</sup> Class C shares are subject to a CDSC. If you redeem your shares within twelve months of purchase you will be assessed a 1.00% CDSC. Class C shares convert to Class A shares

after eight years. If you purchase Class C shares through a broker-dealer or other financial intermediary (such as a bank), your intermediary may impose different conversion terms, including an earlier conversion. More information is available from your financial representative and in “Sales Charges” (p. 155) and “Sales Charge Waivers and Discounts Available Through Intermediaries” (Appendix A) in this Prospectus.

### Example

This example can help you compare the cost of investing in the Fund with the cost of investing in other mutual funds. It assumes:

- You invest \$10,000 for the periods shown and then redeem all of your shares at the end of those periods (except Class C is also shown assuming you kept your shares);
- Your investment has a 5% return each year; and
- The Fund’s operating expenses (including the conversion of Class C shares to Class A shares after eight years) remain the same.

Although your actual costs may be higher or lower, based on these assumptions your costs would be:

|                                     | 1 Year | 3 Years | 5 Years | 10 Years |
|-------------------------------------|--------|---------|---------|----------|
| <b>Class A</b>                      | \$693  | \$941   | \$1,209 | \$1,973  |
| <b>Class C (With Redemption)</b>    | \$298  | \$614   | \$1,055 | \$2,091  |
| <b>Class C (Without Redemption)</b> | \$198  | \$614   | \$1,055 | \$2,091  |
| <b>Class R6</b>                     | \$ 91  | \$285   | \$ 496  | \$1,102  |
| <b>Institutional Class</b>          | \$100  | \$314   | \$ 544  | \$1,207  |

### Portfolio Turnover

The Fund pays transaction costs, such as commissions, when it buys and sells securities (or “turns over” its portfolio). A higher portfolio turnover rate may indicate higher transaction costs and may result in higher taxes when Fund shares are held in a taxable account. These costs, which are not reflected in annual fund operating expenses or in the example, affect the Fund’s performance. During the most recent fiscal year, the Fund’s portfolio turnover rate was 73% of the average value of its portfolio.

### Principal Investment Strategies

The Fund pursues its investment objective through investment in U.S. and non-U.S. dividend-paying stocks that have demonstrated above-median yield and a positive trend in dividend payouts and favorable earnings growth, subject to the limitations of the Fund’s values-based screening policies (see “Values-based Screens” below).

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The Fund invests primarily in common stocks of companies that represent a broad spectrum of the global economy and a range of market capitalizations, including large-cap, mid-cap and small-cap. The Fund may also invest in other investment companies and real estate investment trusts. The Fund will invest in dividend-paying securities of issuers throughout the world. The Fund seeks to diversify its investments across a number of different countries throughout the world, and, under normal market conditions, the Fund invests in at least five different countries (including the U.S.). The Fund will invest in at least five different countries at all times, unless the Fund adopts a temporary defensive position in an attempt to respond to adverse market, economic and political conditions. While the Fund will invest in at least five different countries, the Fund expects that its investments will be allocated across 7 to 15 different countries. The Fund's investments in large capitalization companies (i.e., companies with market capitalizations greater than \$10 billion) also contribute to the Fund's global diversification as large capitalization companies generally market their products and services both domestically and internationally. The Fund invests at least 50% of its net assets in large capitalization companies throughout the world. The Fund will generally seek to have 30% to 50% of its net assets, and, under normal market conditions, no less than 30% of its net assets, invested in securities of non-U.S. issuers.

The Fund's non-U.S. investments will be primarily in the form of depositary receipts ("DRs") or dual listed securities, or U.S. dollar-denominated instruments representing securities of non-U.S. issuers that are traded in the U.S. or in non-U.S. markets. The Fund's DR investments will primarily be sponsored, but the Fund may, on occasion, invest in unsponsored DRs when appropriate sponsored DRs are not available.

In managing the Fund, portfolio management employs a four-step process that combines this dividend income style with relative risk-controlled portfolio construction and the Fund's values-based screening policies:

- An investment universe is created comprised of U.S. exchange-traded, dividend-paying domestic and international stocks with market capitalizations greater than \$1 billion.
- A quantitative screen is applied to the universe that identifies various positive attributes such as securities having higher dividend yields within their sectors, positive dividend growth and favorable relative earnings growth.
- A quantitative validation process is then applied to each company in the remaining universe with respect to current available information focusing on trends and news that may impact the company. Any security that fails the review is removed from investment consideration.
- A relative risk controlled portfolio is constructed versus a targeted benchmark using the remaining universe of companies available for investment. The remaining universe is then screened in accordance with the Fund's values-based screening policies and those companies failing to meet these criteria are removed.

Under normal market conditions, the Fund will invest at least 80% (measured at the time of investment) of the value of its net assets, plus the amount of any borrowings for investment purposes, either directly or through other investment companies, in dividend-paying securities. The Fund will also, under normal market conditions, invest at least 80% (measured at the time of investment) of the value of its net assets, plus the amount of any borrowings for investment purposes, either directly or through other investment companies, in equity securities. (Any such other investment company will also have similar policies to invest at least 80% of the value of its net assets, plus the amount of any borrowings for investment purposes, in (a) dividend-paying securities and (b) equity securities.) The Fund will provide shareholders with at least 60 days' prior notice of any change in these policies.

The Fund may invest up to 80% of its total assets in securities of non-U.S. issuers and no more than 40% of its total assets in securities of companies in emerging market countries.

**Values-based Screens.** As noted above, in implementing its investment strategies, the Fund applies a set of values-based screens to use its best efforts to avoid investing in companies that are determined by Crossmark, pursuant to screening guidelines approved by the Fund's Board of Directors, 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 that are used to terminate pregnancy; (5) leasing real estate to facilities providing abortions; (6) directly engaged in scientific research using stem cells derived from human embryos, fetal tissue or human embryo cloning techniques; (7) directly involved in the production, distribution or retail of adult entertainment; or (8) directly involved in the production, distribution, retail, supply or licensing of psychoactive recreational cannabis or derivative products. Because the Fund uses its best efforts to avoid investments in companies that do not pass the values-based screening criteria, it will divest itself, in a timely manner, of securities of companies that are subsequently added to the list of prohibited companies, although the sale may be delayed if such securities are illiquid or if Crossmark determines that an immediate sale would have a negative tax or other effect on the Fund. However, the Fund may invest up to 5% of its total assets in certain collective investment vehicles or derivatives that may hold or derive value from securities issued by otherwise excluded companies.

For purposes of the alcohol, tobacco and gambling screens, material involvement means that a company derives 10% or more of its revenues from the screened activities. For purposes of the adult entertainment screen, companies directly involved in the production, distribution or retail of adult entertainment (defined as media and materials intended to appeal exclusively to the prurient interest)



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and companies that derive 2% or more of their revenues from the screened activities are screened. For purposes of the abortion, abortion facilities, stem cell research and cannabis screens, there is no revenue threshold; any direct involvement in the screened activities will cause a company to be screened out of the investment universe. For purposes of the abortion and abortion facilities screens, a company that is not itself directly involved in the screened activities will be screened out of the investment universe if (a) it owns 20% or more of another company that is directly participating in the screened activities, or (b) it is 50% or more owned by another company that is directly participating in the screened activities.

### **Principal Risks of Investing in the Fund**

Investment in the Fund involves risk. There can be no assurance that the Fund will achieve its investment objective. You can lose money on your investment in the Fund. When you sell your Fund shares, they may be worth less than what you paid for them. The Fund, by itself, does not constitute a balanced investment program. The Fund may not achieve its objective if portfolio management's expectations regarding particular securities or markets are not met. The value of shares of the Fund will be influenced by market conditions as well as by the performance of the securities in which the Fund invests. The Fund's performance may be better or worse than that of funds with similar investment policies. The Fund's performance is also likely to be different from that of funds that use different strategies for selecting investments.

Although the Fund may invest in equity securities of companies across all market capitalizations, in the event the Fund invests more heavily in smaller companies its risks will increase and changes in its share price may become more sudden or more erratic. (See "Small- and Mid-Cap Companies Risk," below.)

Risks of investing in the Fund include:

- **Values-based Screening Policies Risk** – 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.

- **Equity Securities Risk** – The value of equity securities will rise and fall in response to the activities of the companies that issued the securities, general market conditions and/or economic conditions. If an issuer is liquidated or declares bankruptcy, the claims of owners of the issuer's bonds will take precedence over the claims of owners of its equity securities.

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• **Dividend Risk** – The income of the Fund may fluctuate due to the amount of dividends that companies elect to pay.

• **Foreign Securities Risk** – Investments in securities of issuers in foreign countries involve 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.

• **Emerging Market Securities Risk** – Securities of issuers in emerging and developing countries raise additional risks relative to investments in developed country issuers, including exposure to less mature and diversified economies and to less stable market and political systems, as well as to possible currency transfer restrictions, delays and disruptions in settlement of transactions, and higher volatility than is found in developed countries.

• **Market Disruption and Geopolitical Risk** – Geopolitical and other events, including war, terrorism, economic uncertainty, trade disputes, public health crises and related geopolitical events have led, and in the future may lead, to disruptions in the U.S. and world economies and markets, which may increase financial market volatility and have significant adverse direct or indirect effects on the value of the Fund and its investments. Such events include Russia's recent military incursions in Ukraine, the pandemic of the novel coronavirus disease known as COVID-19, the withdrawal of the United Kingdom from the European Union (Brexit) and the ongoing trade disputes between the United States and China. Likewise, natural and environmental disasters and systemic market dislocations may be highly disruptive to economies and markets. Those events as well as other changes in foreign and domestic economic and political conditions also could adversely affect individual issuers or related groups of issuers, securities markets, interest rates, credit ratings, inflation, investor sentiment and other factors affecting the value of the Fund and its investments. Given the increasing interdependence among global economies and markets, conditions in one country, market or region might adversely affect markets, issuers and/or foreign exchange rates in other countries, including the United States. Any partial or complete dissolution of the Economic and Monetary Union of the European Union, or any increased uncertainty as to its status, could have significant adverse effects on currency and financial markets, and on the value of the Fund and its investments. Securities and financial markets may be susceptible to market manipulation or other fraudulent trade practices, which could disrupt the orderly functioning of these markets or adversely affect the value of investments traded in these markets, including investments held by the Fund. To the extent the Fund has focused its investments in the market of a particular region, adverse geopolitical and other events could have a disproportionate impact on the Fund.

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Russia's recent military incursions in Ukraine have led to, and may lead to, additional sanctions being levied by the United States, European Union and other countries against Russia. Russia's military incursions and the resulting sanctions could adversely affect global energy and financial markets and thus could affect the value of the Fund's investments. The extent and duration of the military action, sanctions and resulting market disruptions are impossible to predict, but could be substantial.

The COVID-19 pandemic has caused significant uncertainty, market volatility, decreased economic and other activity, increased government activity, including economic stimulus measures, and supply chain disruptions. The full effects, duration and costs of the COVID-19 pandemic are impossible to predict, and the circumstances surrounding the COVID-19 pandemic will continue to evolve, including the risk of future increased rates of infection due to low vaccination rates and/or the lack of effectiveness of current vaccines against new variants. The pandemic has affected and may continue to affect certain countries, industries, economic sectors, companies and investment products more than others, may exacerbate existing economic, political, or social tensions and may increase the probability of an economic recession or depression. The Fund and its investments may be adversely affected by the effects of the COVID-19 pandemic and the pandemic may result in the Fund and its service providers experiencing operational difficulties in coordinating a remote workforce and implementing their business continuity plans, among others.

Market disruptions could cause the Fund to lose money, experience significant redemptions and encounter operational difficulties. Although multiple asset classes may be affected by a market disruption, the duration and effects may not be the same for all types of assets.

• **Inflation Risk** – Inflation risk is the risk that the real value of certain assets or real income from investments (the value of such assets or income after accounting for inflation) will be less in the future as inflation decreases the value of money. Inflation, and investors' expectation of future inflation, can impact the current value of the Fund's portfolio, resulting in lower asset values and losses to shareholders. The risk may be elevated compared to historical market conditions because of recent monetary policy measures and the current interest rate environment.

• **Depository Receipts ("DRs") Risk** – Investments in unsponsored DRs (those that are not sponsored by the issuer or a representative of the issuer) involve certain risks not present with sponsored DRs. Investors in unsponsored DRs typically incur expenses not associated with sponsored DRs, such as expenses associated with certificate transfer, custody and dividend payment. For an unsponsored DR there may be several depositaries with no defined legal obligations to the issuer. Duplicate depositaries may lead to marketplace confusion since there would be no central source of information. There can also be greater delays in delivery of dividends and reports to investors than with sponsored DRs.

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• **Foreign Currency Risk** – Investments in foreign securities involve the risk that the currencies in which those instruments are denominated will decline in value relative to the U.S. dollar, or, in the case of hedging positions, that the U.S. dollar will decline relative to the currency being hedged. Currency rates in foreign countries may fluctuate significantly over short periods of time for a number of reasons, including changes in interest rates, intervention (or the failure to intervene) by U.S. or foreign governments, central banks, or supranational entities such as the International Monetary Fund, or by the imposition of currency controls or other political developments in the United States or abroad. As a result, the Fund’s international investments in foreign currency-denominated securities may reduce the returns of the Fund. Although the Fund’s international investments will primarily be in U.S. dollar-denominated securities, fluctuations in the value of the currencies of the countries in which the foreign companies are located may also affect the value of such securities.

• **Security Selection and Market Risk** – The Fund’s portfolio securities may underperform the market or other funds with similar objectives. The value of the Fund’s investments may also change with general market conditions.

• **Value Stocks Risk** – Investments in value stocks are subject to risks of equity securities, as well as the risks that (i) their intrinsic values may never be realized by the market or (ii) such stocks may turn out not to have been undervalued.

• **Growth Stocks Risk** – Investments in growth stocks are subject to the risks of equity securities. Growth company stocks may provide minimal dividends that could otherwise cushion stock prices in a market decline. The value of growth company stocks may rise and fall significantly based, in part, on investors’ perceptions of the companies, rather than on fundamental analysis of the stocks.

• **Large-Cap Companies Risk** – Investments in large-cap companies are subject to the risks of equity securities. Large-cap companies may underperform other segments of the market because such companies may be less responsive to competitive challenges and opportunities and may be unable to attain high growth rates during periods of economic expansion.

• **Small- and Mid-Cap Companies Risk** – Investments in small- and mid-cap companies are subject to the risks of equity securities. Investment in small- and mid-cap companies may involve greater risks than investments in securities of large-cap companies because small- and mid-cap companies generally have a limited track record. Small- and mid-cap companies often have narrower markets, more limited managerial and financial resources and a less diversified product offering than larger, more established companies. As a result of these factors, the prices of these securities can be more volatile, which may increase the volatility of the Fund’s portfolio. For small-cap companies, these risks are increased.

• **Other Investment Companies or Real Estate Investment Trusts Risk** – The Fund may invest in shares of other investment companies or real estate investment trusts (“funds”). The Fund bears a proportional share of the expenses

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of such other funds, which are in addition to those of the Fund. For example, the Fund will bear a portion of such other funds' investment advisory fees, although the fees paid by the Fund to Crossmark will not be proportionally reduced.

- **Issuer Risk** – The value of a security may decline for a number of reasons that directly relate to the issuer, such as management performance, financial leverage and reduced demand for the issuer's goods or services.

- **Management Risk** – The Fund is subject to management risk because it is an actively managed investment portfolio. Crossmark will apply investment techniques and risk analyses in making investment decisions for the Fund, but there can be no guarantee that these will produce the desired results.

- **Concentration Policy Risk** – To the extent securities of any one industry or group of industries comprise close to 25% of the Fund, the Fund may be limited in its ability to overweight with respect to that industry or industry group, due to the Fund's fundamental policy not to concentrate in a particular industry or industry group.

- **Share Ownership Concentration Risk** – To the extent that a significant portion of the Fund's shares is held by a limited number of shareholders or their affiliates, there is a risk that the share trading activities of these shareholders could disrupt the Fund's investment strategies, which could have adverse consequences for the Fund and other shareholders. Significant shareholders of the Fund may make relatively large redemptions or purchases of Fund shares. These transactions may cause the Fund to have to sell securities or invest additional cash, as the case may be. While it is impossible to predict the overall impact of these transactions over time, there could be adverse effects on the Fund's performance to the extent that the Fund may be required to sell securities or invest cash at times when it would not otherwise do so. These transactions could adversely impact the Fund's liquidity, accelerate the realization of taxable income if sales of securities resulted in capital gains or other income and increase transaction costs, which may adversely affect the Fund's performance. These transactions could also adversely impact the Fund's ability to implement its investment strategies and pursue its investment objective, and, as a result, a larger portion of the Fund's assets may be held in cash or cash equivalents. In addition, large redemptions could significantly reduce the Fund's assets, which may result in an increase in the Fund's expense ratio on account of expenses being spread over a smaller asset base and/or the loss of fee breakpoints.

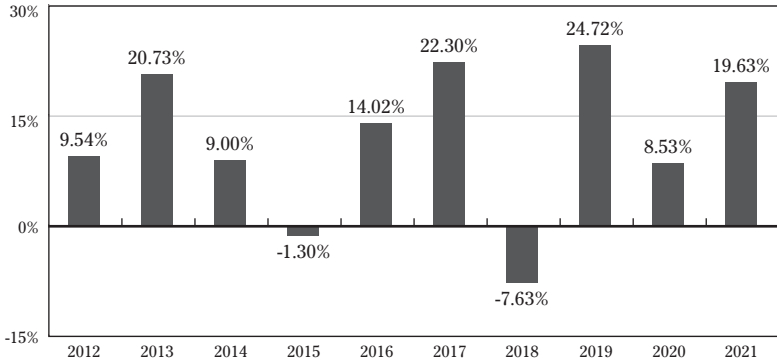
## Performance

The following bar chart and table provide some indication of the risks of investing in the Fund by showing changes in the Fund's performance from year to year and by showing how the Fund's average annual returns over different periods compare with those of two broad measures of market performance, respectively. The Fund's past performance (before and after taxes) is not necessarily an indication of how the Fund will perform in the future. The Calendar

Year Total Returns bar chart shows performance of Institutional Class shares year by year for the last ten calendar years. Returns for other share classes will differ only to the extent that they have different expenses. Updated performance information is available on the Fund's website at [www.stewardfunds.com](http://www.stewardfunds.com).

**INSTITUTIONAL CLASS CALENDAR YEAR TOTAL RETURNS**

**Steward Global Equity Income Fund**  
 Year-by-year total return as of 12/31 each year (%)  
 Institutional Class Shares



|                           |         |         |
|---------------------------|---------|---------|
| Best Quarter .....        | Q4 2020 | 15.72%  |
| Worst Quarter .....       | Q1 2020 | -23.93% |
| Year-To-Date Return ..... | Q2 2022 | -12.14% |

The following table illustrates the impact of taxes on the Fund's returns (Institutional Class is shown; after-tax returns for other share classes will differ). After-tax returns are calculated using the historical highest individual federal marginal income tax rates and do not reflect the impact of state and local taxes. After-tax returns depend on your own tax situation and may be different from those shown. This information does not apply if your Fund shares are held in a tax-advantaged account such as an individual retirement account or 401(k) plan. Two indices that are broad measures of market performance are shown because Crossmark has determined that both are relevant to the types of securities in which the Fund invests.

| AVERAGE ANNUAL TOTAL RETURNS                                                             | <i>For the periods ended<br/>December 31, 2021</i> |         |          |
|------------------------------------------------------------------------------------------|----------------------------------------------------|---------|----------|
|                                                                                          | 1 Year                                             | 5 Years | 10 Years |
| <b>Institutional Class</b>                                                               |                                                    |         |          |
| Return Before Taxes                                                                      | 19.63%                                             | 12.84%  | 11.49%   |
| Return After Taxes on Distributions                                                      | 14.04%                                             | 10.27%  | 9.57%    |
| Return After Taxes on Distributions and Sale of Fund Shares                              | 13.11%                                             | 9.56%   | 8.93%    |
| <b>Class A<sup>1</sup></b>                                                               |                                                    |         |          |
| Return Before Taxes                                                                      | 12.42%                                             | 11.15%  | 10.46%   |
| <b>Indexes</b>                                                                           |                                                    |         |          |
| S&P Global 1200 Index (reflects no deduction for fees, expenses or taxes)                | 21.55%                                             | 15.42%  | 13.11%   |
| MSCI World High Dividend Yield Index (reflects no deduction for fees, expenses or taxes) | 15.83%                                             | 9.27%   | 8.73%    |

| AVERAGE ANNUAL TOTAL RETURNS                                                             | <i>For the periods ended<br/>December 31, 2021</i> |                                  |
|------------------------------------------------------------------------------------------|----------------------------------------------------|----------------------------------|
|                                                                                          | 1 Year                                             | Since Class Inception (12/14/17) |
| <b>Class C</b>                                                                           |                                                    |                                  |
| Return Before Taxes                                                                      | 17.31%                                             | 9.70%                            |
| <b>Class R6</b>                                                                          |                                                    |                                  |
| Return Before Taxes                                                                      | 19.79%                                             | 10.67%                           |
| <b>Indexes</b>                                                                           |                                                    |                                  |
| S&P Global 1200 Index (reflects no deduction for fees, expenses or taxes)                | 21.55%                                             | 8.52%                            |
| MSCI World High Dividend Yield Index (reflects no deduction for fees, expenses or taxes) | 15.83%                                             | 5.49%                            |

<sup>1</sup> Performance information for Class A reflects a deduction of the current maximum sales charge of 5.75%. Prior to October 29, 2021, Class A was not subject to a sales charge.

## Management

Crossmark is the Fund's investment adviser. John Wolf serves as lead portfolio manager of the Fund and Brent Lium and Rob Botard serve as co-portfolio managers of the Fund. Mr. Wolf is a Managing Director of Crossmark and has served as a portfolio manager of the Fund since 2008. Mr. Lium is Managing Director – Head of Equity Investments of Crossmark and has served as a portfolio manager of the Fund since 2021. Mr. Botard is a Portfolio Manager and Managing

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Director of Crossmark and has served as a portfolio manager of the Fund since 2022. Effective December 31, 2022, Mr. Wolf will retire from Crossmark and cease to serve as a portfolio manager of the Fund and Mr. Botard will serve as lead portfolio manager of the Fund.

### **Minimum Investment and Eligibility Requirements**

**Class A and Class C** – The minimum initial investment is \$1,000 for regular accounts and for individual retirement accounts. The minimum initial investment is waived for continuous investment plans through which at least \$50 is invested per transaction. There is no minimum for subsequent purchases.

**Class R6** – There is no minimum investment. Class R6 shares are sold only through authorized dealers that have an omnibus account in place; they are not available for purchase directly through the Fund’s distributor.

**Institutional Class** – The minimum initial investment is \$100,000, except that for Charitable Trusts or Grantor Trusts for which a charitable organization serves as trustee, the minimum initial investment is \$25,000. The minimum subsequent investment is \$1,000.

The minimum investment requirements may be waived in the case of investments through authorized dealers that have an omnibus account in place and in certain other instances as determined by Crossmark Distributors in its discretion. The Independent Directors of the Steward Funds may invest in Institutional Class shares without regard to the stated minimum investment requirements.

### **Sale of Fund Shares**

Fund shares may be redeemed on any business day through authorized dealers, or by writing the Fund’s Transfer Agent at Steward Funds, c/o The Northern Trust Company, P.O. Box 4766, Chicago, IL 60680-4766. Redemptions in the amount of at least \$1,000 may be wired. You may also arrange for periodic withdrawals of at least \$50 if you have invested at least \$5,000 in the Fund.

### **Federal Income Tax Information**

The Fund intends to make distributions that may be taxed as ordinary income or capital gains.

### **Payments to Financial Intermediaries (Not Applicable to Class R6)**

If you purchase Fund shares through a broker-dealer or other financial intermediary (such as a bank), the Fund and its related companies may pay the intermediary for the sale of Fund shares and related services. These payments may create a conflict of interest by influencing the broker-dealer or other intermediary and your salesperson to recommend the Fund over another investment. Ask your salesperson or visit your financial intermediary’s website for more information.



**Investment Objective:** Long-term capital appreciation.

**Fees and Expenses of the Fund**

The following table describes the fees and expenses that you may pay if you buy, hold and sell shares of the Fund. You may pay other fees, such as brokerage commissions and other fees to financial intermediaries, which are not reflected in the tables and example below.

| <b>SHAREHOLDER FEES</b><br><i>(Fees paid directly from your investment)</i>         |                    |                    |          |                     |
|-------------------------------------------------------------------------------------|--------------------|--------------------|----------|---------------------|
|                                                                                     | Class A            | Class C            | Class R6 | Institutional Class |
| Maximum sales charge (load) imposed on purchases                                    | 5.75% <sup>1</sup> | None               | None     | None                |
| Maximum deferred sales charge (CDSC) (as a percentage of redemption proceeds)       | None               | 1.00% <sup>2</sup> | None     | None                |
| Maximum sales charge (load) imposed on reinvested dividends and other distributions | None               | None               | None     | None                |
| Maximum account fee                                                                 | None               | None               | None     | None                |

| <b>ANNUAL FUND OPERATING EXPENSES</b><br><i>(Expenses that you pay each year as a percentage of the value of your investment)</i> |              |              |              |                     |
|-----------------------------------------------------------------------------------------------------------------------------------|--------------|--------------|--------------|---------------------|
|                                                                                                                                   | Class A      | Class C      | Class R6     | Institutional Class |
| Management Fees                                                                                                                   | 0.37%        | 0.37%        | 0.37%        | 0.37%               |
| Distribution (Rule 12b-1) Fees                                                                                                    | 0.25%        | 1.00%        | None         | None                |
| Other Expenses <sup>3</sup>                                                                                                       | 0.37%        | 0.39%        | 0.29%        | 0.39%               |
| <b>Total Annual Fund Operating Expenses</b>                                                                                       | <b>0.99%</b> | <b>1.76%</b> | <b>0.66%</b> | <b>0.76%</b>        |

<sup>1</sup> Class A shares are subject to a front-end sales charge of 5.75%. You may qualify for sales charge discounts if you and your immediate family invest, or agree to invest in the future, at least \$50,000 in Class A shares in Steward Funds. More information about these and other discounts and waivers is available from your financial representative and in “Sales Charges” (p. 155) and “Sales Charge Waivers and Discounts Available Through Intermediaries” (Appendix A) in this Prospectus. Investments of \$1 million or more may be eligible to buy Class A shares without a front-end sales charge, but may be subject to a contingent deferred sales charge (CDSC) of 1.00% if redeemed within 12 months of the original purchase date.

<sup>2</sup> Class C shares are subject to a CDSC. If you redeem your shares within twelve months of purchase you will be assessed a 1.00% CDSC. Class C shares convert to Class A shares after eight years. If you purchase Class C shares through a broker-dealer or other

financial intermediary (such as a bank), your intermediary may impose different conversion terms, including an earlier conversion. More information is available from your financial representative and in “Sales Charges” (p. 155) and “Sales Charge Waivers and Discounts Available Through Intermediaries” (Appendix A) in this Prospectus.

<sup>3</sup> “Other Expenses” for Class C are based on estimated amounts for the current fiscal year.

### Example

This example can help you compare the cost of investing in the Fund with the cost of investing in other mutual funds. It assumes:

- You invest \$10,000 for the periods shown and then redeem all of your shares at the end of those periods (except Class C is also shown assuming you kept your shares);
- Your investment has a 5% return each year; and
- The Fund’s operating expenses (including the conversion of Class C shares to Class A shares after eight years) remain the same.

Although your actual costs may be higher or lower, based on these assumptions your costs would be:

|                                     | 1 Year | 3 Years | 5 Years | 10 Years |
|-------------------------------------|--------|---------|---------|----------|
| <b>Class A</b>                      | \$670  | \$871   | \$1,088 | \$1,713  |
| <b>Class C (With Redemption)</b>    | \$278  | \$553   | \$ 952  | \$1,864  |
| <b>Class C (Without Redemption)</b> | \$178  | \$553   | \$ 952  | \$1,864  |
| <b>Class R6</b>                     | \$ 67  | \$210   | \$ 365  | \$ 816   |
| <b>Institutional Class</b>          | \$ 77  | \$241   | \$ 420  | \$ 936   |

### Portfolio Turnover

The Fund pays transaction costs, such as commissions, when it buys and sells securities (or “turns over” its portfolio). A higher portfolio turnover rate may indicate higher transaction costs and may result in higher taxes when Fund shares are held in a taxable account. These costs, which are not reflected in annual fund operating expenses or in the example, affect the Fund’s performance. During the most recent fiscal year, the Fund’s portfolio turnover rate was 14% of the average value of its portfolio.

### Principal Investment Strategies

The Fund is not a passively managed index fund. The Fund pursues its objective by seeking to enhance its performance over that of its primary benchmark index by 1) changing the relative weighting in the Fund’s portfolio of equity securities of developed market companies and of emerging market companies and 2) utilizing computer-aided, quantitative analysis of valuation, growth, dividend yield, industry, and other factors to attempt to compensate for the exclusion of certain index securities due to the Fund’s values-based screening policies (see “Values-based Screens” below).

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Under normal circumstances, the Fund will invest at least 80% of its assets in the securities of companies included in the Fund's primary benchmark.\* The Fund's primary benchmark index is a blend of widely recognized broad-based indexes and includes securities of companies in both developed and emerging non-U.S. markets, and is the same index identified in the Average Annual Total Returns table below. Under normal circumstances, the Fund will invest at least 80% of its assets in the securities of non-U.S. companies.\* The Fund's investments are allocated in an attempt to match the characteristics of a blend of the primary benchmark with varied weightings from time to time of a secondary broad-based index that includes only securities of issuers in emerging market countries. An emerging market country is any country that has been determined by an international organization, such as the World Bank, to have a low to middle income economy.

Generally, at least 80% of the Fund's total assets will be in investments in the form of depositary receipts ("DRs") or dual listed securities representing securities of companies located or domiciled outside of the United States.\* These DRs will primarily be sponsored, but the Fund may, on occasion, invest in unsponsored DRs when appropriate sponsored DRs are not available. The Fund will invest in securities of issuers throughout the world, and, under normal conditions, substantially all of its non-cash assets will be invested in securities of non-U.S. issuers. The Fund may invest up to 40% of its assets in securities of issuers in emerging market countries. The Fund may also invest in other investment companies and real estate investment trusts. If a material misweighting develops, portfolio management will rebalance the portfolio in an attempt to match the characteristics of a blend of the primary benchmark and varied weightings from time to time of a secondary broad-based index that includes only securities of issuers in emerging market countries.

**Values-based Screens.** As noted above, in implementing its investment strategies, the Fund applies a set of values-based screens to use its best efforts to avoid investing in companies that are determined by Crossmark, pursuant to screening guidelines approved by the Fund's Board of Directors, 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 that are used to terminate pregnancy; (5) leasing real estate to facilities providing abortions; (6) directly engaged in scientific research using stem cells derived from human embryos,

\* The 80% is measured as of the time of investment and is applied to the value of the Fund's net assets plus the amount of any borrowings for investment purposes. For purposes of this limit, investments include those made directly or through other investment companies that have substantially similar 80% policies. The Fund will provide shareholders with at least 60 days' prior notice of any change in this policy.

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fetal tissue or human embryo cloning techniques; (7) directly involved in the production, distribution or retail of adult entertainment; or (8) directly involved in the production, distribution, retail, supply or licensing of psychoactive recreational cannabis or derivative products. Because the Fund uses its best efforts to avoid investments in companies that do not pass the values-based screening criteria, it will divest itself, in a timely manner, of securities of companies that are subsequently added to the list of prohibited companies, although the sale may be delayed if such securities are illiquid or if Crossmark determines that an immediate sale would have a negative tax or other effect on the Fund. However, the Fund may invest up to 5% of its total assets in certain collective investment vehicles or derivatives that may hold or derive value from securities issued by otherwise excluded companies.

For purposes of the alcohol, tobacco and gambling screens, material involvement means that a company derives 10% or more of its revenues from the screened activities. For purposes of the adult entertainment screen, companies directly involved in the production, distribution or retail of adult entertainment (defined as media and materials intended to appeal exclusively to the prurient interest) and companies that derive 2% or more of their revenues from the screened activities are screened. For purposes of the abortion, abortion facilities, stem cell research and cannabis screens, there is no revenue threshold; any direct involvement in the screened activities will cause a company to be screened out of the investment universe. For purposes of the abortion and abortion facilities screens, a company that is not itself directly involved in the screened activities will be screened out of the investment universe if (a) it owns 20% or more of another company that is directly participating in the screened activities, or (b) it is 50% or more owned by another company that is directly participating in the screened activities.

### **Principal Risks of Investing in the Fund**

Investment in the Fund involves risk. There can be no assurance that the Fund will achieve its investment objective. You can lose money on your investment in the Fund. When you sell your Fund shares, they may be worth less than what you paid for them. The Fund, by itself, does not constitute a balanced investment program. The Fund may not achieve its objective if portfolio management's expectations regarding particular securities or markets are not met. The value of shares of the Fund will be influenced by market conditions as well as by the performance of the securities in which the Fund invests. The Fund's performance may be better or worse than that of funds with similar investment policies. The Fund's performance is also likely to be different from that of funds that use different strategies for selecting investments.

Although the Fund may invest in equity securities of companies across all market capitalizations, in the event the Fund invests more heavily in smaller companies its risks will increase and changes in its share price may become more sudden or more erratic. (See "Small- and Mid-Cap Companies Risk," below.)

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Risks of investing in the Fund include:

• **Values-based Screening Policies Risk** – 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.

• **Equity Securities Risk** – The value of equity securities will rise and fall in response to the activities of the companies that issued the securities, general market conditions and/or economic conditions. If an issuer is liquidated or declares bankruptcy, the claims of owners of the issuer’s bonds will take precedence over the claims of owners of its equity securities.

• **Foreign Securities Risk** – Investments in securities of issuers in foreign countries involve 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.

• **Emerging Market Securities Risk** – Securities of issuers in emerging and developing countries raise additional risks relative to investments in developed country issuers, including exposure to less mature and diversified economies and to less stable market and political systems, as well as to possible currency transfer restrictions, delays and disruptions in settlement of transactions, and higher volatility than is found in developed countries.

• **Market Disruption and Geopolitical Risk** – Geopolitical and other events, including war, terrorism, economic uncertainty, trade disputes, public health crises and related geopolitical events have led, and in the future may lead, to disruptions in the U.S. and world economies and markets, which may increase financial market volatility and have significant adverse direct or indirect effects on the value of the Fund and its investments. Such events include Russia’s recent military incursions in Ukraine, the pandemic of the novel coronavirus disease known as COVID-19, the withdrawal of the United Kingdom from the European Union (Brexit) and the ongoing trade disputes between the United States and China. Likewise, natural and environmental disasters and systemic market dislocations may be highly disruptive to economies and markets. Those events as well as other changes in foreign and domestic economic and political conditions

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also could adversely affect individual issuers or related groups of issuers, securities markets, interest rates, credit ratings, inflation, investor sentiment and other factors affecting the value of the Fund and its investments. Given the increasing interdependence among global economies and markets, conditions in one country, market or region might adversely affect markets, issuers and/or foreign exchange rates in other countries, including the United States. Any partial or complete dissolution of the Economic and Monetary Union of the European Union, or any increased uncertainty as to its status, could have significant adverse effects on currency and financial markets, and on the value of the Fund and its investments. Securities and financial markets may be susceptible to market manipulation or other fraudulent trade practices, which could disrupt the orderly functioning of these markets or adversely affect the value of investments traded in these markets, including investments held by the Fund. To the extent the Fund has focused its investments in the market of a particular region, adverse geopolitical and other events could have a disproportionate impact on the Fund.

Russia's recent military incursions in Ukraine have led to, and may lead to, additional sanctions being levied by the United States, European Union and other countries against Russia. Russia's military incursions and the resulting sanctions could adversely affect global energy and financial markets and thus could affect the value of the Fund's investments. The extent and duration of the military action, sanctions and resulting market disruptions are impossible to predict, but could be substantial.

The COVID-19 pandemic has caused significant uncertainty, market volatility, decreased economic and other activity, increased government activity, including economic stimulus measures, and supply chain disruptions. The full effects, duration and costs of the COVID-19 pandemic are impossible to predict, and the circumstances surrounding the COVID-19 pandemic will continue to evolve, including the risk of future increased rates of infection due to low vaccination rates and/or the lack of effectiveness of current vaccines against new variants. The pandemic has affected and may continue to affect certain countries, industries, economic sectors, companies and investment products more than others, may exacerbate existing economic, political, or social tensions and may increase the probability of an economic recession or depression. The Fund and its investments may be adversely affected by the effects of the COVID-19 pandemic and the pandemic may result in the Fund and its service providers experiencing operational difficulties in coordinating a remote workforce and implementing their business continuity plans, among others.

Market disruptions could cause the Fund to lose money, experience significant redemptions and encounter operational difficulties. Although multiple asset classes may be affected by a market disruption, the duration and effects may not be the same for all types of assets.

- **Inflation Risk** – Inflation risk is the risk that the real value of certain assets or real income from investments (the value of such assets or income after accounting for inflation) will be less in the future as inflation decreases the value

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of money. Inflation, and investors' expectation of future inflation, can impact the current value of the Fund's portfolio, resulting in lower asset values and losses to shareholders. The risk may be elevated compared to historical market conditions because of recent monetary policy measures and the current interest rate environment.

- **Depository Receipts ("DRs") Risk** – Investments in unsponsored DRs (those that are not sponsored by the issuer or a representative of the issuer) involve certain risks not present with sponsored DRs. Investors in unsponsored DRs typically involve expenses not associated with sponsored DRs, such as expenses associated with certificate transfer, custody and dividend payment. For an unsponsored DR there may be several depositaries with no defined legal obligations to the issuer. Duplicate depositaries may lead to marketplace confusion since there would be no central source of information. There can also be greater delays in delivery of dividends and reports to investors than with sponsored DRs. DRs may be issued with respect to securities of issuers in emerging market countries.

- **Foreign Currency Risk** – Investments in foreign securities involve the risk that the currencies in which those instruments are denominated will decline in value relative to the U.S. dollar, or, in the case of hedging positions, that the U.S. dollar will decline relative to the currency being hedged. Currency rates in foreign countries may fluctuate significantly over short periods of time for a number of reasons, including changes in interest rates, intervention (or the failure to intervene) by U.S. or foreign governments, central banks or supranational entities such as the International Monetary Fund, or by the imposition of currency controls or other political developments in the United States or abroad. As a result, the Fund's international investments in foreign currency-denominated securities may reduce the returns of the Fund. Although the Fund's international investments will primarily be in U.S. dollar-denominated securities, fluctuations in the value of the currencies of the countries in which the foreign companies are located may also affect the value of such securities.

- **Security Selection and Market Risk** – The Fund's portfolio securities may underperform the market or other funds with similar objectives. The value of the Fund's investments may also change with general market conditions.

- **Value Stocks Risk** – Investments in value stocks are subject to risks of equity securities, as well as the risks that (i) their intrinsic values may never be realized by the market or (ii) such stocks may turn out not to have been undervalued.

- **Growth Stocks Risk** – Investments in growth stocks are subject to the risks of equity securities. Growth company stocks may provide minimal dividends that could otherwise cushion stock prices in a market decline. The value of growth company stocks may rise and fall significantly based, in part, on investors' perceptions of the companies, rather than on fundamental analysis of the stocks.

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• **Large-Cap Companies Risk** – Investments in large-cap companies are subject to the risks of equity securities. Large-cap companies may underperform other segments of the market because such companies may be less responsive to competitive challenges and opportunities and may be unable to attain high growth rates during periods of economic expansion.

• **Small- and Mid-Cap Companies Risk** – Investments in small- and mid-cap companies are subject to the risks of equity securities. Investment in small- and mid-cap companies may involve greater risks than investments in securities of large-cap companies because small- and mid-cap companies generally have a limited track record. Small- and mid-cap companies often have narrower markets, more limited managerial and financial resources and a less diversified product offering than larger, more established companies. As a result of these factors, the prices of these securities can be more volatile, which may increase the volatility of the Fund's portfolio. For small-cap companies, these risks are increased.

• **Other Investment Companies or Real Estate Investment Trusts Risk** – The Fund may invest in shares of other investment companies or real estate investment trusts ("funds"). The Fund bears a proportional share of the expenses of such other funds, which are in addition to those of the Fund. For example, the Fund will bear a portion of such other funds' investment advisory fees, although the fees paid by the Fund to Crossmark will not be proportionally reduced.

• **Issuer Risk** – The value of a security may decline for a number of reasons that directly relate to the issuer, such as management performance, financial leverage and reduced demand for the issuer's goods or services.

• **Management Risk** – The Fund is subject to management risk because it is an actively managed investment portfolio. Crossmark will apply investment techniques and risk analyses in making investment decisions for the Fund, but there can be no guarantee that these will produce the desired results.

• **Concentration Policy Risk** – To the extent securities of any one industry or group of industries comprise close to 25% of the Fund, the Fund may be limited in its ability to overweight with respect to that industry or industry group, due to the Fund's fundamental policy not to concentrate in a particular industry or industry group.

• **Share Ownership Concentration Risk** – To the extent that a significant portion of the Fund's shares is held by a limited number of shareholders or their affiliates, there is a risk that the share trading activities of these shareholders could disrupt the Fund's investment strategies, which could have adverse consequences for the Fund and other shareholders. Significant shareholders of the Fund may make relatively large redemptions or purchases of Fund shares. These transactions may cause the Fund to have to sell securities or invest additional cash, as the case may be. While it is impossible to predict the overall impact of these transactions over time, there could be adverse effects on the Fund's performance to the extent that the Fund may be required to sell securities or invest cash at times when it would not otherwise do so. These transactions



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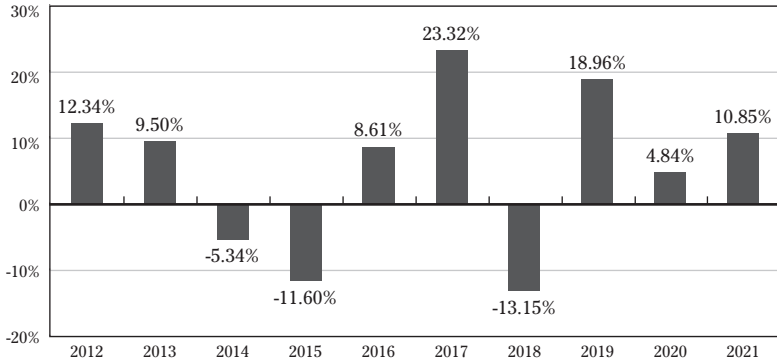
could adversely impact the Fund's liquidity, accelerate the realization of taxable income if sales of securities resulted in capital gains or other income and increase transaction costs, which may adversely affect the Fund's performance. These transactions could also adversely impact the Fund's ability to implement its investment strategies and pursue its investment objective, and, as a result, a larger portion of the Fund's assets may be held in cash or cash equivalents. In addition, large redemptions could significantly reduce the Fund's assets, which may result in an increase in the Fund's expense ratio on account of expenses being spread over a smaller asset base and/or the loss of fee breakpoints.

## **Performance**

The following bar chart and table provide some indication of the risks of investing in the Fund by showing changes in the Fund's performance from year to year and by showing how the Fund's average annual returns over different periods compare with those of a broad measure of market performance, respectively. The Fund's past performance (before and after taxes) is not necessarily an indication of how the Fund will perform in the future. The Calendar Year Total Returns bar chart shows performance of Institutional Class shares year by year for the last ten calendar years. Returns for other share classes will differ only to the extent that they have different expenses. Updated performance information is available on the Fund's website at [www.stewardfunds.com](http://www.stewardfunds.com).

## INSTITUTIONAL CLASS CALENDAR YEAR TOTAL RETURNS

### Steward International Enhanced Index Fund Year-by-year total return as of 12/31 each year (%) Institutional Class Shares



|                           |         |         |
|---------------------------|---------|---------|
| Best Quarter .....        | Q4 2020 | 17.10%  |
| Worst Quarter .....       | Q1 2020 | -26.07% |
| Year-To-Date Return ..... | Q2 2022 | -13.21% |

The following table illustrates the impact of taxes on the Fund's returns (Institutional Class is shown; after-tax returns for other share classes will differ). After-tax returns are calculated using the historical highest individual federal marginal income tax rates and do not reflect the impact of state and local taxes. After-tax returns depend on your own tax situation and may be different from those shown. This information does not apply if your Fund shares are held in a tax-advantaged account such as an individual retirement account or 401(k) plan.

| AVERAGE ANNUAL TOTAL RETURNS                                      | <i>For the periods ended<br/>December 31, 2021</i> |         |          |
|-------------------------------------------------------------------|----------------------------------------------------|---------|----------|
|                                                                   | 1 Year                                             | 5 Years | 10 Years |
| <b>Institutional Class</b>                                        |                                                    |         |          |
| Return Before Taxes                                               | 10.85%                                             | 8.17%   | 5.17%    |
| Return After Taxes on Distributions                               | 9.20%                                              | 7.40%   | 4.52%    |
| Return After Taxes on Distributions and Sale of Fund Shares       | 6.85%                                              | 6.41%   | 4.10%    |
| <b>Class A<sup>1</sup></b>                                        |                                                    |         |          |
| Return Before Taxes                                               | 4.51%                                              | 6.58%   | 4.21%    |
| <b>Index</b>                                                      |                                                    |         |          |
| S&P ADR Index (reflects no deduction for fees, expenses or taxes) | 16.01%                                             | 8.95%   | 6.70%    |

| AVERAGE ANNUAL TOTAL RETURNS                                      | <i>For the periods ended<br/>December 31, 2021</i> |                                           |
|-------------------------------------------------------------------|----------------------------------------------------|-------------------------------------------|
|                                                                   | 1 Year                                             | Since<br>Class<br>Inception<br>(12/14/17) |
| <b>Class C</b>                                                    |                                                    |                                           |
| Return Before Taxes                                               | 8.47%                                              | 3.28%                                     |
| <b>Class R6</b>                                                   |                                                    |                                           |
| Return Before Taxes                                               | 11.00%                                             | 4.44%                                     |
| <b>Index</b>                                                      |                                                    |                                           |
| S&P ADR Index (reflects no deduction for fees, expenses or taxes) | 16.01%                                             | 6.22%                                     |

<sup>1</sup> Performance information for Class A reflects a deduction of the current maximum sales charge of 5.75%. Prior to October 29, 2021, Class A was not subject to a sales charge.

## Management

Crossmark is the Fund's investment adviser. Brent Lium serves as lead portfolio manager of the Fund and Ryan Caylor and John Wolf serve as co-portfolio managers of the Fund. Mr. Lium is Managing Director – Head of Equity Investments of Crossmark and has served as a portfolio manager of the Fund since 2019. Mr. Caylor is Head of Research and a Portfolio Manager of Crossmark and has served as a portfolio manager of the Fund since 2020. Mr. Wolf is a Managing Director of Crossmark and has served as a portfolio manager of the Fund since 2004. The day-to-day management of the Fund and final decisions are carried out by Messrs. Lium and Caylor, with Mr. Wolf providing advice, support and backup. Effective December 31, 2022, Mr. Wolf will retire from Crossmark and cease to serve as a portfolio manager of the Fund.

## Minimum Investment and Eligibility Requirements

**Class A and Class C** – The minimum initial investment is \$1,000 for regular accounts and for individual retirement accounts. The minimum initial investment is waived for continuous investment plans through which at least \$50 is invested per transaction. There is no minimum for subsequent purchases.

**Class R6** – There is no minimum investment. Class R6 shares are sold only through authorized dealers that have an omnibus account in place; they are not available for purchase directly through the Fund's distributor.

**Institutional Class** – The minimum initial investment is \$100,000, except that for Charitable Trusts or Grantor Trusts for which a charitable organization serves as trustee, the minimum initial investment is \$25,000. The minimum subsequent investment is \$1,000.

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The minimum investment requirements may be waived in the case of investments through authorized dealers that have an omnibus account in place and in certain other instances as determined by Crossmark Distributors in its discretion. The Independent Directors of the Steward Funds may invest in Institutional Class shares without regard to the stated minimum investment requirements.

### **Sale of Fund Shares**

Fund shares may be redeemed on any business day through authorized dealers, or by writing the Fund's Transfer Agent at Steward Funds, c/o The Northern Trust Company, P.O. Box 4766, Chicago, IL 60680-4766. Redemptions in the amount of at least \$1,000 may be wired. You may also arrange for periodic withdrawals of at least \$50 if you have invested at least \$5,000 in the Fund.

### **Federal Income Tax Information**

The Fund intends to make distributions that may be taxed as ordinary income or capital gains.

### **Payments to Financial Intermediaries (Not Applicable to Class R6)**

If you purchase Fund shares through a broker-dealer or other financial intermediary (such as a bank), the Fund and its related companies may pay the intermediary for the sale of Fund shares and related services. These payments may create a conflict of interest by influencing the broker-dealer or other intermediary and your salesperson to recommend the Fund over another investment. Ask your salesperson or visit your financial intermediary's website for more information.

**Investment Objective:** Long-term capital appreciation.

**Fees and Expenses of the Fund**

The following table describes the fees and expenses that you may pay if you buy, hold and sell shares of the Fund. You may pay other fees, such as brokerage commissions and other fees to financial intermediaries, which are not reflected in the tables and example below.

| <b>SHAREHOLDER FEES</b><br><i>(Fees paid directly from your investment)</i>         |                    |                    |          |                     |
|-------------------------------------------------------------------------------------|--------------------|--------------------|----------|---------------------|
|                                                                                     | Class A            | Class C            | Class R6 | Institutional Class |
| Maximum sales charge (load) imposed on purchases                                    | 5.75% <sup>1</sup> | None               | None     | None                |
| Maximum deferred sales charge (CDSC) (as a percentage of redemption proceeds)       | None               | 1.00% <sup>2</sup> | None     | None                |
| Maximum sales charge (load) imposed on reinvested dividends and other distributions | None               | None               | None     | None                |
| Maximum account fee                                                                 | None               | None               | None     | None                |

| <b>ANNUAL FUND OPERATING EXPENSES</b><br><i>(Expenses that you pay each year as a percentage of the value of your investment)</i> |         |         |          |                     |
|-----------------------------------------------------------------------------------------------------------------------------------|---------|---------|----------|---------------------|
|                                                                                                                                   | Class A | Class C | Class R6 | Institutional Class |
| Management Fees                                                                                                                   | 0.50%   | 0.50%   | 0.50%    | 0.50%               |
| Distribution (Rule 12b-1) Fees                                                                                                    | 0.25%   | 1.00%   | None     | None                |
| Other Expenses <sup>3</sup>                                                                                                       | 0.39%   | 0.39%   | 0.39%    | 0.39%               |
| <b>Total Annual Fund Operating Expenses</b>                                                                                       | 1.14%   | 1.89%   | 0.89%    | 0.89%               |
| Fee Waiver and/or Expense Reimbursement <sup>4</sup>                                                                              | 0.14%   | 0.14%   | 0.24%    | 0.14%               |
| <b>Total Annual Fund Operating Expenses After Fee Waivers and Reimbursement</b>                                                   | 1.00%   | 1.75%   | 0.65%    | 0.75%               |

<sup>1</sup> Class A shares are subject to a front-end sales charge of 5.75%. You may qualify for sales charge discounts if you and your immediate family invest, or agree to invest in the future, at least \$50,000 in Class A shares in Steward Funds. More information about these and other discounts and waivers is available from your financial representative and in “Sales Charges” (p. 155) and “Sales Charge Waivers and Discounts Available Through Intermediaries” (Appendix A) in this Prospectus. Investments of \$1 million or more may be eligible to buy Class A shares without a front-end sales charge, but may be subject to a contingent deferred sales charge (CDSC) of 1.00% if redeemed within 12 months of the original purchase date.

<sup>2</sup> Class C shares are subject to a CDSC. If you redeem your shares within twelve months of purchase you will be assessed a 1.00% CDSC. Class C shares convert to Class A shares after eight years. If you purchase Class C shares through a broker-dealer or other financial intermediary (such as a bank), your intermediary may impose different conversion terms, including an earlier conversion. More information is available from your financial representative and in “Sales Charges” (p. 155) and “Sales Charge Waivers and Discounts Available Through Intermediaries” (Appendix A) in this Prospectus.

<sup>3</sup> “Other Expenses” are based on estimated amounts for the current fiscal year.

<sup>4</sup> Crossmark has contractually agreed through August 27, 2023 to waive fees and reimburse expenses to the extent that total annual fund operating expenses (excluding brokerage costs, interest, taxes, dividend expense on short positions, litigation and indemnification expenses, acquired fund fees and expenses and extraordinary expenses (as determined under generally accepted accounting principles)) exceed 1.00%, 1.75%, 0.65% and 0.75% for Class A, Class C, Class R6 and Institutional Class, respectively. If it becomes unnecessary for Crossmark to waive fees or make reimbursements, Crossmark may recapture any of its prior waivers or reimbursements for a period not to exceed three fiscal years from the fiscal year in which the waiver or reimbursement was made to the extent that such a recapture does not cause the total annual fund operating expenses (excluding brokerage costs, interest, taxes, dividend expense on short positions, litigation and indemnification expenses, acquired fund fees and expenses and extraordinary expenses (as determined under generally accepted accounting principles)) to exceed the applicable expense limitation in effect at the time of recoupment or in effect at the time of the waiver or reimbursement, whichever is lower. The agreement to waive fees and reimburse expenses may be terminated by the Board of Directors at any time and will terminate automatically upon termination of the Investment Advisory Agreement.

### Example

This example can help you compare the cost of investing in the Fund with the cost of investing in other mutual funds. It assumes:

- You invest \$10,000 for the periods shown and then redeem all of your shares at the end of those periods (except Class C is also shown assuming you kept your shares);
- Your investment has a 5% return each year; and
- The Fund’s operating expenses (including one year of capped expenses in each period) remain the same.

Although your actual costs may be higher or lower, based on these assumptions your costs would be:

|                                     | 1 Year | 3 Years |
|-------------------------------------|--------|---------|
| <b>Class A</b>                      | \$671  | \$903   |
| <b>Class C (With Redemption)</b>    | \$278  | \$580   |
| <b>Class C (Without Redemption)</b> | \$178  | \$580   |
| <b>Class R6</b>                     | \$ 66  | \$260   |
| <b>Institutional Class</b>          | \$ 77  | \$270   |

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## Portfolio Turnover

The Fund pays transaction costs, such as commissions, when it buys and sells securities (or “turns over” its portfolio). A higher portfolio turnover rate may indicate higher transaction costs and may result in higher taxes when Fund shares are held in a taxable account. These costs, which are not reflected in annual fund operating expenses or in the example, affect the Fund’s performance. For the fiscal period from November 15, 2021, the inception date of the Fund, to April 30, 2022, the Fund’s portfolio turnover rate was 35% of the average value of its portfolio.

## Principal Investment Strategies

The Fund’s principal investment strategy is to invest in a portfolio of large-cap equity securities, subject to the limitations of the Fund’s values-based screening policies (see “Values-based Screens” below). Under normal market conditions, the Fund invests at least 80% of its assets in securities of large-cap companies.\* Large-cap companies are defined by the market capitalization range of the Fund’s benchmark index from time to time. For the Fund’s current benchmark index, this market capitalization range, as of June 30, 2022, is \$327.6 million to \$2,212.8 billion. The Fund’s benchmark index is a widely recognized broad-based large-cap index and is the same index identified in the “Performance” section below. Substantially all of the equity securities in which the Fund invests will be included in the Fund’s benchmark index at the time of purchase. The Fund may invest a portion of its assets in small- and mid-cap companies. The Fund may also invest in other investment companies and real estate investment trusts.

Portfolio management will select securities using an investment process that combines quantitative techniques, fundamental analysis and risk management. Securities generally are added to the portfolio based both on security rankings provided by multi-factor quantitative models and on fundamental analysis of the securities. In addition, portfolio management will utilize risk management techniques to establish constraints on the amounts invested in individual securities and sectors. Portfolio management will generally sell a security if its model ranking declines significantly or research reveals a significant deterioration of the company’s fundamentals.

Portfolio management may consider, among other factors, a company’s valuation, financial strength, growth potential, competitive position in its industry, projected future earnings, cash flows and dividends when deciding whether to buy or sell investments. With respect to the security rankings provided by the multi-factor quantitative models, the models include a component for ranking companies using values-based characteristics to seek to identify companies that

\* The 80% is measured as of the time of investment and is applied to the value of the Fund’s net assets plus the amount of any borrowings for investment purposes. For purposes of this limit, investments include those made directly or through other investment companies that have substantially similar 80% policies. The Fund will provide shareholders with at least 60 days’ prior notice of any change in this policy.

through their activities, both externally and internally, support widely-held traditional values consistent with the values expressed in the values-based screens described below. Such values-based characteristics include, but are not limited to, companies that support respect for life, traditional family values, fair treatment of employees, respect for the environment, positive engagement with the communities in which they operate and the promotion of justice.

**Values-based Screens.** As noted above, in implementing its investment strategies, the Fund applies a set of values-based screens to use its best efforts to avoid investing in companies that are determined by Crossmark, pursuant to screening guidelines approved by the Fund's Board of Directors, 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 that are used to terminate pregnancy; (5) leasing real estate to facilities providing abortions; (6) directly engaged in scientific research using stem cells derived from human embryos, fetal tissue or human embryo cloning techniques; (7) directly involved in the production, distribution or retail of adult entertainment; or (8) directly involved in the production, distribution, retail, supply or licensing of psychoactive recreational cannabis or derivative products. Because the Fund uses its best efforts to avoid investments in companies that do not pass the values-based screening criteria, it will divest itself, in a timely manner, of securities of companies that are subsequently added to the list of prohibited companies, although the sale may be delayed if such securities are illiquid or if Crossmark determines that an immediate sale would have a negative tax or other effect on the Fund. However, the Fund may invest up to 5% of its total assets in certain collective investment vehicles or derivatives that may hold or derive value from securities issued by otherwise excluded companies.

For purposes of the alcohol, tobacco and gambling screens, material involvement means that a company derives 10% or more of its revenues from the screened activities. For purposes of the adult entertainment screen, companies directly involved in the production, distribution or retail of adult entertainment (defined as media and materials intended to appeal exclusively to the prurient interest) and companies that derive 2% or more of their revenues from the screened activities are screened. For purposes of the abortion, abortion facilities, stem cell research and cannabis screens, there is no revenue threshold; any direct involvement in the screened activities will cause a company to be screened out of the investment universe. For purposes of the abortion and abortion facilities screens, a company that is not itself directly involved in the screened activities will be screened out of the investment universe if (a) it owns 20% or more of another company that is directly participating in the screened activities, or (b) it is 50% or more owned by another company that is directly participating in the screened activities.



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## Principal Risks of Investing in the Fund

Investment in the Fund involves risk. There can be no assurance that the Fund will achieve its investment objective. You can lose money on your investment in the Fund. When you sell your Fund shares, they may be worth less than what you paid for them. The Fund, by itself, does not constitute a balanced investment program. The Fund may not achieve its objective if portfolio management's expectations regarding particular securities or markets are not met. The value of shares of the Fund will be influenced by market conditions as well as by the performance of the securities in which the Fund invests. The Fund's performance may be better or worse than that of funds with similar investment policies. The Fund's performance is also likely to be different from that of funds that use different strategies for selecting investments.

Risks of investing in the Fund include:

- **Values-based Screening Policies Risk** – 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.

- **Equity Securities Risk** – The value of equity securities will rise and fall in response to the activities of the companies that issued the securities, general market conditions and/or economic conditions. If an issuer is liquidated or declares bankruptcy, the claims of owners of the issuer's bonds will take precedence over the claims of owners of its equity securities.

- **Large-Cap Companies Risk** – Investments in large-cap companies are subject to the risks of equity securities. Large-cap companies may underperform other segments of the market because such companies may be less responsive to competitive challenges and opportunities and may be unable to attain high growth rates during periods of economic expansion.

- **Security Selection and Market Risk** – The Fund's portfolio securities may underperform the market or other funds with similar objectives. The value of the Fund's investments may also change with general market conditions.

- **Market Disruption and Geopolitical Risk** – Geopolitical and other events, including war, terrorism, economic uncertainty, trade disputes, public health crises and related geopolitical events have led, and in the future may lead, to disruptions in the U.S. and world economies and markets, which may increase financial market volatility and have significant adverse direct or indirect effects on the value of the Fund and its investments. Such events include Russia's recent military incursions in Ukraine, the pandemic of the novel coronavirus disease

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known as COVID-19, the withdrawal of the United Kingdom from the European Union (Brexit) and the ongoing trade disputes between the United States and China. Likewise, natural and environmental disasters and systemic market dislocations may be highly disruptive to economies and markets. Those events as well as other changes in foreign and domestic economic and political conditions also could adversely affect individual issuers or related groups of issuers, securities markets, interest rates, credit ratings, inflation, investor sentiment and other factors affecting the value of the Fund and its investments. Given the increasing interdependence among global economies and markets, conditions in one country, market or region might adversely affect markets, issuers and/or foreign exchange rates in other countries, including the United States. Securities and financial markets may be susceptible to market manipulation or other fraudulent trade practices, which could disrupt the orderly functioning of these markets or adversely affect the value of investments traded in these markets, including investments held by the Fund.

Russia's recent military incursions in Ukraine have led to, and may lead to, additional sanctions being levied by the United States, European Union and other countries against Russia. Russia's military incursions and the resulting sanctions could adversely affect global energy and financial markets and thus could affect the value of the Fund's investments. The extent and duration of the military action, sanctions and resulting market disruptions are impossible to predict, but could be substantial.

The COVID-19 pandemic has caused significant uncertainty, market volatility, decreased economic and other activity, increased government activity, including economic stimulus measures, and supply chain disruptions. The full effects, duration and costs of the COVID-19 pandemic are impossible to predict, and the circumstances surrounding the COVID-19 pandemic will continue to evolve, including the risk of future increased rates of infection due to low vaccination rates and/or the lack of effectiveness of current vaccines against new variants. The pandemic has affected and may continue to affect certain countries, industries, economic sectors, companies and investment products more than others, may exacerbate existing economic, political, or social tensions and may increase the probability of an economic recession or depression. The Fund and its investments may be adversely affected by the effects of the COVID-19 pandemic and the pandemic may result in the Fund and its service providers experiencing operational difficulties in coordinating a remote workforce and implementing their business continuity plans, among others.

Market disruptions could cause the Fund to lose money, experience significant redemptions and encounter operational difficulties. Although multiple asset classes may be affected by a market disruption, the duration and effects may not be the same for all types of assets.

• **Inflation Risk** – Inflation risk is the risk that the real value of certain assets or real income from investments (the value of such assets or income after accounting for inflation) will be less in the future as inflation decreases the value

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of money. Inflation, and investors' expectation of future inflation, can impact the current value of the Fund's portfolio, resulting in lower asset values and losses to shareholders. The risk may be elevated compared to historical market conditions because of recent monetary policy measures and the current interest rate environment.

- **Issuer Risk** – The value of a security may decline for a number of reasons that directly relate to the issuer, such as management performance, financial leverage and reduced demand for the issuer's goods or services.

- **Management Risk** – The Fund is subject to management risk because it is an actively managed investment portfolio. Crossmark will apply investment techniques and risk analyses in making investment decisions for the Fund, but there can be no guarantee that these will produce the desired results.

- **Investment Strategy Risk** – Proprietary and third party data and systems are utilized to support decision making by portfolio management for the Fund. Data imprecision, software or other technology malfunctions, programming inaccuracies and similar circumstances may impair the performance of these systems, which may negatively affect Fund performance. Furthermore, there can be no assurance that the quantitative models used in managing the Fund will perform as anticipated or enable the Fund to achieve its objective.

- **Values-based Investing Risk** – When portfolio management considers values-based characteristics when making investment decisions, there is a risk that the Fund may forgo otherwise attractive investment opportunities or increase or decrease its exposure to certain types of issuers and, therefore, may underperform funds that do not consider the same or any values-based characteristics. Additionally, investors can differ in their views of what constitutes positive values-based characteristics. As a result, the Fund may invest in issuers that do not reflect the beliefs and values of any particular investor.

- **Small- and Mid-Cap Companies Risk** – Investments in small- and mid-cap companies are subject to the risks of equity securities. Investment in small- and mid-cap companies may involve greater risks than investments in securities of large-cap companies because small- and mid-cap companies generally have a limited track record. Small- and mid-cap companies often have narrower markets, more limited managerial and financial resources and a less diversified product offering than larger, more established companies. As a result of these factors, the prices of these securities can be more volatile, which may increase the volatility of the Fund's portfolio. For small-cap companies, these risks are increased.

- **Other Investment Companies or Real Estate Investment Trusts Risk** – The Fund may invest in shares of other investment companies or real estate investment trusts ("funds"). The Fund bears a proportional share of the expenses of such other funds, which are in addition to those of the Fund. For example, the Fund will bear a portion of such other funds' investment advisory fees, although the fees paid by the Fund to Crossmark will not be proportionally reduced.

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• **Concentration Policy Risk** – To the extent securities of any one industry or group of industries comprise close to 25% of the Fund, the Fund may be limited in its ability to overweight with respect to that industry or industry group, due to the Fund’s fundamental policy not to concentrate in a particular industry or industry group.

• **Share Ownership Concentration Risk** – To the extent that a significant portion of the Fund’s shares is held by a limited number of shareholders or their affiliates, there is a risk that the share trading activities of these shareholders could disrupt the Fund’s investment strategies, which could have adverse consequences for the Fund and other shareholders. Significant shareholders of the Fund may make relatively large redemptions or purchases of Fund shares. These transactions may cause the Fund to have to sell securities or invest additional cash, as the case may be. While it is impossible to predict the overall impact of these transactions over time, there could be adverse effects on the Fund’s performance to the extent that the Fund may be required to sell securities or invest cash at times when it would not otherwise do so. These transactions could adversely impact the Fund’s liquidity, accelerate the realization of taxable income if sales of securities resulted in capital gains or other income and increase transaction costs, which may adversely affect the Fund’s performance. These transactions could also adversely impact the Fund’s ability to implement its investment strategies and pursue its investment objective, and, as a result, a larger portion of the Fund’s assets may be held in cash or cash equivalents. In addition, large redemptions could significantly reduce the Fund’s assets, which may result in an increase in the Fund’s expense ratio on account of expenses being spread over a smaller asset base and/or the loss of fee breakpoints.

## **Performance**

The performance information for the Fund is not provided because the Fund does not have a full calendar year of performance as of the date of this Prospectus. When available, performance information will be accessible on the Fund’s website at [www.stewardfunds.com](http://www.stewardfunds.com) or by calling 1-888-845-6910. In addition, the performance information will include the returns of a benchmark index, the Russell 1000<sup>®</sup> Index. Past performance is not an indication of how the Fund will perform in the future.

## **Management**

Crossmark is the Fund’s investment adviser. Robert Doll serves as lead portfolio manager of the Fund and Ryan Caylor serves as co-portfolio manager of the Fund. Mr. Doll is Chief Investment Officer of Crossmark and has served as a portfolio manager of the Fund since November 15, 2021, the Fund’s inception date. Mr. Caylor is Head of Research and a Portfolio Manager of Crossmark and has served as a portfolio manager of the Fund since November 15, 2021, the Fund’s inception date.

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## **Minimum Investment and Eligibility Requirements**

**Class A and Class C** – The minimum initial investment is \$1,000 for regular accounts and for individual retirement accounts. The minimum initial investment is waived for continuous investment plans through which at least \$50 is invested per transaction. There is no minimum for subsequent purchases. *Class C shares of the Fund are not currently available for purchase.*

**Class R6** – There is no minimum investment. Class R6 shares are sold only through authorized dealers that have an omnibus account in place; they are not available for purchase directly through the Fund's distributor. *Class R6 shares of the Fund are not currently available for purchase.*

**Institutional Class** – The minimum initial investment is \$100,000, except that for Charitable Trusts or Grantor Trusts for which a charitable organization serves as trustee, the minimum initial investment is \$25,000. The minimum subsequent investment is \$1,000.

The minimum investment requirements may be waived in the case of investments through authorized dealers that have an omnibus account in place and in certain other instances as determined by Crossmark Distributors in its discretion. The Independent Directors of the Steward Funds may invest in Institutional Class shares without regard to the stated minimum investment requirements.

## **Sale of Fund Shares**

Fund shares may be redeemed on any business day through authorized dealers, or by writing the Fund's Transfer Agent at Steward Funds, c/o The Northern Trust Company, P.O. Box 4766, Chicago, IL 60680-4766. Redemptions in the amount of at least \$1,000 may be wired. You may also arrange for periodic withdrawals of at least \$50 if you have invested at least \$5,000 in the Fund.

## **Federal Income Tax Information**

The Fund intends to make distributions that may be taxed as ordinary income or capital gains.

## **Payments to Financial Intermediaries**

If you purchase Fund shares through a broker-dealer or other financial intermediary (such as a bank), the Fund and its related companies may pay the intermediary for the sale of Fund shares and related services. These payments may create a conflict of interest by influencing the broker-dealer or other intermediary and your salesperson to recommend the Fund over another investment. Ask your salesperson or visit your financial intermediary's website for more information.

**Investment Objective:** Long-term capital appreciation.

**Fees and Expenses of the Fund**

The following table describes the fees and expenses that you may pay if you buy, hold and sell shares of the Fund. You may pay other fees, such as brokerage commissions and other fees to financial intermediaries, which are not reflected in the tables and example below.

| <b>SHAREHOLDER FEES</b><br><i>(Fees paid directly from your investment)</i>         |                    |                    |          |                     |
|-------------------------------------------------------------------------------------|--------------------|--------------------|----------|---------------------|
|                                                                                     | Class A            | Class C            | Class R6 | Institutional Class |
| Maximum sales charge (load) imposed on purchases                                    | 5.75% <sup>1</sup> | None               | None     | None                |
| Maximum deferred sales charge (CDSC) (as a percentage of redemption proceeds)       | None               | 1.00% <sup>2</sup> | None     | None                |
| Maximum sales charge (load) imposed on reinvested dividends and other distributions | None               | None               | None     | None                |
| Maximum account fee                                                                 | None               | None               | None     | None                |

| <b>ANNUAL FUND OPERATING EXPENSES</b><br><i>(Expenses that you pay each year as a percentage of the value of your investment)</i> |         |         |          |                     |
|-----------------------------------------------------------------------------------------------------------------------------------|---------|---------|----------|---------------------|
|                                                                                                                                   | Class A | Class C | Class R6 | Institutional Class |
| Management Fees                                                                                                                   | 0.50%   | 0.50%   | 0.50%    | 0.50%               |
| Distribution (Rule 12b-1) Fees                                                                                                    | 0.25%   | 1.00%   | None     | None                |
| Other Expenses <sup>3</sup>                                                                                                       | 0.49%   | 0.49%   | 0.49%    | 0.49%               |
| <b>Total Annual Fund Operating Expenses</b>                                                                                       | 1.24%   | 1.99%   | 0.99%    | 0.99%               |
| Fee Waiver and/or Expense Reimbursement <sup>4</sup>                                                                              | 0.24%   | 0.24%   | 0.34%    | 0.24%               |
| <b>Total Annual Fund Operating Expenses After Fee Waivers and Reimbursement</b>                                                   | 1.00%   | 1.75%   | 0.65%    | 0.75%               |

<sup>1</sup> Class A shares are subject to a front-end sales charge of 5.75%. You may qualify for sales charge discounts if you and your immediate family invest, or agree to invest in the future, at least \$50,000 in Class A shares in Steward Funds. More information about these and other discounts and waivers is available from your financial representative and in “Sales Charges” (p. 155) and “Sales Charge Waivers and Discounts Available Through Intermediaries” (Appendix A) in this Prospectus. Investments of \$1 million or more may be eligible to buy Class A shares without a front-end sales charge, but may be subject to a contingent deferred sales charge (CDSC) of 1.00% if redeemed within 12 months of the original purchase date.

<sup>2</sup> Class C shares are subject to a CDSC. If you redeem your shares within twelve months of purchase you will be assessed a 1.00% CDSC. Class C shares convert to Class A shares after eight years. If you purchase Class C shares through a broker-dealer or other financial intermediary (such as a bank), your intermediary may impose different conversion terms, including an earlier conversion. More information is available from your financial representative and in “Sales Charges” (p. 155) and “Sales Charge Waivers and Discounts Available Through Intermediaries” (Appendix A) in this Prospectus.

<sup>3</sup> “Other Expenses” are based on estimated amounts for the current fiscal year.

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## Example

This example can help you compare the cost of investing in the Fund with the cost of investing in other mutual funds. It assumes:

- You invest \$10,000 for the periods shown and then redeem all of your shares at the end of those periods (except Class C is also shown assuming you kept your shares);
- Your investment has a 5% return each year; and
- The Fund’s operating expenses (including one year of capped expenses in each period) remain the same.

Although your actual costs may be higher or lower, based on these assumptions your costs would be:

|                                     | 1 Year | 3 Years |
|-------------------------------------|--------|---------|
| <b>Class A</b>                      | \$671  | \$923   |
| <b>Class C (With Redemption)</b>    | \$278  | \$601   |
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| <b>Class R6</b>                     | \$ 66  | \$281   |
| <b>Institutional Class</b>          | \$ 77  | \$291   |

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## Portfolio Turnover

The Fund pays transaction costs, such as commissions, when it buys and sells securities (or “turns over” its portfolio). A higher portfolio turnover rate may indicate higher transaction costs and may result in higher taxes when Fund shares are held in a taxable account. These costs, which are not reflected in annual fund operating expenses or in the example, affect the Fund’s performance. For the fiscal period from November 15, 2021, the inception date of the Fund, to April 30, 2022, the Fund’s portfolio turnover rate was 37% of the average value of its portfolio.

## Principal Investment Strategies

The Fund’s principal investment strategy is to invest in a portfolio of large-cap growth securities, subject to the limitations of the Fund’s values-based screening policies (see “Values-based Screens” below). Under normal market conditions, the Fund invests at least 80% of its assets in securities of large-cap companies.\* Large-cap companies are defined by the market capitalization range of the Fund’s benchmark index from time to time. For the Fund’s current benchmark index, this market capitalization range, as of June 30, 2022, is \$327.6 million to \$2,212.8 billion. The Fund’s benchmark index is a widely recognized broad-based large-cap growth index and is the same index identified in the “Performance” section below. Substantially all of the equity securities in which the Fund invests will be included in the Fund’s benchmark index at the time of purchase. The Fund may invest a portion of its assets in small- and mid-cap companies. The Fund may also invest in other investment companies and real estate investment trusts.

The Fund invests primarily in securities that are considered by portfolio management to have potential for earnings or revenue growth. Portfolio management will select securities using an investment process that combines quantitative techniques, fundamental analysis and risk management. Securities generally are added to the portfolio based both on security rankings provided by multi-factor quantitative models and on fundamental analysis of the securities. In addition, portfolio management will utilize risk management techniques to establish constraints on the amounts invested in individual securities and sectors. Portfolio management will generally sell a security if its model ranking declines significantly or research reveals a significant deterioration of the company’s fundamentals.

Portfolio management may consider, among other factors, a company’s valuation, financial strength, growth potential, competitive position in its industry, projected future earnings, cash flows and dividends when deciding whether to

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buy or sell investments. With respect to the security rankings provided by the multi-factor quantitative models, the models include a component for ranking companies using values-based characteristics to seek to identify companies that through their activities, both externally and internally, support widely-held traditional values consistent with the values expressed in the values-based screens described below. Such values-based characteristics include, but are not limited to, companies that support respect for life, traditional family values, fair treatment of employees, respect for the environment, positive engagement with the communities in which they operate and the promotion of justice.

**Values-based Screens.** As noted above, in implementing its investment strategies, the Fund applies a set of values-based screens to use its best efforts to avoid investing in companies that are determined by Crossmark, pursuant to screening guidelines approved by the Fund's Board of Directors, 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 that are used to terminate pregnancy; (5) leasing real estate to facilities providing abortions; (6) directly engaged in scientific research using stem cells derived from human embryos, fetal tissue or human embryo cloning techniques; (7) directly involved in the production, distribution or retail of adult entertainment; or (8) directly involved in the production, distribution, retail, supply or licensing of psychoactive recreational cannabis or derivative products. Because the Fund uses its best efforts to avoid investments in companies that do not pass the values-based screening criteria, it will divest itself, in a timely manner, of securities of companies that are subsequently added to the list of prohibited companies, although the sale may be delayed if such securities are illiquid or if Crossmark determines that an immediate sale would have a negative tax or other effect on the Fund. However, the Fund may invest up to 5% of its total assets in certain collective investment vehicles or derivatives that may hold or derive value from securities issued by otherwise excluded companies.

For purposes of the alcohol, tobacco and gambling screens, material involvement means that a company derives 10% or more of its revenues from the screened activities. For purposes of the adult entertainment screen, companies directly involved in the production, distribution or retail of adult entertainment (defined as media and materials intended to appeal exclusively to the prurient interest) and companies that derive 2% or more of their revenues from the screened activities are screened. For purposes of the abortion, abortion facilities, stem cell research and cannabis screens, there is no revenue threshold; any direct involvement in the screened activities will cause a company to be screened out of the investment universe. For purposes of the abortion and abortion facilities screens, a company that is not itself directly involved in the screened activities

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will be screened out of the investment universe if (a) it owns 20% or more of another company that is directly participating in the screened activities, or (b) it is 50% or more owned by another company that is directly participating in the screened activities.

## **Principal Risks of Investing in the Fund**

Investment in the Fund involves risk. There can be no assurance that the Fund will achieve its investment objective. You can lose money on your investment in the Fund. When you sell your Fund shares, they may be worth less than what you paid for them. The Fund, by itself, does not constitute a balanced investment program. The Fund may not achieve its objective if portfolio management's expectations regarding particular securities or markets are not met. The value of shares of the Fund will be influenced by market conditions as well as by the performance of the securities in which the Fund invests. The Fund's performance may be better or worse than that of funds with similar investment policies. The Fund's performance is also likely to be different from that of funds that use different strategies for selecting investments.

Risks of investing in the Fund include:

- **Values-based Screening Policies Risk** – 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.

- **Equity Securities Risk** – The value of equity securities will rise and fall in response to the activities of the companies that issued the securities, general market conditions and/or economic conditions. If an issuer is liquidated or declares bankruptcy, the claims of owners of the issuer's bonds will take precedence over the claims of owners of its equity securities.

- **Large-Cap Companies Risk** – Investments in large-cap companies are subject to the risks of equity securities. Large-cap companies may underperform other segments of the market because such companies may be less responsive to competitive challenges and opportunities and may be unable to attain high growth rates during periods of economic expansion.

- **Growth Stocks Risk** – Investments in growth stocks are subject to the risks of equity securities. Growth company stocks may provide minimal dividends that could otherwise cushion stock prices in a market decline. The value of growth company stocks may rise and fall significantly based, in part, on investors' perceptions of the companies, rather than on fundamental analysis of the stocks.

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• **Security Selection and Market Risk** – The Fund’s portfolio securities may underperform the market or other funds with similar objectives. The value of the Fund’s investments may also change with general market conditions.

• **Market Disruption and Geopolitical Risk** – Geopolitical and other events, including war, terrorism, economic uncertainty, trade disputes, public health crises and related geopolitical events have led, and in the future may lead, to disruptions in the U.S. and world economies and markets, which may increase financial market volatility and have significant adverse direct or indirect effects on the value of the Fund and its investments. Such events include Russia’s recent military incursions in Ukraine, the pandemic of the novel coronavirus disease known as COVID-19, the withdrawal of the United Kingdom from the European Union (Brexit) and the ongoing trade disputes between the United States and China. Likewise, natural and environmental disasters and systemic market dislocations may be highly disruptive to economies and markets. Those events as well as other changes in foreign and domestic economic and political conditions also could adversely affect individual issuers or related groups of issuers, securities markets, interest rates, credit ratings, inflation, investor sentiment and other factors affecting the value of the Fund and its investments. Given the increasing interdependence among global economies and markets, conditions in one country, market or region might adversely affect markets, issuers and/or foreign exchange rates in other countries, including the United States. Securities and financial markets may be susceptible to market manipulation or other fraudulent trade practices, which could disrupt the orderly functioning of these markets or adversely affect the value of investments traded in these markets, including investments held by the Fund.

Russia’s recent military incursions in Ukraine have led to, and may lead to, additional sanctions being levied by the United States, European Union and other countries against Russia. Russia’s military incursions and the resulting sanctions could adversely affect global energy and financial markets and thus could affect the value of the Fund’s investments. The extent and duration of the military action, sanctions and resulting market disruptions are impossible to predict, but could be substantial.

The COVID-19 pandemic has caused significant uncertainty, market volatility, decreased economic and other activity, increased government activity, including economic stimulus measures, and supply chain disruptions. The full effects, duration and costs of the COVID-19 pandemic are impossible to predict, and the circumstances surrounding the COVID-19 pandemic will continue to evolve, including the risk of future increased rates of infection due to low vaccination rates and/or the lack of effectiveness of current vaccines against new variants. The pandemic has affected and may continue to affect certain countries, industries, economic sectors, companies and investment products more than others, may exacerbate existing economic, political, or social tensions and may increase the probability of an economic recession or depression. The Fund and its investments may be adversely affected by the effects of the COVID-19

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pandemic and the pandemic may result in the Fund and its service providers experiencing operational difficulties in coordinating a remote workforce and implementing their business continuity plans, among others.

Market disruptions could cause the Fund to lose money, experience significant redemptions and encounter operational difficulties. Although multiple asset classes may be affected by a market disruption, the duration and effects may not be the same for all types of assets.

- **Inflation Risk** – Inflation risk is the risk that the real value of certain assets or real income from investments (the value of such assets or income after accounting for inflation) will be less in the future as inflation decreases the value of money. Inflation, and investors' expectation of future inflation, can impact the current value of the Fund's portfolio, resulting in lower asset values and losses to shareholders. The risk may be elevated compared to historical market conditions because of recent monetary policy measures and the current interest rate environment.

- **Issuer Risk** – The value of a security may decline for a number of reasons that directly relate to the issuer, such as management performance, financial leverage and reduced demand for the issuer's goods or services.

- **Management Risk** – The Fund is subject to management risk because it is an actively managed investment portfolio. Crossmark will apply investment techniques and risk analyses in making investment decisions for the Fund, but there can be no guarantee that these will produce the desired results.

- **Investment Strategy Risk** – Proprietary and third party data and systems are utilized to support decision making by portfolio management for the Fund. Data imprecision, software or other technology malfunctions, programming inaccuracies and similar circumstances may impair the performance of these systems, which may negatively affect Fund performance. Furthermore, there can be no assurance that the quantitative models used in managing the Fund will perform as anticipated or enable the Fund to achieve its objective.

- **Values-based Investing Risk** – When portfolio management considers values-based characteristics when making investment decisions, there is a risk that the Fund may forgo otherwise attractive investment opportunities or increase or decrease its exposure to certain types of issuers and, therefore, may underperform funds that do not consider the same or any values-based characteristics. Additionally, investors can differ in their views of what constitutes positive values-based characteristics. As a result, the Fund may invest in issuers that do not reflect the beliefs and values of any particular investor.

- **Small and Mid-Cap Companies Risk** – Investments in small- and mid-cap companies are subject to the risks of equity securities. Investment in small- and mid-cap companies may involve greater risks than investments in securities of large-cap companies because mid-cap companies generally have a limited track record. Small- and mid-cap companies often have narrower markets, more limited

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managerial and financial resources and a less diversified product offering than larger, more established companies. As a result of these factors, the prices of these securities can be more volatile, which may increase the volatility of the Fund's portfolio. For small-cap companies, these risks are increased.

• **Other Investment Companies or Real Estate Investment Trusts Risk** – The Fund may invest in shares of other investment companies or real estate investment trusts (“funds”). The Fund bears a proportional share of the expenses of such other funds, which are in addition to those of the Fund. For example, the Fund will bear a portion of such other funds' investment advisory fees, although the fees paid by the Fund to Crossmark will not be proportionally reduced.

• **Concentration Policy Risk** – To the extent securities of any one industry or group of industries comprise close to 25% of the Fund, the Fund may be limited in its ability to overweight with respect to that industry or industry group, due to the Fund's fundamental policy not to concentrate in a particular industry or industry group.

• **Share Ownership Concentration Risk** – To the extent that a significant portion of the Fund's shares is held by a limited number of shareholders or their affiliates, there is a risk that the share trading activities of these shareholders could disrupt the Fund's investment strategies, which could have adverse consequences for the Fund and other shareholders. Significant shareholders of the Fund may make relatively large redemptions or purchases of Fund shares. These transactions may cause the Fund to have to sell securities or invest additional cash, as the case may be. While it is impossible to predict the overall impact of these transactions over time, there could be adverse effects on the Fund's performance to the extent that the Fund may be required to sell securities or invest cash at times when it would not otherwise do so. These transactions could adversely impact the Fund's liquidity, accelerate the realization of taxable income if sales of securities resulted in capital gains or other income and increase transaction costs, which may adversely affect the Fund's performance. These transactions could also adversely impact the Fund's ability to implement its investment strategies and pursue its investment objective, and, as a result, a larger portion of the Fund's assets may be held in cash or cash equivalents. In addition, large redemptions could significantly reduce the Fund's assets, which may result in an increase in the Fund's expense ratio on account of expenses being spread over a smaller asset base and/or the loss of fee breakpoints.

## **Performance**

The performance information for the Fund is not provided because the Fund does not have a full calendar year of performance as of the date of this Prospectus. When available, performance information will be accessible on the Fund's website at [www.stewardfunds.com](http://www.stewardfunds.com) or by calling 1-888-845-6910. In addition, the performance information will include the returns of a benchmark index, the Russell 1000<sup>®</sup> Growth Index. Past performance is not an indication of how the Fund will perform in the future.

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## Management

Crossmark is the Fund's investment adviser. Robert Doll serves as lead portfolio manager of the Fund and Ryan Caylor serves as co-portfolio manager of the Fund. Mr. Doll is Chief Investment Officer of Crossmark and has served as a portfolio manager of the Fund since November 15, 2021, the Fund's inception date. Mr. Caylor is Head of Research and a Portfolio Manager of Crossmark and has served as a portfolio manager of the Fund since November 15, 2021, the Fund's inception date.

## Minimum Investment and Eligibility Requirements

**Class A and Class C** – The minimum initial investment is \$1,000 for regular accounts and for individual retirement accounts. The minimum initial investment is waived for continuous investment plans through which at least \$50 is invested per transaction. There is no minimum for subsequent purchases. *Class C shares of the Fund are not currently available for purchase.*

**Class R6** – There is no minimum investment. Class R6 shares are sold only through authorized dealers that have an omnibus account in place; they are not available for purchase directly through the Fund's distributor. *Class R6 shares of the Fund are not currently available for purchase.*

**Institutional Class** – The minimum initial investment is \$100,000, except that for Charitable Trusts or Grantor Trusts for which a charitable organization serves as trustee, the minimum initial investment is \$25,000. The minimum subsequent investment is \$1,000.

The minimum investment requirements may be waived in the case of investments through authorized dealers that have an omnibus account in place and in certain other instances as determined by Crossmark Distributors in its discretion. The Independent Directors of the Steward Funds may invest in Institutional Class shares without regard to the stated minimum investment requirements.

## Sale of Fund Shares

Fund shares may be redeemed on any business day through authorized dealers, or by writing the Fund's Transfer Agent at Steward Funds, c/o The Northern Trust Company, P.O. Box 4766, Chicago, IL 60680-4766. Redemptions in the amount of at least \$1,000 may be wired. You may also arrange for periodic withdrawals of at least \$50 if you have invested at least \$5,000 in the Fund.

## Federal Income Tax Information

The Fund intends to make distributions that may be taxed as ordinary income or capital gains.

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## **Payments to Financial Intermediaries**

If you purchase Fund shares through a broker-dealer or other financial intermediary (such as a bank), the Fund and its related companies may pay the intermediary for the sale of Fund shares and related services. These payments may create a conflict of interest by influencing the broker-dealer or other intermediary and your salesperson to recommend the Fund over another investment. Ask your salesperson or visit your financial intermediary's website for more information.

**Investment Objective:** Long-term capital appreciation.

### Fees and Expenses of the Fund

The following table describes the fees and expenses that you may pay if you buy, hold and sell shares of the Fund. You may pay other fees, such as brokerage commissions and other fees to financial intermediaries, which are not reflected in the tables and example below.

| <b>SHAREHOLDER FEES</b><br><i>(Fees paid directly from your investment)</i>         |                    |                    |          |                     |
|-------------------------------------------------------------------------------------|--------------------|--------------------|----------|---------------------|
|                                                                                     | Class A            | Class C            | Class R6 | Institutional Class |
| Maximum sales charge (load) imposed on purchases                                    | 5.75% <sup>1</sup> | None               | None     | None                |
| Maximum deferred sales charge (CDSC) (as a percentage of redemption proceeds)       | None               | 1.00% <sup>2</sup> | None     | None                |
| Maximum sales charge (load) imposed on reinvested dividends and other distributions | None               | None               | None     | None                |
| Maximum account fee                                                                 | None               | None               | None     | None                |

| <b>ANNUAL FUND OPERATING EXPENSES</b><br><i>(Expenses that you pay each year as a percentage of the value of your investment)</i> |         |         |          |                     |
|-----------------------------------------------------------------------------------------------------------------------------------|---------|---------|----------|---------------------|
|                                                                                                                                   | Class A | Class C | Class R6 | Institutional Class |
| Management Fees                                                                                                                   | 0.50%   | 0.50%   | 0.50%    | 0.50%               |
| Distribution (Rule 12b-1) Fees                                                                                                    | 0.25%   | 1.00%   | None     | None                |
| Other Expenses <sup>3</sup>                                                                                                       | 0.41%   | 0.41%   | 0.41%    | 0.41%               |
| <b>Total Annual Fund Operating Expenses</b>                                                                                       | 1.16%   | 1.91%   | 0.91%    | 0.91%               |
| Fee Waiver and/or Expense Reimbursement <sup>4</sup>                                                                              | 0.16%   | 0.16%   | 0.26%    | 0.16%               |
| <b>Total Annual Fund Operating Expenses After Fee Waivers and Reimbursement</b>                                                   | 1.00%   | 1.75%   | 0.65%    | 0.75%               |

<sup>1</sup> Class A shares are subject to a front-end sales charge of 5.75%. You may qualify for sales charge discounts if you and your immediate family invest, or agree to invest in the future, at least \$50,000 in Class A shares in Steward Funds. More information about these and other discounts and waivers is available from your financial representative and in "Sales Charges" (p. 155) and "Sales Charge Waivers and Discounts Available Through Intermediaries" (Appendix A) in this Prospectus. Investments of \$1 million or more may



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be eligible to buy Class A shares without a front-end sales charge, but may be subject to a contingent deferred sales charge (CDSC) of 1.00% if redeemed within 12 months of the original purchase date.

- <sup>2</sup> Class C shares are subject to a CDSC. If you redeem your shares within twelve months of purchase you will be assessed a 1.00% CDSC. Class C shares convert to Class A shares after eight years. If you purchase Class C shares through a broker-dealer or other financial intermediary (such as a bank), your intermediary may impose different conversion terms, including an earlier conversion. More information is available from your financial representative and in “Sales Charges” (p. 155) and “Sales Charge Waivers and Discounts Available Through Intermediaries” (Appendix A) in this Prospectus.
- <sup>3</sup> “Other Expenses” are based on estimated amounts for the current fiscal year.
- <sup>4</sup> Crossmark has contractually agreed through August 27, 2023 to waive fees and reimburse expenses to the extent that total annual fund operating expenses (excluding brokerage costs, interest, taxes, dividend expense on short positions, litigation and indemnification expenses, acquired fund fees and expenses and extraordinary expenses (as determined under generally accepted accounting principles)) exceed 1.00%, 1.75%, 0.65% and 0.75% for Class A, Class C, Class R6 and Institutional Class, respectively. If it becomes unnecessary for Crossmark to waive fees or make reimbursements, Crossmark may recapture any of its prior waivers or reimbursements for a period not to exceed three fiscal years from the fiscal year in which the waiver or reimbursement was made to the extent that such a recapture does not cause the total annual fund operating expenses (excluding brokerage costs, interest, taxes, dividend expense on short positions, litigation and indemnification expenses, acquired fund fees and expenses and extraordinary expenses (as determined under generally accepted accounting principles)) to exceed the applicable expense limitation in effect at the time of recoupment or in effect at the time of the waiver or reimbursement, whichever is lower. The agreement to waive fees and reimburse expenses may be terminated by the Board of Directors at any time and will terminate automatically upon termination of the Investment Advisory Agreement.

## Example

This example can help you compare the cost of investing in the Fund with the cost of investing in other mutual funds. It assumes:

- You invest \$10,000 for the periods shown and then redeem all of your shares at the end of those periods (except Class C is also shown assuming you kept your shares);
- Your investment has a 5% return each year; and
- The Fund’s operating expenses (including one year of capped expenses in each period) remain the same.

Although your actual costs may be higher or lower, based on these assumptions your costs would be:

|                                     | 1 Year | 3 Years |
|-------------------------------------|--------|---------|
| <b>Class A</b>                      | \$671  | \$907   |
| <b>Class C (With Redemption)</b>    | \$278  | \$585   |
| <b>Class C (Without Redemption)</b> | \$178  | \$585   |
| <b>Class R6</b>                     | \$ 66  | \$264   |
| <b>Institutional Class</b>          | \$ 77  | \$274   |

### **Portfolio Turnover**

The Fund pays transaction costs, such as commissions, when it buys and sells securities (or “turns over” its portfolio). A higher portfolio turnover rate may indicate higher transaction costs and may result in higher taxes when Fund shares are held in a taxable account. These costs, which are not reflected in annual fund operating expenses or in the example, affect the Fund’s performance. For the fiscal period from November 15, 2021, the inception date of the Fund, to April 30, 2022, the Fund’s portfolio turnover rate was 62% of the average value of its portfolio.

### **Principal Investment Strategies**

The Fund’s principal investment strategy is to invest in a portfolio of large-cap value securities, subject to the limitations of the Fund’s values-based screening policies (see “Values-based Screens” below). Under normal market conditions, the Fund invests at least 80% of its assets in securities of large-cap companies.\* Large-cap companies are defined by the market capitalization range of the Fund’s benchmark index from time to time. For the Fund’s current benchmark index, this market capitalization range, as of June 30, 2022, is \$327.6 million to \$1,437.6 billion. The Fund’s benchmark index is a widely recognized broad-based large-cap value index and is the same index identified in the “Performance” section below. Substantially all of the equity securities in which the Fund invests will be included in the Fund’s benchmark index at the time of purchase. The Fund may invest a portion of its assets in small- and mid-cap companies. The Fund may also invest in other investment companies and real estate investment trusts.

The Fund invests primarily in securities that are considered by portfolio management to be undervalued with good prospects for capital appreciation. Portfolio management will select securities using an investment process that

\* The 80% is measured as of the time of investment and is applied to the value of the Fund’s net assets plus the amount of any borrowings for investment purposes. For purposes of this limit, investments include those made directly or through other investment companies that have substantially similar 80% policies. The Fund will provide shareholders with at least 60 days’ prior notice of any change in this policy.

combines quantitative techniques, fundamental analysis and risk management. Securities generally are added to the portfolio based both on security rankings provided by multi-factor quantitative models and on fundamental analysis of the securities. In addition, portfolio management will utilize risk management techniques to establish constraints on the amounts invested in individual securities and sectors. Portfolio management will generally sell a security if its model ranking declines significantly or research reveals a significant deterioration of the company's fundamentals.

Portfolio management may consider, among other factors, a company's valuation, financial strength, growth potential, competitive position in its industry, projected future earnings, cash flows and dividends when deciding whether to buy or sell investments. With respect to the security rankings provided by the multi-factor quantitative models, the models include a component for ranking companies using values-based characteristics to seek to identify companies that through their activities, both externally and internally, support widely-held traditional values consistent with the values expressed in the values-based screens described below. Such values-based characteristics include, but are not limited to, companies that support respect for life, traditional family values, fair treatment of employees, respect for the environment, positive engagement with the communities in which they operate and the promotion of justice.

**Values-based Screens.** As noted above, in implementing its investment strategies, the Fund applies a set of values-based screens to use its best efforts to avoid investing in companies that are determined by Crossmark, pursuant to screening guidelines approved by the Fund's Board of Directors, 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 that are used to terminate pregnancy; (5) leasing real estate to facilities providing abortions; (6) directly engaged in scientific research using stem cells derived from human embryos, fetal tissue or human embryo cloning techniques; (7) directly involved in the production, distribution or retail of adult entertainment; or (8) directly involved in the production, distribution, retail, supply or licensing of psychoactive recreational cannabis or derivative products. Because the Fund uses its best efforts to avoid investments in companies that do not pass the values-based screening criteria, it will divest itself, in a timely manner, of securities of companies that are subsequently added to the list of prohibited companies, although the sale may be delayed if such securities are illiquid or if Crossmark determines that an immediate sale would have a negative tax or other effect on the Fund. However, the Fund may invest up to 5% of its total assets in certain collective investment vehicles or derivatives that may hold or derive value from securities issued by otherwise excluded companies.

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For purposes of the alcohol, tobacco and gambling screens, material involvement means that a company derives 10% or more of its revenues from the screened activities. For purposes of the adult entertainment screen, companies directly involved in the production, distribution or retail of adult entertainment (defined as media and materials intended to appeal exclusively to the prurient interest) and companies that derive 2% or more of their revenues from the screened activities are screened. For purposes of the abortion, abortion facilities, stem cell research and cannabis screens, there is no revenue threshold; any direct involvement in the screened activities will cause a company to be screened out of the investment universe. For purposes of the abortion and abortion facilities screens, a company that is not itself directly involved in the screened activities will be screened out of the investment universe if (a) it owns 20% or more of another company that is directly participating in the screened activities, or (b) it is 50% or more owned by another company that is directly participating in the screened activities.

### **Principal Risks of Investing in the Fund**

Investment in the Fund involves risk. There can be no assurance that the Fund will achieve its investment objective. You can lose money on your investment in the Fund. When you sell your Fund shares, they may be worth less than what you paid for them. The Fund, by itself, does not constitute a balanced investment program. The Fund may not achieve its objective if portfolio management's expectations regarding particular securities or markets are not met. The value of shares of the Fund will be influenced by market conditions as well as by the performance of the securities in which the Fund invests. The Fund's performance may be better or worse than that of funds with similar investment policies. The Fund's performance is also likely to be different from that of funds that use different strategies for selecting investments.

Risks of investing in the Fund include:

- **Values-based Screening Policies Risk** – 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.

- **Equity Securities Risk** – The value of equity securities will rise and fall in response to the activities of the companies that issued the securities, general market conditions and/or economic conditions. If an issuer is liquidated or declares bankruptcy, the claims of owners of the issuer's bonds will take precedence over the claims of owners of its equity securities.

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• **Large-Cap Companies Risk** – Investments in large-cap companies are subject to the risks of equity securities. Large-cap companies may underperform other segments of the market because such companies may be less responsive to competitive challenges and opportunities and may be unable to attain high growth rates during periods of economic expansion.

• **Value Stocks Risk** – Investments in value stocks are subject to risks of equity securities, as well as the risks that (i) their intrinsic values may never be realized by the market or (ii) such stocks may turn out not to have been undervalued. As a category, value stocks may underperform growth stocks (and the stock market as a whole) over any period of time. In addition, the value stocks selected for investment by portfolio management may not perform as anticipated.

• **Security Selection and Market Risk** – The Fund’s portfolio securities may underperform the market or other funds with similar objectives. The value of the Fund’s investments may also change with general market conditions.

• **Market Disruption and Geopolitical Risk** – Geopolitical and other events, including war, terrorism, economic uncertainty, trade disputes, public health crises and related geopolitical events have led, and in the future may lead, to disruptions in the U.S. and world economies and markets, which may increase financial market volatility and have significant adverse direct or indirect effects on the value of the Fund and its investments. Such events include Russia’s recent military incursions in Ukraine, the pandemic of the novel coronavirus disease known as COVID-19, the withdrawal of the United Kingdom from the European Union (Brexit) and the ongoing trade disputes between the United States and China. Likewise, natural and environmental disasters and systemic market dislocations may be highly disruptive to economies and markets. Those events as well as other changes in foreign and domestic economic and political conditions also could adversely affect individual issuers or related groups of issuers, securities markets, interest rates, credit ratings, inflation, investor sentiment and other factors affecting the value of the Fund and its investments. Given the increasing interdependence among global economies and markets, conditions in one country, market or region might adversely affect markets, issuers and/or foreign exchange rates in other countries, including the United States. Securities and financial markets may be susceptible to market manipulation or other fraudulent trade practices, which could disrupt the orderly functioning of these markets or adversely affect the value of investments traded in these markets, including investments held by the Fund.

Russia’s recent military incursions in Ukraine have led to, and may lead to, additional sanctions being levied by the United States, European Union and other countries against Russia. Russia’s military incursions and the resulting sanctions could adversely affect global energy and financial markets and thus could affect the value of the Fund’s investments. The extent and duration of the military action, sanctions and resulting market disruptions are impossible to predict, but could be substantial.

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The COVID-19 pandemic has caused significant uncertainty, market volatility, decreased economic and other activity, increased government activity, including economic stimulus measures, and supply chain disruptions. The full effects, duration and costs of the COVID-19 pandemic are impossible to predict, and the circumstances surrounding the COVID-19 pandemic will continue to evolve, including the risk of future increased rates of infection due to low vaccination rates and/or the lack of effectiveness of current vaccines against new variants. The pandemic has affected and may continue to affect certain countries, industries, economic sectors, companies and investment products more than others, may exacerbate existing economic, political, or social tensions and may increase the probability of an economic recession or depression. The Fund and its investments may be adversely affected by the effects of the COVID-19 pandemic and the pandemic may result in the Fund and its service providers experiencing operational difficulties in coordinating a remote workforce and implementing their business continuity plans, among others.

Market disruptions could cause the Fund to lose money, experience significant redemptions and encounter operational difficulties. Although multiple asset classes may be affected by a market disruption, the duration and effects may not be the same for all types of assets.

- **Inflation Risk** – Inflation risk is the risk that the real value of certain assets or real income from investments (the value of such assets or income after accounting for inflation) will be less in the future as inflation decreases the value of money. Inflation, and investors’ expectation of future inflation, can impact the current value of the Fund’s portfolio, resulting in lower asset values and losses to shareholders. The risk may be elevated compared to historical market conditions because of recent monetary policy measures and the current interest rate environment.

- **Issuer Risk** – The value of a security may decline for a number of reasons that directly relate to the issuer, such as management performance, financial leverage and reduced demand for the issuer’s goods or services.

- **Management Risk** – The Fund is subject to management risk because it is an actively managed investment portfolio. Crossmark will apply investment techniques and risk analyses in making investment decisions for the Fund, but there can be no guarantee that these will produce the desired results.

- **Investment Strategy Risk** – Proprietary and third party data and systems are utilized to support decision making by portfolio management for the Fund. Data imprecision, software or other technology malfunctions, programming inaccuracies and similar circumstances may impair the performance of these systems, which may negatively affect Fund performance. Furthermore, there can be no assurance that the quantitative models used in managing the Fund will perform as anticipated or enable the Fund to achieve its objective.

- **Values-based Investing Risk** – When portfolio management considers values-based characteristics when making investment decisions, there is a risk

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that the Fund may forgo otherwise attractive investment opportunities or increase or decrease its exposure to certain types of issuers and, therefore, may underperform funds that do not consider the same or any values-based characteristics. Additionally, investors can differ in their views of what constitutes positive values-based characteristics. As a result, the Fund may invest in issuers that do not reflect the beliefs and values of any particular investor.

• **Small- and Mid-Cap Companies Risk** – Investments in small- and mid-cap companies are subject to the risks of equity securities. Investment in small- and mid-cap companies may involve greater risks than investments in securities of large-cap companies because small- and mid-cap companies generally have a limited track record. Small- and mid-cap companies often have narrower markets, more limited managerial and financial resources and a less diversified product offering than larger, more established companies. As a result of these factors, the prices of these securities can be more volatile, which may increase the volatility of the Fund's portfolio. For small-cap companies, these risks are increased.

• **Other Investment Companies or Real Estate Investment Trusts Risk** – The Fund may invest in shares of other investment companies or real estate investment trusts ("funds"). The Fund bears a proportional share of the expenses of such other funds, which are in addition to those of the Fund. For example, the Fund will bear a portion of such other funds' investment advisory fees, although the fees paid by the Fund to Crossmark will not be proportionally reduced.

• **Concentration Policy Risk** – To the extent securities of any one industry or group of industries comprise close to 25% of the Fund, the Fund may be limited in its ability to overweight with respect to that industry or industry group, due to the Fund's fundamental policy not to concentrate in a particular industry or industry group.

• **Share Ownership Concentration Risk** – To the extent that a significant portion of the Fund's shares is held by a limited number of shareholders or their affiliates, there is a risk that the share trading activities of these shareholders could disrupt the Fund's investment strategies, which could have adverse consequences for the Fund and other shareholders. Significant shareholders of the Fund may make relatively large redemptions or purchases of Fund shares. These transactions may cause the Fund to have to sell securities or invest additional cash, as the case may be. While it is impossible to predict the overall impact of these transactions over time, there could be adverse effects on the Fund's performance to the extent that the Fund may be required to sell securities or invest cash at times when it would not otherwise do so. These transactions could adversely impact the Fund's liquidity, accelerate the realization of taxable income if sales of securities resulted in capital gains or other income and increase transaction costs, which may adversely affect the Fund's performance. These transactions could also adversely impact the Fund's ability to implement its investment strategies and pursue its investment objective, and, as a result, a larger portion of the Fund's assets may be held in cash or cash equivalents. In addition, large redemptions could significantly reduce the Fund's assets, which

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may result in an increase in the Fund's expense ratio on account of expenses being spread over a smaller asset base and/or the loss of fee breakpoints.

## **Performance**

The performance information for the Fund is not provided because the Fund does not have a full calendar year of performance as of the date of this Prospectus. When available, performance information will be accessible on the Fund's website at [www.stewardfunds.com](http://www.stewardfunds.com) or by calling 1-888-845-6910. In addition, the performance information will include the returns of a benchmark index, the Russell 1000® Value Index. Past performance is not an indication of how the Fund will perform in the future.

## **Management**

Crossmark is the Fund's investment adviser. Robert Doll serves as lead portfolio manager of the Fund and Ryan Caylor serves as co-portfolio manager of the Fund. Mr. Doll is Chief Investment Officer of Crossmark and has served as a portfolio manager of the Fund since November 15, 2021, the Fund's inception date. Mr. Caylor is Head of Research and a Portfolio Manager of Crossmark and has served as a portfolio manager of the Fund since November 15, 2021, the Fund's inception date.

## **Minimum Investment and Eligibility Requirements**

**Class A and Class C** – The minimum initial investment is \$1,000 for regular accounts and for individual retirement accounts. The minimum initial investment is waived for continuous investment plans through which at least \$50 is invested per transaction. There is no minimum for subsequent purchases. *Class C shares of the Fund are not currently available for purchase.*

**Class R6** – There is no minimum investment. Class R6 shares are sold only through authorized dealers that have an omnibus account in place; they are not available for purchase directly through the Fund's distributor. *Class R6 shares of the Fund are not currently available for purchase.*

**Institutional Class** – The minimum initial investment is \$100,000, except that for Charitable Trusts or Grantor Trusts for which a charitable organization serves as trustee, the minimum initial investment is \$25,000. The minimum subsequent investment is \$1,000.

The minimum investment requirements may be waived in the case of investments through authorized dealers that have an omnibus account in place and in certain other instances as determined by Crossmark Distributors in its discretion. The Independent Directors of the Steward Funds may invest in Institutional Class shares without regard to the stated minimum investment requirements.



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## **Sale of Fund Shares**

Fund shares may be redeemed on any business day through authorized dealers, or by writing the Fund's Transfer Agent at Steward Funds, c/o The Northern Trust Company, P.O. Box 4766, Chicago, IL 60680-4766. Redemptions in the amount of at least \$1,000 may be wired. You may also arrange for periodic withdrawals of at least \$50 if you have invested at least \$5,000 in the Fund.

## **Federal Income Tax Information**

The Fund intends to make distributions that may be taxed as ordinary income or capital gains.

## **Payments to Financial Intermediaries**

If you purchase Fund shares through a broker-dealer or other financial intermediary (such as a bank), the Fund and its related companies may pay the intermediary for the sale of Fund shares and related services. These payments may create a conflict of interest by influencing the broker-dealer or other intermediary and your salesperson to recommend the Fund over another investment. Ask your salesperson or visit your financial intermediary's website for more information.

**Investment Objective:** To provide high current income with capital appreciation.

### Fees and Expenses of the Fund

The following table describes the fees and expenses that you may pay if you buy, hold and sell shares of the Fund. You may pay other fees, such as brokerage commissions and other fees to financial intermediaries, which are not reflected in the tables and example below.

| <b>SHAREHOLDER FEES</b><br><i>(Fees paid directly from your investment)</i>         |                    |                    |          |                     |
|-------------------------------------------------------------------------------------|--------------------|--------------------|----------|---------------------|
|                                                                                     | Class A            | Class C            | Class R6 | Institutional Class |
| Maximum sales charge (load) imposed on purchases                                    | 3.75% <sup>1</sup> | None               | None     | None                |
| Maximum deferred sales charge (CDSC) (as a percentage of redemption proceeds)       | None               | 1.00% <sup>2</sup> | None     | None                |
| Maximum sales charge (load) imposed on reinvested dividends and other distributions | None               | None               | None     | None                |
| Maximum account fee                                                                 | None               | None               | None     | None                |

| <b>ANNUAL FUND OPERATING EXPENSES</b><br><i>(Expenses that you pay each year as a percentage of the value of your investment)</i> |              |              |              |                     |
|-----------------------------------------------------------------------------------------------------------------------------------|--------------|--------------|--------------|---------------------|
|                                                                                                                                   | Class A      | Class C      | Class R6     | Institutional Class |
| Management Fees                                                                                                                   | 0.32%        | 0.32%        | 0.32%        | 0.32%               |
| Distribution (Rule 12b-1) Fees                                                                                                    | 0.25%        | 1.00%        | None         | None                |
| Other Expenses <sup>3</sup>                                                                                                       | 0.35%        | 0.51%        | 0.40%        | 0.40%               |
| <b>Total Annual Fund Operating Expenses</b>                                                                                       | <b>0.92%</b> | <b>1.83%</b> | <b>0.72%</b> | <b>0.72%</b>        |

<sup>1</sup> Class A shares are subject to a front-end sales charge of 3.75%. You may qualify for sales charge discounts if you and your immediate family invest, or agree to invest in the future, at least \$50,000 in Class A shares in Steward Funds. More information about these and other discounts and waivers is available from your financial representative and in “Sales Charges” (p. 155) and “Sales Charge Waivers and Discounts Available Through Intermediaries” (Appendix A) in this Prospectus. Investments of \$1 million or more may be eligible to buy Class A shares without a front-end sales charge, but may be subject to a contingent deferred sales charge (CDSC) of 1.00% if redeemed within 12 months of the original purchase date.

<sup>2</sup> Class C shares are subject to a CDSC. If you redeem your shares within twelve months of purchase you will be assessed a 1.00% CDSC. Class C shares convert to Class A shares

after eight years. If you purchase Class C shares through a broker-dealer or other financial intermediary (such as a bank), your intermediary may impose different conversion terms, including an earlier conversion. More information is available from your financial representative and in “Sales Charges” (p. 155) and “Sales Charge Waivers and Discounts Available Through Intermediaries” (Appendix A) in this Prospectus.

<sup>3</sup> “Other Expenses” for Class R6 are based on estimated amounts for the current fiscal year.

### Example

This example can help you compare the cost of investing in the Fund with the cost of investing in other mutual funds. It assumes:

- You invest \$10,000 for the periods shown and then redeem all of your shares at the end of those periods (except Class C is also shown assuming you kept your shares);
- Your investment has a 5% return each year; and
- The Fund’s operating expenses (including the conversion of Class C shares to Class A shares after eight years) remain the same.

Although your actual costs may be higher or lower, based on these assumptions your costs would be:

|                                     | 1 Year | 3 Years | 5 Years | 10 Years |
|-------------------------------------|--------|---------|---------|----------|
| <b>Class A</b>                      | \$465  | \$656   | \$863   | \$1,458  |
| <b>Class C (With Redemption)</b>    | \$285  | \$574   | \$988   | \$1,904  |
| <b>Class C (Without Redemption)</b> | \$185  | \$574   | \$988   | \$1,904  |
| <b>Class R6</b>                     | \$ 73  | \$229   | \$398   | \$ 889   |
| <b>Institutional Class</b>          | \$ 73  | \$229   | \$398   | \$ 889   |

### Portfolio Turnover

The Fund pays transaction costs, such as commissions, when it buys and sells securities (or “turns over” its portfolio). A higher portfolio turnover rate may indicate higher transaction costs and may result in higher taxes when Fund shares are held in a taxable account. These costs, which are not reflected in annual fund operating expenses or in the example, affect the Fund’s performance. During the most recent fiscal year, the Fund’s portfolio turnover rate was 20% of the average value of its portfolio.

### Principal Investment Strategies

The Fund invests primarily in fixed-income securities, including, but not limited to, corporate bonds, mortgage-backed securities and government and agency bonds and notes, subject to the limitations of the Fund’s values-based screening policies (see “Values-based Investing” below). The Fund’s investments may include U.S. dollar-denominated instruments issued in the U.S. by foreign banks and branches and foreign corporations. Other security types may include

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fixed-rate preferred stock and municipal bonds. Normally, the Fund will invest at least 80% (measured at the time of investment) of the value of its net assets, plus the amount of any borrowings for investment purposes, either directly or through other investment companies, in these types of instruments. (Any such other investment company will also have a policy to invest at least 80% of the value of its net assets, plus the amount of any borrowings for investment purposes, in such instruments.) The Fund will give shareholders at least 60 days' prior notice of any change in this policy.

The Fund will not purchase a security if, as a result, more than 15% of the Fund's net assets would be invested in securities that would be deemed to be illiquid. Illiquid securities are likely to consist primarily of debt securities and mortgages of colleges, schools and other nonprofit organizations. The Fund may invest up to 5% of its total assets in U.S. dollar-denominated debt securities of non-U.S. issuers and no more than 2% of its total assets in U.S. dollar-denominated debt securities of companies in emerging market countries. The Fund may also invest in other investment companies and real estate investment trusts.

The instruments in which the Fund invests may have fixed, variable or floating rates of interest, with small portions of its portfolio in cash or short-term money market instruments, including repurchase agreements. The Fund may purchase securities on a when-issued or forward commitment basis, meaning that the Fund agrees to purchase the securities for a fixed price at a future date beyond customary settlement time.

In an effort to achieve the Fund's stated objective, portfolio management will:

- Monitor economic, demographic and political indicators to identify short-term and long-term trends in interest rates.
- Determine the appropriate maturity/duration range for the Fund relative to the market. The Fund has no specific maturity or duration targets and the Fund may purchase debt securities of any maturity. As of June 30, 2022, the Fund's weighted average maturity was 7.4 years and the Fund's duration was 5.4 years.
- Provide diversification through investment in multiple industry and asset sectors, subject to the Fund's values-based screening policies.
- Invest only in securities rated investment grade (Baa3/BBB- or better) by Moody's or Standard and Poor's or those comparably rated by another Nationally Recognized Statistical Rating Organization ("NRSRO") or determined to be of comparable quality (investment grade) by Crossmark at the time of purchase based on the security's characteristics, the entity's financial status, and any other available information.

The Fund will normally sell a security when it no longer represents a good value, when more attractive risk/return potential exists in an alternative position, or when the security no longer fits within the strategy of the portfolio. The Fund may continue to hold a security that was rated investment grade at the time of purchase, but was subsequently downgraded to a below investment grade rating.

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In order to construct the most appropriate portfolio to realize the Fund's objective, portfolio management will seek to balance three primary portfolio characteristics: duration, yield curve structure and sector allocations.

When portfolio management believes that future U.S. interest rates will trend to higher levels (largely, but not entirely, due to an expected increase in general economic activity producing a change in Federal Reserve Bank policy), portfolio management typically will decrease the portfolio's duration. When portfolio management believes that future U.S. interest rates will trend to lower levels (largely, but not entirely, due to an expected decrease in general economic activity producing a change in Federal Reserve Bank policy), portfolio management typically will increase the portfolio's duration. Contributing to duration target decisions is a view of future inflationary price pressures which also determine Federal Reserve Bank policymaking expectations. Other factors such as liquidity, credit concerns, and relative yield levels may also direct how duration is created across sectors and may inhibit, or augment, how portfolio duration targets are selected.

Yield curve decisions as to where investments should be concentrated begin with a bias toward intermediate maturities (i.e., two to 10 years) and, in most instances, the majority of the Fund's investments will have intermediate maturities. Portfolio management typically will use allocations to very short maturities or very long maturities to implement the Fund's duration positioning. When portfolio management believes the trend for nominal interest rates will be higher, shorter-term issues typically will be favored. When portfolio management believes the trend for nominal interest rates will be lower, longer-term issues typically will be favored.

Investments in U.S. Treasury issues, in lieu of agency and/or corporate issues, are generally determined by the demand for safety and liquidity of these investments. Corporate sectors may be underweighted when portfolio management believes that slowing economic activity will put increased stress on corporate balance sheets and produce potential credit downgrades or other credit events, resulting in widening credit yield spreads. Subject to the limits of the Fund's concentration policy, which prevents the Fund from investing 25% or more of its assets in any one industry or group of industries, corporate sectors may be overweighted when portfolio management believes that increasing economic activity will improve corporate balance sheets and produce potential credit upgrades or other credit events inducing the tightening credit yield spreads.

When making investment decisions, portfolio management will also consider a company's values-based characteristics (e.g., companies that through their activities, both externally and internally, support widely-held traditional values consistent with the values expressed in the values-based screens described below) as determined by portfolio management primarily based on data and rankings generated by third-party providers and supplemented with Crossmark's own internal research on the values-based characteristics of certain companies. To the extent two or more securities eligible for inclusion in the Fund's portfolio

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have similar economic characteristics, portfolio management will typically favor the securities that have better values-based characteristics.

**Values-based Screens.** As noted above, in implementing its investment strategies, the Fund applies a set of values-based screens to use its best efforts to avoid investing in companies that are determined by Crossmark, pursuant to screening guidelines approved by the Fund's Board of Directors, 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 that are used to terminate pregnancy; (5) leasing real estate to facilities providing abortions; (6) directly engaged in scientific research using stem cells derived from human embryos, fetal tissue or human embryo cloning techniques; (7) directly involved in the production, distribution or retail of adult entertainment; or (8) directly involved in the production, distribution, retail, supply or licensing of psychoactive recreational cannabis or derivative products. Because the Fund uses its best efforts to avoid investments in companies that do not pass the values-based screening criteria, it will divest itself, in a timely manner, of securities of companies that are subsequently added to the list of prohibited companies, although the sale may be delayed if such securities are illiquid or if Crossmark determines that an immediate sale would have a negative tax or other effect on the Fund. However, the Fund may invest up to 5% of its total assets in certain collective investment vehicles or derivatives that may hold or derive value from securities issued by otherwise excluded companies.

For purposes of the alcohol, tobacco and gambling screens, material involvement means that a company derives 10% or more of its revenues from the screened activities. For purposes of the adult entertainment screen, companies directly involved in the production, distribution or retail of adult entertainment (defined as media and materials intended to appeal exclusively to the prurient interest) and companies that derive 2% or more of their revenues from the screened activities are screened. For purposes of the abortion, abortion facilities, stem cell research and cannabis screens, there is no revenue threshold; any direct involvement in the screened activities will cause a company to be screened out of the investment universe. For purposes of the abortion and abortion facilities screens, a company that is not itself directly involved in the screened activities will be screened out of the investment universe if (a) it owns 20% or more of another company that is directly participating in the screened activities, or (b) it is 50% or more owned by another company that is directly participating in the screened activities.

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## Principal Risks of Investing in the Fund

Investment in the Fund involves risk. There can be no assurance that the Fund will achieve its investment objective. You can lose money on your investment in the Fund. When you sell your Fund shares, they may be worth less than what you paid for them. The Fund, by itself, does not constitute a balanced investment program. The Fund may not achieve its objective if portfolio management's expectations regarding particular securities or markets are not met. The value of shares of the Fund will be influenced by market conditions as well as by the value of the securities in which the Fund invests. The Fund's performance may be better or worse than that of funds with similar investment policies. The Fund's performance is also likely to be different from that of funds that use different strategies for selecting investments.

Risks of investing in the Fund include:

- **Bond Fund Investing Risk** – Because the Fund prices its assets and determines its share value on each business day based on current market prices, a shareholder cannot avoid loss by holding a bond to maturity, as might be possible for an investor who invests in individual bonds rather than in Fund shares.

- **Values-based Screening Policies Risk** – 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.

- **Fixed-Income Securities Risk** – Prices of fixed-income securities rise and fall in response to interest rate changes. Generally, when interest rates rise, prices of fixed-income securities fall. The longer the duration of the security, the more sensitive the security is to this risk. If a note has a duration of one year, then a 1% increase in interest rates would reduce the value of a \$100 note by approximately one dollar. Interest rates can change in response to the supply and demand for credit, government and/or central bank monetary policy and action, inflation rates, and other factors. Recent and potential future changes in monetary policy made by central banks or governments are likely to affect the level of interest rates. Changing interest rates may have unpredictable effects on markets, may result in heightened market volatility and potential illiquidity and may detract from Fund performance to the extent the Fund is exposed to such interest rates and/or volatility. Rising interest rates could cause the value of the Fund's investments — and therefore its share price as well — to decline. Although interest rates in the U.S. remain at low levels, they have been rising and are expected to continue to increase in the near future. A rising interest rate

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environment may cause investors to move out of fixed-income securities and related markets on a large scale, which could adversely affect the price and liquidity of such securities and could also result in increased redemptions from the Fund. Increased redemptions from the Fund may force the Fund to sell investments at a time when it is not advantageous to do so, which could result in losses. Recently, there have been signs of inflationary price movements. As such, fixed-income and related markets may experience heightened levels of interest rate volatility and liquidity risk. A sharp rise in interest rates could cause the value of the Fund's investments to decline.

There is also a risk that fixed-income securities will be downgraded in credit rating or go into default. Lower-rated bonds, and bonds with longer final maturities, generally have higher credit risks.

- **Variable and Floating Rate Securities Risk** – Although these instruments are generally less sensitive to interest rate changes than fixed-rate instruments, their value may decline if their interest rates do not rise as quickly, or as much, as general interest rates. Also, if general interest rates decline, the yield on these instruments will also decline.

- **Inflation Risk** – Inflation risk is the risk that the real value of certain assets or real income from investments (the value of such assets or income after accounting for inflation) will be less in the future as inflation decreases the value of money. Inflation, and investors' expectation of future inflation, can impact the current value of the Fund's portfolio, resulting in lower asset values and losses to shareholders. The risk may be elevated compared to historical market conditions because of recent monetary policy measures and the current interest rate environment.

- **LIBOR Risk** – The London Interbank Offered Rate (LIBOR), the benchmark rate for certain floating rate securities, has been phased out as of the end of 2021 for most maturities and currencies, although certain widely used U.S. Dollar LIBOR rates are expected to continue to be published through June 2023 to assist with the transition. The Fund or the instruments in which the Fund invests may be adversely affected by the phase out by, among other things, increased volatility or illiquidity. Although the transition process away from LIBOR has become increasingly well defined, there remains uncertainty regarding the future use of LIBOR and the nature of any replacement reference rate and, accordingly, it is difficult to predict the impact to the Fund of the final transition away from LIBOR.

- **General Ratings Risk** – Ratings may be unreliable, due to conflicts of interest between the rating agencies and the issuers, as well as the lag between an event requiring a rating downgrade and the actual rating downgrade.

- **BBB-/Baa3 Securities Risk** – Obligations rated BBB- by S&P or Baa3 by Moody's, or rated comparable by another nationally recognized statistical ratings organization, or deemed of comparable quality by Crossmark, are considered to have speculative characteristics. If an issuer of fixed-income securities defaults



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on its obligations to pay interest and repay principal, or a bond's credit rating is downgraded, the Fund could lose money.

- **U.S. Government Securities Risk** – The value of fixed-income securities issued or guaranteed by the U.S. government or a U.S. government agency or instrumentality will tend to fall as interest rates increase. Because instruments of U.S. government agencies and instrumentalities have various degrees of U.S. government backing, there can be no assurance that the U.S. government will provide financial support to certain U.S. government agencies or instrumentalities since it may not be obligated to do so by law. Thus, instruments issued by U.S. government agencies or instrumentalities may involve risk of loss of principal and interest.

- **National and International Government and Economic Policies Risk** – Actions and statements of national and international government and economic policy institutions can have effects, which can be substantial, on interest rates and other factors affecting debt obligations, such as trading volume, in addition to broader economic effects. The risk may be elevated compared to historical market conditions because of recent inflationary price movements and the current interest rate environment.

- **Risks of Instruments of Foreign Banks and Branches and Foreign Corporations, Including Yankee Bonds** – Non-U.S. corporations, banks and branches issuing dollar-denominated instruments in the United States (i.e., Yankee Bonds) are not necessarily subject to the same regulatory requirements that apply to U.S. corporations and banks and branches, such as accounting, auditing and recordkeeping standards, the public availability of information and, for banks and branches, reserve requirements, loan limitations and examinations. This adds to the analytical complexity of these securities and may increase the possibility that a non-U.S. corporation or bank may become insolvent or otherwise unable to fulfill its obligations on these instruments and information about them may be harder to obtain.

- **Foreign Government Securities Risk** – Dollar-denominated instruments issued by foreign governments, foreign government agencies, foreign semi-governmental entities, or entities whose purpose is to restructure outstanding foreign government securities may not be supported as to payment of principal or interest by the particular foreign government. The issuers of these instruments are not necessarily subject to the same regulatory, accounting, auditing and recordkeeping standards as similar U.S. government or agency instruments would be, and information on such foreign instruments may be more difficult to obtain. Dollar-denominated instruments of foreign government or government-related entities may have similar risks and may not be supported as to payment of principal and interest by the relevant government. Instruments issued by non-U.S. governments may involve risk of default and loss of principal and interest.

- **Market Disruption and Geopolitical Risk** – Geopolitical and other events, including war, terrorism, economic uncertainty, trade disputes, public health crises and related geopolitical events have led, and in the future may lead, to

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disruptions in the U.S. and world economies and markets, which may increase financial market volatility and have significant adverse direct or indirect effects on the value of the Fund and its investments. Such events include Russia's recent military incursions in Ukraine, the pandemic of the novel coronavirus disease known as COVID-19, the withdrawal of the United Kingdom from the European Union (Brexit) and the ongoing trade disputes between the United States and China. Likewise, natural and environmental disasters and systemic market dislocations may be highly disruptive to economies and markets. Those events as well as other changes in foreign and domestic economic and political conditions also could adversely affect individual issuers or related groups of issuers, securities markets, interest rates, credit ratings, inflation, investor sentiment and other factors affecting the value of the Fund and its investments. Given the increasing interdependence among global economies and markets, conditions in one country, market or region might adversely affect markets, issuers and/or foreign exchange rates in other countries, including the United States. Securities and financial markets may be susceptible to market manipulation or other fraudulent trade practices, which could disrupt the orderly functioning of these markets or adversely affect the value of investments traded in these markets, including investments held by the Fund.

Russia's recent military incursions in Ukraine have led to, and may lead to, additional sanctions being levied by the United States, European Union and other countries against Russia. Russia's military incursions and the resulting sanctions could adversely affect global energy and financial markets and thus could affect the value of the Fund's investments. The extent and duration of the military action, sanctions and resulting market disruptions are impossible to predict, but could be substantial.

The COVID-19 pandemic has caused significant uncertainty, market volatility, decreased economic and other activity, increased government activity, including economic stimulus measures, and supply chain disruptions. The full effects, duration and costs of the COVID-19 pandemic are impossible to predict, and the circumstances surrounding the COVID-19 pandemic will continue to evolve, including the risk of future increased rates of infection due to low vaccination rates and/or the lack of effectiveness of current vaccines against new variants. The pandemic has affected and may continue to affect certain countries, industries, economic sectors, companies and investment products more than others, may exacerbate existing economic, political, or social tensions and may increase the probability of an economic recession or depression. The Fund and its investments may be adversely affected by the effects of the COVID-19 pandemic and the pandemic may result in the Fund and its service providers experiencing operational difficulties in coordinating a remote workforce and implementing their business continuity plans, among others.

Market disruptions could cause the Fund to lose money, experience significant redemptions and encounter operational difficulties. Although multiple asset classes may be affected by a market disruption, the duration and effects may not be the same for all types of assets.

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• **Repurchase Agreements Risk** – Under a repurchase agreement, a bank or broker sells securities to the Fund and agrees to repurchase them at the Fund's cost plus interest. If the value of such securities declines and the bank or broker defaults on its repurchase obligation, the Fund could incur a loss.

• **Other Investment Companies or Real Estate Investment Trusts Risk** – The Fund may invest in shares of other investment companies or real estate investment trusts (“funds”). The Fund bears a proportional share of the expenses of such other funds, which are in addition to those of the Fund. For example, the Fund will bear a portion of such other funds' investment advisory fees, although the fees paid by the Fund to Crossmark will not be proportionally reduced.

• **Illiquid Investments Risk** – Liquidity risk exists when particular investments are difficult to purchase or sell. The Fund's investments in illiquid securities may reduce the Fund's returns because the Fund may be unable to sell the illiquid securities at an advantageous time or price. When the Fund owns mortgage-related illiquid securities, there is additional risk arising from the illiquidity of the underlying real estate collateral for such securities. Illiquid securities can also be difficult to value, so there can be no assurance that the Fund can sell the securities at the price at which it is valuing them in determining net asset value.

• **Issuer Risk** – The value of a security may decline for a number of reasons that directly relate to the issuer, such as management performance, financial leverage and reduced demand for the issuer's goods or services.

• **Mortgage Risk** – When the Fund purchases mortgages or mortgage-related securities, it is subject to certain additional risks. Declines in the value of property backing these securities will negatively affect the quality of these securities and could reduce the ability of the issuer to sell the property to satisfy its outstanding obligations. The value of the property can be negatively affected by a number of factors, including changes in the neighborhood, factors affecting the particular property or the real estate market generally and poor property maintenance. Rising interest rates tend to extend the duration of mortgages and mortgage-related securities, making them more sensitive to changes in interest rates. As a result, in a period of rising interest rates, the Fund may exhibit additional volatility if it holds mortgages or mortgage-related securities. This is known as extension risk. In addition, mortgages and mortgage-related securities are subject to prepayment risk. When interest rates decline, borrowers may pay off their mortgages sooner than expected. This can reduce the returns of the Fund because it will have to reinvest that money at the lower prevailing interest rates. Mortgage-related securities are also subject to the risk that the borrower may fail to make scheduled sinking fund payments or may default and that collateral for the mortgage may be inadequate or the terms of the mortgage may be revised. There may also be delays in receiving interest payments and in realizing collateral for these instruments. Finally, there is the potential risk that illiquidity in the market for mortgage-related securities may make it difficult for the Fund to dispose of these instruments or may seriously reduce their sale price.

• **Management Risk** – The Fund is subject to management risk because it is an actively managed investment portfolio. Crossmark will apply investment techniques and risk analyses in making investment decisions for the Fund, but there can be no guarantee that these will produce the desired results.

• **Values-based Investing Risk** – When portfolio management considers values-based characteristics when making investment decisions, there is a risk that the Fund may forgo otherwise attractive investment opportunities or increase or decrease its exposure to certain types of issuers and, therefore, may underperform funds that do not consider the same or any values-based characteristics. Additionally, investors can differ in their views of what constitutes positive values-based characteristics. As a result, the Fund may invest in issuers that do not reflect the beliefs and values of any particular investor.

• **Concentration Policy Risk** – To the extent securities of any one industry or group of industries comprise close to 25% of the Fund, the Fund may be limited in its ability to overweight with respect to that industry or industry group, due to the Fund's fundamental policy not to concentrate in a particular industry or industry group.

• **Share Ownership Concentration Risk** – To the extent that a significant portion of the Fund's shares is held by a limited number of shareholders or their affiliates, there is a risk that the share trading activities of these shareholders could disrupt the Fund's investment strategies, which could have adverse consequences for the Fund and other shareholders. Significant shareholders of the Fund may make relatively large redemptions or purchases of Fund shares. These transactions may cause the Fund to have to sell securities or invest additional cash, as the case may be. While it is impossible to predict the overall impact of these transactions over time, there could be adverse effects on the Fund's performance to the extent that the Fund may be required to sell securities or invest cash at times when it would not otherwise do so. These transactions could adversely impact the Fund's liquidity, accelerate the realization of taxable income if sales of securities resulted in capital gains or other income and increase transaction costs, which may adversely affect the Fund's performance. These transactions could also adversely impact the Fund's ability to implement its investment strategies and pursue its investment objective, and, as a result, a larger portion of the Fund's assets may be held in cash or cash equivalents. In addition, large redemptions could significantly reduce the Fund's assets, which may result in an increase in the Fund's expense ratio on account of expenses being spread over a smaller asset base and/or the loss of fee breakpoints.

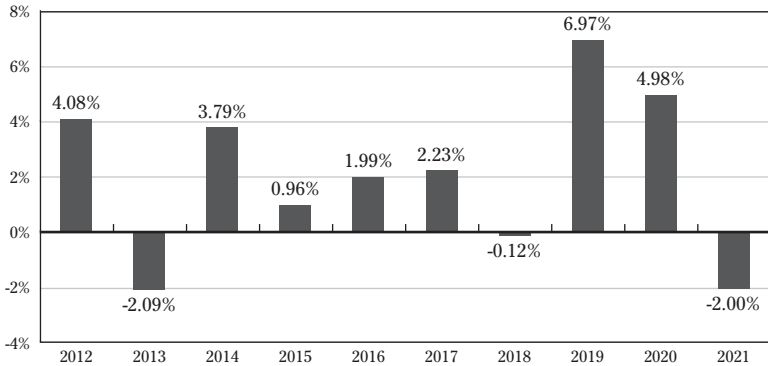
## Performance

The following bar chart and table provide some indication of the risks of investing in the Fund by showing changes in the Fund's performance from year to year and by showing how the Fund's average annual returns over different periods compare with those of a broad measure of market performance, respectively. The Fund's past performance (before and after taxes) is not

necessarily an indication of how the Fund will perform in the future. The Calendar Year Total Returns bar chart shows performance of Institutional Class shares year by year for the last ten calendar years. Returns for other share classes will differ only to the extent that they have different expenses. Updated performance information is available on the Fund's website at [www.stewardfunds.com](http://www.stewardfunds.com).

**INSTITUTIONAL CLASS CALENDAR YEAR TOTAL RETURNS**

**Steward Select Bond Fund**  
 Year-by-year total return as of 12/31 each year (%)  
 Institutional Class Shares



|                           |         |        |
|---------------------------|---------|--------|
| Best Quarter .....        | Q2 2020 | 4.17%  |
| Worst Quarter .....       | Q1 2021 | -2.90% |
| Year-To-Date Return ..... | Q2 2022 | -9.54% |

The following table illustrates the impact of taxes on the Fund's returns (Institutional Class is shown; after-tax returns for other share classes will differ). After-tax returns are calculated using the historical highest individual federal marginal income tax rates and do not reflect the impact of state and local taxes. After-tax returns depend on your own tax situation and may be different from those shown. This information does not apply if your Fund shares are held in a tax-advantaged account such as an individual retirement account or 401(k) plan.

| AVERAGE ANNUAL TOTAL RETURNS                                                                    | <i>For the periods ended December 31, 2021</i> |         |          |
|-------------------------------------------------------------------------------------------------|------------------------------------------------|---------|----------|
|                                                                                                 | 1 Year                                         | 5 Years | 10 Years |
| <b>Institutional Class</b>                                                                      |                                                |         |          |
| Return Before Taxes                                                                             | -2.00%                                         | 2.36%   | 2.04%    |
| Return After Taxes on Distributions                                                             | -2.56%                                         | 1.55%   | 1.14%    |
| Return After Taxes on Distributions and Sale of Fund Shares                                     | -1.19%                                         | 1.46%   | 1.17%    |
| <b>Class A<sup>1</sup></b>                                                                      |                                                |         |          |
| Return Before Taxes                                                                             | -5.78%                                         | 1.28%   | 1.32%    |
| <b>Index</b>                                                                                    |                                                |         |          |
| Bloomberg U.S. Government/Credit Bond Index (reflects no deduction for fees, expenses or taxes) | -1.75%                                         | 3.99%   | 3.13%    |

| AVERAGE ANNUAL TOTAL RETURNS                                                                    | <i>For the periods ended December 31, 2021</i> |                                  |
|-------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------|
|                                                                                                 | 1 Year                                         | Since Class Inception (12/14/17) |
| <b>Class C</b>                                                                                  |                                                |                                  |
| Return Before Taxes                                                                             | -3.63%                                         | -0.02%                           |
| <b>Class R6</b>                                                                                 |                                                |                                  |
| Return Before Taxes                                                                             | -3.27%                                         | 0.25%                            |
| <b>Index</b>                                                                                    |                                                |                                  |
| Bloomberg U.S. Government/Credit Bond Index (reflects no deduction for fees, expenses or taxes) | -1.75%                                         | 3.92%                            |

<sup>1</sup> Performance information for Class A reflects a deduction of the current maximum sales charge of 3.75%. Prior to October 29, 2021, Class A was not subject to a sales charge.

## Management

Crossmark is the Fund's investment adviser. The Fund's portfolio manager is Victoria Fernandez. Ms. Fernandez is Chief Market Strategist of Crossmark. She has served as portfolio manager of the Fund since 2014.

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## **Minimum Investment and Eligibility Requirements**

**Class A and Class C** – The minimum initial investment is \$1,000 for regular accounts and for individual retirement accounts. The minimum initial investment is waived for continuous investment plans through which at least \$50 is invested per transaction. There is no minimum for subsequent purchases.

**Class R6** – There is no minimum investment. Class R6 shares are sold only through authorized dealers that have an omnibus account in place; they are not available for purchase directly through the Fund's distributor.

**Institutional Class** – The minimum initial investment is \$100,000, except that for Charitable Trusts or Grantor Trusts for which a charitable organization serves as trustee, the minimum initial investment is \$25,000. The minimum subsequent investment is \$1,000.

The minimum investment requirements may be waived in the case of investments through authorized dealers that have an omnibus account in place and in certain other instances as determined by Crossmark Distributors in its discretion. The Independent Directors of the Steward Funds may invest in Institutional Class shares without regard to the stated minimum investment requirements.

### **Sale of Fund Shares**

Fund shares may be redeemed on any business day through authorized dealers, or by writing the Fund's Transfer Agent at Steward Funds, c/o The Northern Trust Company, P.O. Box 4766, Chicago, IL 60680-4766. Redemptions in the amount of at least \$1,000 may be wired. You may also arrange for periodic withdrawals of at least \$50 if you have invested at least \$5,000 in the Fund.

### **Federal Income Tax Information**

The Fund intends to make distributions that may be taxed as ordinary income or capital gains.

### **Payments to Financial Intermediaries (Not Applicable to Class R6)**

If you purchase Fund shares through a broker-dealer or other financial intermediary (such as a bank), the Fund and its related companies may pay the intermediary for the sale of Fund shares and related services. These payments may create a conflict of interest by influencing the broker-dealer or other intermediary and your salesperson to recommend the Fund over another investment. Ask your salesperson or visit your financial intermediary's website for more information.

**Investment Objective:** Long-term capital appreciation.

**Fees and Expenses of the Fund**

The following table describes the fees and expenses that you may pay if you buy, hold and sell shares of the Fund. You may pay other fees, such as brokerage commissions and other fees to financial intermediaries, which are not reflected in the tables and example below.

| <b>SHAREHOLDER FEES</b><br><i>(Fees paid directly from your investment)</i>         |                    |                    |          |                     |
|-------------------------------------------------------------------------------------|--------------------|--------------------|----------|---------------------|
|                                                                                     | Class A            | Class C            | Class R6 | Institutional Class |
| Maximum sales charge (load) imposed on purchases                                    | 5.75% <sup>1</sup> | None               | None     | None                |
| Maximum deferred sales charge (CDSC) (as a percentage of redemption proceeds)       | None               | 1.00% <sup>2</sup> | None     | None                |
| Maximum sales charge (load) imposed on reinvested dividends and other distributions | None               | None               | None     | None                |
| Maximum account fee                                                                 | None               | None               | None     | None                |

| <b>ANNUAL FUND OPERATING EXPENSES</b><br><i>(Expenses that you pay each year as a percentage of the value of your investment)</i> |         |         |          |                     |
|-----------------------------------------------------------------------------------------------------------------------------------|---------|---------|----------|---------------------|
|                                                                                                                                   | Class A | Class C | Class R6 | Institutional Class |
| Management Fees                                                                                                                   | 0.75%   | 0.75%   | 0.75%    | 0.75%               |
| Distribution (Rule 12b-1) Fees                                                                                                    | 0.25%   | 1.00%   | None     | None                |
| Other Expenses <sup>3</sup>                                                                                                       | 0.56%   | 0.56%   | 0.56%    | 0.56%               |
| <b>Total Annual Fund Operating Expenses</b>                                                                                       | 1.56%   | 2.31%   | 1.31%    | 1.31%               |
| Fee Waiver and/or Expense Reimbursement <sup>4</sup>                                                                              | 0.31%   | 0.31%   | 0.41%    | 0.31%               |
| <b>Total Annual Fund Operating Expenses After Fee Waivers and Reimbursement</b>                                                   | 1.25%   | 2.00%   | 0.90%    | 1.00%               |

<sup>1</sup> Class A shares are subject to a front-end sales charge of 5.75%. You may qualify for sales charge discounts if you and your immediate family invest, or agree to invest in the future, at least \$50,000 in Class A shares in Steward Funds. More information about these and other discounts and waivers is available from your financial representative and in “Sales Charges” (p. 155) and “Sales Charge Waivers and Discounts Available Through Intermediaries” (Appendix A) in this Prospectus. Investments of \$1 million or more may be eligible to buy Class A shares without a front-end sales charge, but may be subject to a contingent deferred sales charge (CDSC) of 1.00% if redeemed within 12 months of the original purchase date.



<sup>2</sup> Class C shares are subject to a CDSC. If you redeem your shares within twelve months of purchase you will be assessed a 1.00% CDSC. Class C shares convert to Class A shares after eight years. If you purchase Class C shares through a broker-dealer or other financial intermediary (such as a bank), your intermediary may impose different conversion terms, including an earlier conversion. More information is available from your financial representative and in “Sales Charges” (p. 155) and “Sales Charge Waivers and Discounts Available Through Intermediaries” (Appendix A) in this Prospectus.

<sup>3</sup> “Other Expenses” are based on estimated amounts for the current fiscal year.

<sup>4</sup> Crossmark has contractually agreed through August 27, 2023 to waive fees and reimburse expenses to the extent that total annual fund operating expenses (excluding brokerage costs, interest, taxes, dividend expense on short positions, litigation and indemnification expenses, acquired fund fees and expenses and extraordinary expenses (as determined under generally accepted accounting principles)) exceed 1.25%, 2.00%, 0.90% and 1.00% for Class A, Class C, Class R6 and Institutional Class, respectively. If it becomes unnecessary for Crossmark to waive fees or make reimbursements, Crossmark may recapture any of its prior waivers or reimbursements for a period not to exceed three fiscal years from the fiscal year in which the waiver or reimbursement was made to the extent that such a recapture does not cause the total annual fund operating expenses (excluding brokerage costs, interest, taxes, dividend expense on short positions, litigation and indemnification expenses, acquired fund fees and expenses and extraordinary expenses (as determined under generally accepted accounting principles)) to exceed the applicable expense limitation in effect at the time of recoupment or in effect at the time of the waiver or reimbursement, whichever is lower. The agreement to waive fees and reimburse expenses may be terminated by the Board of Directors at any time and will terminate automatically upon termination of the Investment Advisory Agreement.

## **Example**

This example can help you compare the cost of investing in the Fund with the cost of investing in other mutual funds. It assumes:

- You invest \$10,000 for the periods shown and then redeem all of your shares at the end of those periods (except Class C is also shown assuming you kept your shares);
- Your investment has a 5% return each year; and
- The Fund’s operating expenses (including one year of capped expenses in each period) remain the same.

Although your actual costs may be higher or lower, based on these assumptions your costs would be:

|                                     | 1 Year | 3 Years |
|-------------------------------------|--------|---------|
| <b>Class A</b>                      | \$695  | \$1,011 |
| <b>Class C (With Redemption)</b>    | \$303  | \$ 692  |
| <b>Class C (Without Redemption)</b> | \$203  | \$ 692  |
| <b>Class R6</b>                     | \$ 92  | \$ 375  |
| <b>Institutional Class</b>          | \$102  | \$ 385  |

### Portfolio Turnover

The Fund pays transaction costs, such as commissions, when it buys and sells securities (or “turns over” its portfolio). A higher portfolio turnover rate may indicate higher transaction costs and may result in higher taxes when Fund shares are held in a taxable account. These costs, which are not reflected in annual fund operating expenses or in the example, affect the Fund’s performance. For the fiscal period from November 15, 2021, the inception date of the Fund, to April 30, 2022, the Fund’s portfolio turnover rate was 25% of the average value of its portfolio.

### Principal Investment Strategies

The Fund’s principal investment strategy is to invest in a portfolio of small-cap growth securities, subject to the limitations of the Fund’s values-based screening policies (see “Values-based Screens” below). Under normal market conditions, the Fund invests at least 80% of its assets in securities of small-cap companies.\* Small-cap companies are defined as those with market capitalizations no larger than the largest capitalized issuer included in the Fund’s benchmark index from time to time, which, as of June 30, 2022, had a market capitalization of \$10.3 billion. The Fund’s benchmark index is a widely recognized broad-based small-cap growth index and is the same index identified in the “Performance” section below.

The Fund invests primarily in equity securities. The principal type of equity security in which the Fund invests is common stock. The Fund may also invest in other investment companies and up to 15% of its net assets in real estate investment trusts.

\* The 80% is measured as of the time of investment and is applied to the value of the Fund’s net assets plus the amount of any borrowings for investment purposes. For purposes of this limit, investments include those made directly or through other investment companies that have substantially similar 80% policies. The Fund will provide shareholders with at least 60 days’ prior notice of any change in this policy.

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The Fund invests primarily in securities that are considered by portfolio management to have potential for earnings or revenue growth. The security selection process is based on a three-step process that includes fundamental, valuation and timeliness analysis:

- Fundamental analysis involves building a series of financial models. The goal is to find high quality, fundamentally sound issuers operating in an attractive industry.
- Valuation analysis focuses on identifying attractively valued securities given their growth potential over a one- to two-year horizon.
- Timeliness analysis is used to help identify the “timeliness” of a purchase. In this step, relative price strength, trading volume characteristics and trend analysis are reviewed for signs of deterioration. If a security shows signs of deterioration, it will not be considered as a candidate for the portfolio.

Portfolio management considers selling a security if the investment thesis for owning the security is no longer valid, the stock reaches its price target or timeliness factors indicate that the risk/return characteristics of the stock are viewed in the market as no longer attractive.

Portfolio management may consider, among other factors, a company’s valuation, financial strength, growth potential, competitive position in its industry, projected future earnings, cash flows and dividends when deciding whether to buy or sell investments. In making investment decisions, portfolio management will also consider a company’s values-based characteristics (e.g., companies that through their activities, both externally and internally, support widely-held traditional values consistent with the values expressed in the values-based screens described below) as determined by portfolio management primarily based on data and rankings generated by third-party providers and supplemented with Crossmark’s own internal research on the values-based characteristics of certain companies. To the extent two or more securities eligible for inclusion in the Fund’s portfolio have similar economic characteristics, portfolio management will typically favor the securities that have better values-based characteristics.

**Values-based Screens.** As noted above, in implementing its investment strategies, the Fund applies a set of values-based screens to use its best efforts to avoid investing in companies that are determined by Crossmark, pursuant to screening guidelines approved by the Fund’s Board of Directors, 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 that are used to terminate pregnancy; (5) leasing real estate to facilities providing abortions; (6) directly

engaged in scientific research using stem cells derived from human embryos, fetal tissue or human embryo cloning techniques; (7) directly involved in the production, distribution or retail of adult entertainment; or (8) directly involved in the production, distribution, retail, supply or licensing of psychoactive recreational cannabis or derivative products. Because the Fund uses its best efforts to avoid investments in companies that do not pass the values-based screening criteria, it will divest itself, in a timely manner, of securities of companies that are subsequently added to the list of prohibited companies, although the sale may be delayed if such securities are illiquid or if Crossmark determines that an immediate sale would have a negative tax or other effect on the Fund. However, the Fund may invest up to 5% of its total assets in certain collective investment vehicles or derivatives that may hold or derive value from securities issued by otherwise excluded companies.

For purposes of the alcohol, tobacco and gambling screens, material involvement means that a company derives 10% or more of its revenues from the screened activities. For purposes of the adult entertainment screen, companies directly involved in the production, distribution or retail of adult entertainment (defined as media and materials intended to appeal exclusively to the prurient interest) and companies that derive 2% or more of their revenues from the screened activities are screened. For purposes of the abortion, abortion facilities, stem cell research and cannabis screens, there is no revenue threshold; any direct involvement in the screened activities will cause a company to be screened out of the investment universe. For purposes of the abortion and abortion facilities screens, a company that is not itself directly involved in the screened activities will be screened out of the investment universe if (a) it owns 20% or more of another company that is directly participating in the screened activities, or (b) it is 50% or more owned by another company that is directly participating in the screened activities.

## **Principal Risks of Investing in the Fund**

Investment in the Fund involves risk. There can be no assurance that the Fund will achieve its investment objective. You can lose money on your investment in the Fund. When you sell your Fund shares, they may be worth less than what you paid for them. The Fund, by itself, does not constitute a balanced investment program. The Fund may not achieve its objective if portfolio management's expectations regarding particular securities or markets are not met. The value of shares of the Fund will be influenced by market conditions as well as by the performance of the securities in which the Fund invests. The Fund's performance may be better or worse than that of funds with similar investment policies. The Fund's performance is also likely to be different from that of funds that use different strategies for selecting investments.

Risks of investing in the Fund include:

- **Values-based Screening Policies Risk** – The Fund's values-based screening policies exclude certain securities issuers from the universe of otherwise

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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.

- **Equity Securities Risk** – The value of equity securities will rise and fall in response to the activities of the companies that issued the securities, general market conditions and/or economic conditions. If an issuer is liquidated or declares bankruptcy, the claims of owners of the issuer's bonds will take precedence over the claims of owners of its equity securities.

- **Small- and Mid-Cap Companies Risk** – Investments in small- and mid-cap companies are subject to the risks of equity securities. Investment in small- and mid-cap companies may involve greater risks than investments in securities of large-cap companies because small- and mid-cap companies generally have a limited track record. Small- and mid-cap companies often have narrower markets, more limited managerial and financial resources and a less diversified product offering than larger, more established companies. As a result of these factors, the prices of these securities can be more volatile, which may increase the volatility of the Fund's portfolio. For small-cap companies, these risks are increased.

- **Growth Stocks Risk** – Investments in growth stocks are subject to the risks of equity securities. Growth company stocks may provide minimal dividends that could otherwise cushion stock prices in a market decline. The value of growth company stocks may rise and fall significantly based, in part, on investors' perceptions of the companies, rather than on fundamental analysis of the stocks.

- **Micro-Cap Companies Risk** – While all investments involve risk, micro-cap stocks are among the riskiest. Many micro-cap companies are new and have no proven track record. Some of these companies have no assets or revenues. Others have products and services that are still in development or have yet to be tested in the market. Another risk that pertains to micro-cap stocks involves the low volumes of trades. Because many micro-cap stocks trade in low volumes, any size of trade can have a large percentage impact on the price of the stock.

- **Security Selection and Market Risk** – The Fund's portfolio securities may underperform the market or other funds with similar objectives. The value of the Fund's investments may also change with general market conditions.

- **Market Disruption and Geopolitical Risk** – Geopolitical and other events, including war, terrorism, economic uncertainty, trade disputes, public health crises and related geopolitical events have led, and in the future may lead, to disruptions in the U.S. and world economies and markets, which may increase financial market volatility and have significant adverse direct or indirect effects on the value of the Fund and its investments. Such events include Russia's recent

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military incursions in Ukraine, the pandemic of the novel coronavirus disease known as COVID-19, the withdrawal of the United Kingdom from the European Union (Brexit) and the ongoing trade disputes between the United States and China. Likewise, natural and environmental disasters and systemic market dislocations may be highly disruptive to economies and markets. Those events as well as other changes in foreign and domestic economic and political conditions also could adversely affect individual issuers or related groups of issuers, securities markets, interest rates, credit ratings, inflation, investor sentiment and other factors affecting the value of the Fund and its investments. Given the increasing interdependence among global economies and markets, conditions in one country, market or region might adversely affect markets, issuers and/or foreign exchange rates in other countries, including the United States. Securities and financial markets may be susceptible to market manipulation or other fraudulent trade practices, which could disrupt the orderly functioning of these markets or adversely affect the value of investments traded in these markets, including investments held by the Fund.

Russia's recent military incursions in Ukraine have led to, and may lead to, additional sanctions being levied by the United States, European Union and other countries against Russia. Russia's military incursions and the resulting sanctions could adversely affect global energy and financial markets and thus could affect the value of the Fund's investments. The extent and duration of the military action, sanctions and resulting market disruptions are impossible to predict, but could be substantial.

The COVID-19 pandemic has caused significant uncertainty, market volatility, decreased economic and other activity, increased government activity, including economic stimulus measures, and supply chain disruptions. The full effects, duration and costs of the COVID-19 pandemic are impossible to predict, and the circumstances surrounding the COVID-19 pandemic will continue to evolve, including the risk of future increased rates of infection due to low vaccination rates and/or the lack of effectiveness of current vaccines against new variants. The pandemic has affected and may continue to affect certain countries, industries, economic sectors, companies and investment products more than others, may exacerbate existing economic, political, or social tensions and may increase the probability of an economic recession or depression. The Fund and its investments may be adversely affected by the effects of the COVID-19 pandemic and the pandemic may result in the Fund and its service providers experiencing operational difficulties in coordinating a remote workforce and implementing their business continuity plans, among others.

Market disruptions could cause the Fund to lose money, experience significant redemptions and encounter operational difficulties. Although multiple asset classes may be affected by a market disruption, the duration and effects may not be the same for all types of assets.

- **Inflation Risk** – Inflation risk is the risk that the real value of certain assets or real income from investments (the value of such assets or income after accounting for inflation) will be less in the future as inflation decreases the value

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of money. Inflation, and investors' expectation of future inflation, can impact the current value of the Fund's portfolio, resulting in lower asset values and losses to shareholders. The risk may be elevated compared to historical market conditions because of recent monetary policy measures and the current interest rate environment.

- **Issuer Risk** – The value of a security may decline for a number of reasons that directly relate to the issuer, such as management performance, financial leverage, and reduced demand for the issuer's goods or services.

- **Management Risk** – The Fund is subject to management risk because it is an actively managed investment portfolio. Crossmark will apply investment techniques and risk analyses in making investment decisions for the Fund, but there can be no guarantee that these will produce the desired results.

- **Values-based Investing Risk** – When portfolio management considers values-based characteristics when making investment decisions, there is a risk that the Fund may forgo otherwise attractive investment opportunities or increase or decrease its exposure to certain types of issuers and, therefore, may underperform funds that do not consider the same or any values-based characteristics. Additionally, investors can differ in their views of what constitutes positive values-based characteristics. As a result, the Fund may invest in issuers that do not reflect the beliefs and values of any particular investor.

- **Other Investment Companies or Real Estate Investment Trusts Risk** – The Fund may invest in shares of other investment companies or real estate investment trusts ("funds"). The Fund bears a proportional share of the expenses of such other funds, which are in addition to those of the Fund. For example, the Fund will bear a portion of such other funds' investment advisory fees, although the fees paid by the Fund to Crossmark will not be proportionally reduced.

- **Concentration Policy Risk** – To the extent securities of any one industry or group of industries comprise close to 25% of the Fund, the Fund may be limited in its ability to overweight with respect to that industry or industry group, due to the Fund's fundamental policy not to concentrate in a particular industry or industry group.

- **Share Ownership Concentration Risk** – To the extent that a significant portion of the Fund's shares is held by a limited number of shareholders or their affiliates, there is a risk that the share trading activities of these shareholders could disrupt the Fund's investment strategies, which could have adverse consequences for the Fund and other shareholders. Significant shareholders of the Fund may make relatively large redemptions or purchases of Fund shares. These transactions may cause the Fund to have to sell securities or invest additional cash, as the case may be. While it is impossible to predict the overall impact of these transactions over time, there could be adverse effects on the Fund's performance to the extent that the Fund may be required to sell securities or invest cash at times when it would not otherwise do so. These transactions could adversely impact the Fund's liquidity, accelerate the realization of taxable income if sales of securities resulted in capital gains or other income and

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increase transaction costs, which may adversely affect the Fund's performance. These transactions could also adversely impact the Fund's ability to implement its investment strategies and pursue its investment objective, and, as a result, a larger portion of the Fund's assets may be held in cash or cash equivalents. In addition, large redemptions could significantly reduce the Fund's assets, which may result in an increase in the Fund's expense ratio on account of expenses being spread over a smaller asset base and/or the loss of fee breakpoints.

## **Performance**

The performance information for the Fund is not provided because the Fund does not have a full calendar year of performance as of the date of this Prospectus. When available, performance information will be accessible on the Fund's website at [www.stewardfunds.com](http://www.stewardfunds.com) or by calling 1-888-845-6910. In addition, the performance information will include the returns of a benchmark index, the Russell 2000® Growth Index. Past performance is not an indication of how the Fund will perform in the future.

## **Management**

Crossmark is the Fund's investment adviser. The Fund's portfolio manager is Brent Lium. Mr. Lium is Managing Director – Head of Equity Investments of Crossmark and has served as a portfolio manager of the Fund since November 15, 2021, the Fund's inception date.

## **Minimum Investment and Eligibility Requirements**

**Class A and Class C** – The minimum initial investment is \$1,000 for regular accounts and for individual retirement accounts. The minimum initial investment is waived for continuous investment plans through which at least \$50 is invested per transaction. There is no minimum for subsequent purchases. *Class C shares of the Fund are not currently available for purchase.*

**Class R6** – There is no minimum investment. Class R6 shares are sold only through authorized dealers that have an omnibus account in place; they are not available for purchase directly through the Fund's distributor. *Class R6 shares of the Fund are not currently available for purchase.*

**Institutional Class** – The minimum initial investment is \$100,000, except that for Charitable Trusts or Grantor Trusts for which a charitable organization serves as trustee, the minimum initial investment is \$25,000. The minimum subsequent investment is \$1,000.

The minimum investment requirements may be waived in the case of investments through authorized dealers that have an omnibus account in place and in certain other instances as determined by Crossmark Distributors in its discretion. The Independent Directors of the Steward Funds may invest in Institutional Class shares without regard to the stated minimum investment requirements.



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## **Sale of Fund Shares**

Fund shares may be redeemed on any business day through authorized dealers, or by writing the Fund's Transfer Agent at Steward Funds, c/o The Northern Trust Company, P.O. Box 4766, Chicago, IL 60680-4766. Redemptions in the amount of at least \$1,000 may be wired. You may also arrange for periodic withdrawals of at least \$50 if you have invested at least \$5,000 in the Fund.

## **Federal Income Tax Information**

The Fund intends to make distributions that may be taxed as ordinary income or capital gains.

## **Payments to Financial Intermediaries**

If you purchase Fund shares through a broker-dealer or other financial intermediary (such as a bank), the Fund and its related companies may pay the intermediary for the sale of Fund shares and related services. These payments may create a conflict of interest by influencing the broker-dealer or other intermediary and your salesperson to recommend the Fund over another investment. Ask your salesperson or visit your financial intermediary's website for more information.

**Investment Objective:** Long-term capital appreciation.

**Fees and Expenses of the Fund**

The following table describes the fees and expenses that you may pay if you buy, hold and sell shares of the Fund. You may pay other fees, such as brokerage commissions and other fees to financial intermediaries, which are not reflected in the tables and example below.

| <b>SHAREHOLDER FEES</b><br><i>(Fees paid directly from your investment)</i>         |                    |                    |          |                     |
|-------------------------------------------------------------------------------------|--------------------|--------------------|----------|---------------------|
|                                                                                     | Class A            | Class C            | Class R6 | Institutional Class |
| Maximum sales charge (load) imposed on purchases                                    | 5.75% <sup>1</sup> | None               | None     | None                |
| Maximum deferred sales charge (CDSC) (as a percentage of redemption proceeds)       | None               | 1.00% <sup>2</sup> | None     | None                |
| Maximum sales charge (load) imposed on reinvested dividends and other distributions | None               | None               | None     | None                |
| Maximum account fee                                                                 | None               | None               | None     | None                |

| <b>ANNUAL FUND OPERATING EXPENSES</b><br><i>(expenses that you pay each year as a percentage of the value of your investment)</i> |         |         |          |                     |
|-----------------------------------------------------------------------------------------------------------------------------------|---------|---------|----------|---------------------|
|                                                                                                                                   | Class A | Class C | Class R6 | Institutional Class |
| Management Fees                                                                                                                   | 0.22%   | 0.22%   | 0.22%    | 0.22%               |
| Distribution (Rule 12b-1) Fees                                                                                                    | 0.25%   | 1.00%   | None     | None                |
| Other Expenses                                                                                                                    | 0.37%   | 0.32%   | 0.27%    | 0.36%               |
| Total Annual Fund Operating Expenses                                                                                              | 0.84%   | 1.54%   | 0.49%    | 0.58%               |

<sup>1</sup> Class A shares are subject to a front-end sales charge of 5.75%. You may qualify for sales charge discounts if you and your immediate family invest, or agree to invest in the future, at least \$50,000 in Class A shares in Steward Funds. More information about these and other discounts and waivers is available from your financial representative and in “Sales Charges” (p. 155) and “Sales Charge Waivers and Discounts Available Through Intermediaries” (Appendix A) in this Prospectus. Investments of \$1 million or more may be eligible to buy Class A shares without a front-end sales charge, but may be subject to a contingent deferred sales charge (CDSC) of 1.00% if redeemed within 12 months of the original purchase date.

<sup>2</sup> Class C shares are subject to a CDSC. If you redeem your shares within twelve months of purchase you will be assessed a 1.00% CDSC. Class C shares convert to Class A shares after eight years. If you purchase Class C shares through a broker-dealer or other financial intermediary (such as a bank), your intermediary may impose different conversion terms, including an earlier conversion. More information is available from your financial representative and in “Sales Charges” (p. 155) and “Sales Charge Waivers and Discounts Available Through Intermediaries” (Appendix A) in this Prospectus.

## Example

This example can help you compare the cost of investing in the Fund with the cost of investing in other mutual funds. It assumes:

- You invest \$10,000 for the periods shown and then redeem all of your shares at the end of those periods (except Class C is also shown assuming you kept your shares);
- Your investment has a 5% return each year; and
- The Fund’s operating expenses (including the conversion of Class C shares to Class A shares after eight years) remain the same.

Although your actual costs may be higher or lower, based on these assumptions your costs would be:

|                                     | 1 Year | 3 Years | 5 Years | 10 Years |
|-------------------------------------|--------|---------|---------|----------|
| <b>Class A</b>                      | \$655  | \$826   | \$1,012 | \$1,547  |
| <b>Class C (With Redemption)</b>    | \$256  | \$485   | \$ 837  | \$1,640  |
| <b>Class C (Without Redemption)</b> | \$156  | \$485   | \$ 837  | \$1,640  |
| <b>Class R6</b>                     | \$ 50  | \$156   | \$ 271  | \$ 610   |
| <b>Institutional Class</b>          | \$ 59  | \$184   | \$ 321  | \$ 720   |

## Portfolio Turnover

The Fund pays transaction costs, such as commissions, when it buys and sells securities (or “turns over” its portfolio). A higher portfolio turnover rate may indicate higher transaction costs and may result in higher taxes when Fund shares are held in a taxable account. These costs, which are not reflected in annual fund operating expenses or in the example, affect the Fund’s performance. During the most recent fiscal year, the Fund’s portfolio turnover rate was 35% of the average value of its portfolio.

## Principal Investment Strategies

Under normal circumstances, the Fund will invest at least 80% of its assets in the securities of large-cap companies included in the Fund’s benchmark index that pass the Fund’s values-based screens.\* Large-cap companies are defined by the market capitalization range of the Fund’s benchmark index from time to time. This market capitalization range, as of June 30, 2022, is \$3.1 billion to \$2.212 trillion.

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The Fund's benchmark index is a widely recognized broad-based large-cap index and is the same index identified in the Average Annual Total Returns table below. The companies included in the benchmark index represent a broad spectrum of the U.S. economy and are generally U.S. issuers. Fund investments may also include other investment companies and real estate investment trusts.

The Fund is an actively managed fund. The Fund's investments are allocated in an attempt to match the weightings of the benchmark index, subject to the limitations of the Fund's values-based screening policies (see "Values-based Screens" below) and the reallocation of a portion of each screened security's weighting in the benchmark index among certain remaining securities of companies that portfolio management believes exhibit positive values-based characteristics, e.g., companies that through their activities, both externally and internally, support widely-held traditional values consistent with the values expressed in the values-based screens described below. Such values-based characteristics include, but are not limited to, companies that support respect for life, traditional family values, fair treatment of employees, respect for the environment, positive engagement with the communities in which they operate and the promotion of justice. Portfolio management starts with a portfolio of securities that matches the weightings of the benchmark index and then applies the values-based screens described below to avoid investments in a list of prohibited companies. Portfolio management then takes the aggregate weighting of the screened securities and adds an extra 0.10% to the weightings of the securities of the remaining portfolio companies that have the highest values-based scores as determined by portfolio management until the entire weighting of the screened securities has been reallocated. For example, if the aggregate weighting of the screened securities is 8% of the portfolio, then the 80 remaining portfolio companies with the highest values-based scores would each have their weighting in the portfolio increased by 0.10%. Portfolio management develops its values-based scores primarily based on data and rankings generated by third-party providers and supplemented with Crossmark's own internal research on the values-based characteristics of certain companies. In the event of changes to the companies included in the benchmark index, changes in the weightings of the companies included in the benchmark index, changes to the list of prohibited companies pursuant to the values-based screens or changes in the values-based scores of the portfolio companies, portfolio management will rebalance the portfolio in an attempt to match the weightings of the benchmark index, subject to the limitations of the Fund's values-based screening policies and the

\* The 80% is measured as of the time of investment and is applied to the value of the Fund's net assets plus the amount of any borrowings for investment purposes. For purposes of this limit, investments include those made directly or through other investment companies that have substantially similar 80% policies. The Fund will provide shareholders with at least 60 days' prior notice of any change in this policy.

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reallocation of a portion of each screened security's weighting as described above. Because of the values-based screens and the reallocation of a portion of each screened security's weighting, the Fund's portfolio will differ from the benchmark index and the Fund will perform differently than the benchmark index.

**Values-based Screens.** As noted above, in implementing its investment strategies, the Fund applies a set of values-based screens to use its best efforts to avoid investing in companies that are determined by Crossmark, pursuant to screening guidelines approved by the Fund's Board of Directors, 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 that are used to terminate pregnancy; (5) leasing real estate to facilities providing abortions; (6) directly engaged in scientific research using stem cells derived from human embryos, fetal tissue or human embryo cloning techniques; (7) directly involved in the production, distribution or retail of adult entertainment; or (8) directly involved in the production, distribution, retail, supply or licensing of psychoactive recreational cannabis or derivative products. Because the Fund uses its best efforts to avoid investments in companies that do not pass the values-based screening criteria, it will divest itself, in a timely manner, of securities of companies that are subsequently added to the list of prohibited companies, although the sale may be delayed if such securities are illiquid or if Crossmark determines that an immediate sale would have a negative tax or other effect on the Fund. However, the Fund may invest up to 5% of its total assets in certain collective investment vehicles or derivatives that may hold or derive value from securities issued by otherwise excluded companies.

For purposes of the alcohol, tobacco and gambling screens, material involvement means that a company derives 10% or more of its revenues from the screened activities. For purposes of the adult entertainment screen, companies directly involved in the production, distribution or retail of adult entertainment (defined as media and materials intended to appeal exclusively to the prurient interest) and companies that derive 2% or more of their revenues from the screened activities are screened. For purposes of the abortion, abortion facilities, stem cell research and cannabis screens, there is no revenue threshold; any direct involvement in the screened activities will cause a company to be screened out of the investment universe. For purposes of the abortion and abortion facilities screens, a company that is not itself directly involved in the screened activities will be screened out of the investment universe if (a) it owns 20% or more of another company that is directly participating in the screened activities, or (b) it is 50% or more owned by another company that is directly participating in the screened activities.

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## Principal Risks of Investing in the Fund

Investment in the Fund involves risk. There can be no assurance that the Fund will achieve its investment objective. You can lose money on your investment in the Fund. When you sell your Fund shares, they may be worth less than what you paid for them. The Fund, by itself, does not constitute a balanced investment program. The Fund may not achieve its objective if portfolio management's expectations regarding particular securities or markets are not met. The value of shares of the Fund will be influenced by market conditions as well as by the performance of the securities in which the Fund invests. The Fund's performance may be better or worse than that of funds with similar investment policies. The Fund's performance is also likely to be different from that of funds that use different strategies for selecting investments.

Risks of investing in the Fund include:

- **Values-based Screening Policies Risk** – 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.

- **Values-based Investing Risk** – Increasing exposure to investments that exhibit positive values-based characteristics, as determined by portfolio management, carries the risk that the Fund may increase its exposure to certain types of issuers and, therefore, may underperform funds that do not consider the same or any values-based characteristics. The values-based research, data and ratings used by portfolio management are based on information that is publicly available and/or provided by the companies themselves or by third parties and such information may be unavailable or unreliable. Additionally, investors can differ in their views of what constitutes positive values-based characteristics. As a result, the Fund may invest in issuers that do not reflect the beliefs and values of any particular investor.

- **Equity Securities Risk** – The value of equity securities will rise and fall in response to the activities of the companies that issued the securities, general market conditions and/or economic conditions. If an issuer is liquidated or declares bankruptcy, the claims of owners of the issuer's bonds will take precedence over the claims of owners of its equity securities.

- **Large-Cap Companies Risk** – Investments in large-cap companies are subject to the risks of equity securities. Large-cap companies may underperform other segments of the market because such companies may be less responsive to competitive challenges and opportunities and may be unable to attain high growth rates during periods of economic expansion.

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• **Security Selection and Market Risk** – The Fund’s portfolio securities may underperform the market or other funds with similar objectives. The value of the Fund’s investments may also change with general market conditions.

• **Market Disruption and Geopolitical Risk** – Geopolitical and other events, including war, terrorism, economic uncertainty, trade disputes, public health crises and related geopolitical events have led, and in the future may lead, to disruptions in the U.S. and world economies and markets, which may increase financial market volatility and have significant adverse direct or indirect effects on the value of the Fund and its investments. Such events include Russia’s recent military incursions in Ukraine, the pandemic of the novel coronavirus disease known as COVID-19, the withdrawal of the United Kingdom from the European Union (Brexit) and the ongoing trade disputes between the United States and China. Likewise, natural and environmental disasters and systemic market dislocations may be highly disruptive to economies and markets. Those events as well as other changes in foreign and domestic economic and political conditions also could adversely affect individual issuers or related groups of issuers, securities markets, interest rates, credit ratings, inflation, investor sentiment and other factors affecting the value of the Fund and its investments. Given the increasing interdependence among global economies and markets, conditions in one country, market or region might adversely affect markets, issuers and/or foreign exchange rates in other countries, including the United States. Securities and financial markets may be susceptible to market manipulation or other fraudulent trade practices, which could disrupt the orderly functioning of these markets or adversely affect the value of investments traded in these markets, including investments held by the Fund.

Russia’s recent military incursions in Ukraine have led to, and may lead to, additional sanctions being levied by the United States, European Union and other countries against Russia. Russia’s military incursions and the resulting sanctions could adversely affect global energy and financial markets and thus could affect the value of the Fund’s investments. The extent and duration of the military action, sanctions and resulting market disruptions are impossible to predict, but could be substantial.

The COVID-19 pandemic has caused significant uncertainty, market volatility, decreased economic and other activity, increased government activity, including economic stimulus measures, and supply chain disruptions. The full effects, duration and costs of the COVID-19 pandemic are impossible to predict, and the circumstances surrounding the COVID-19 pandemic will continue to evolve, including the risk of future increased rates of infection due to low vaccination rates and/or the lack of effectiveness of current vaccines against new variants. The pandemic has affected and may continue to affect certain countries, industries, economic sectors, companies and investment products more than others, may exacerbate existing economic, political, or social tensions and may increase the probability of an economic recession or depression. The Fund and its investments may be adversely affected by the effects of the COVID-19 pandemic and the pandemic may result in the Fund and its service providers

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experiencing operational difficulties in coordinating a remote workforce and implementing their business continuity plans, among others. Market disruptions could cause the Fund to lose money, experience significant redemptions and encounter operational difficulties. Although multiple asset classes may be affected by a market disruption, the duration and effects may not be the same for all types of assets.

- **Inflation Risk** – Inflation risk is the risk that the real value of certain assets or real income from investments (the value of such assets or income after accounting for inflation) will be less in the future as inflation decreases the value of money. Inflation, and investors' expectation of future inflation, can impact the current value of the Fund's portfolio, resulting in lower asset values and losses to shareholders. The risk may be elevated compared to historical market conditions because of recent monetary policy measures and the current interest rate environment.

- **Issuer Risk** – The value of a security may decline for a number of reasons that directly relate to the issuer, such as management performance, financial leverage and reduced demand for the issuer's goods or services.

- **Management Risk** – The Fund is subject to management risk because it is an actively managed investment portfolio. Crossmark will apply investment techniques and risk analyses in making investment decisions for the Fund, but there can be no guarantee that these will produce the desired results.

- **Other Investment Companies or Real Estate Investment Trusts Risk** – The Fund may invest in shares of other investment companies or real estate investment trusts ("funds"). The Fund bears a proportional share of the expenses of such other funds, which are in addition to those of the Fund. For example, the Fund will bear a portion of such other funds' investment advisory fees, although the fees paid by the Fund to Crossmark will not be proportionally reduced.

- **Concentration Policy Risk** – To the extent securities of any one industry or group of industries comprise close to 25% of the Fund, the Fund may be limited in its ability to overweight with respect to that industry or industry group, due to the Fund's fundamental policy not to concentrate in a particular industry or industry group.

- **Share Ownership Concentration Risk** – To the extent that a significant portion of the Fund's shares is held by a limited number of shareholders or their affiliates, there is a risk that the share trading activities of these shareholders could disrupt the Fund's investment strategies, which could have adverse consequences for the Fund and other shareholders. Significant shareholders of the Fund may make relatively large redemptions or purchases of Fund shares. These transactions may cause the Fund to have to sell securities or invest additional cash, as the case may be. While it is impossible to predict the overall impact of these transactions over time, there could be adverse effects on the Fund's performance to the extent that the Fund may be required to sell securities or invest cash at times when it would not otherwise do so. These transactions could adversely impact the Fund's liquidity, accelerate the realization of taxable



income if sales of securities resulted in capital gains or other income and increase transaction costs, which may adversely affect the Fund's performance. These transactions could also adversely impact the Fund's ability to implement its investment strategies and pursue its investment objective, and, as a result, a larger portion of the Fund's assets may be held in cash or cash equivalents. In addition, large redemptions could significantly reduce the Fund's assets, which may result in an increase in the Fund's expense ratio on account of expenses being spread over a smaller asset base and/or the loss of fee breakpoints.

## Performance

The following bar chart and table provide some indication of the risks of investing in the Fund by showing changes in the Fund's performance from year to year and by showing how the Fund's average annual returns over different periods compare with those of a broad measure of market performance, respectively. The Fund's past performance (before and after taxes) is not necessarily an indication of how the Fund will perform in the future. The Calendar Year Total Returns bar chart shows performance of Institutional Class shares year by year for the last ten calendar years. Returns for other share classes will differ only to the extent that they have different expenses. Updated performance information is available on the Fund's website at [www.stewardfunds.com](http://www.stewardfunds.com).

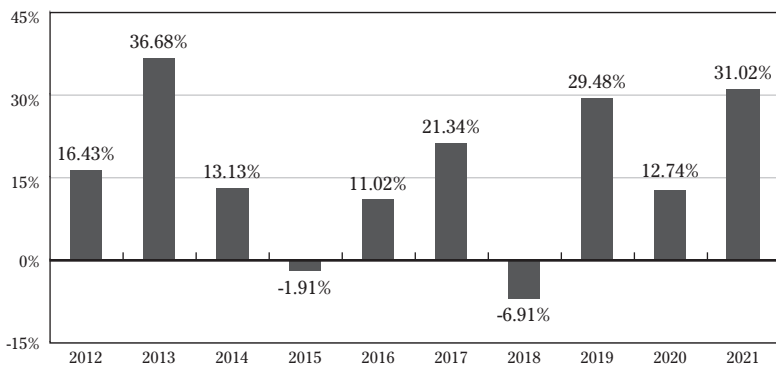
Prior to October 29, 2021, the Fund had a different investment strategy. Performance would have been different if the Fund's current investment strategy had been in effect.

### INSTITUTIONAL CLASS CALENDAR YEAR TOTAL RETURNS

#### Steward Values-Focused Large Cap Enhanced Index Fund

Year-by-year total return as of 12/31 each year (%)

Institutional Class Shares



|                           |         |         |
|---------------------------|---------|---------|
| Best Quarter .....        | Q2 2020 | 21.91%  |
| Worst Quarter .....       | Q1 2020 | -24.87% |
| Year-To-Date Return ..... | Q2 2022 | -20.82% |

The following table illustrates the impact of taxes on the Fund's returns (Institutional Class is shown; after-tax returns for other share classes will differ). After-tax returns are calculated using the historical highest individual federal marginal income tax rates and do not reflect the impact of state and local taxes. After-tax returns depend on your own tax situation and may be different from those shown. This information does not apply if your Fund shares are held in a tax-advantaged account such as an individual retirement account or 401(k) plan.

| AVERAGE ANNUAL TOTAL RETURNS                                                   | <i>For the periods ended<br/>December 31, 2021</i> |         |          |
|--------------------------------------------------------------------------------|----------------------------------------------------|---------|----------|
|                                                                                | 1 Year                                             | 5 Years | 10 Years |
| <b>Institutional Class</b>                                                     |                                                    |         |          |
| Return Before Taxes                                                            | 31.02%                                             | 16.65%  | 15.53%   |
| Return After Taxes on Distributions                                            | 22.46%                                             | 14.04%  | 13.27%   |
| Return After Taxes on Distributions and Sale of Fund Shares                    | 23.04%                                             | 12.95%  | 12.43%   |
| <b>Class A<sup>1</sup></b>                                                     |                                                    |         |          |
| Return Before Taxes                                                            | 23.25%                                             | 14.94%  | 14.48%   |
| <b>Index</b>                                                                   |                                                    |         |          |
| S&P 500 <sup>®</sup> Index (reflects no deduction for fees, expenses or taxes) | 28.71%                                             | 18.47%  | 16.55%   |

| AVERAGE ANNUAL TOTAL RETURNS                                                   | <i>For the periods ended<br/>December 31, 2021</i> |                                  |
|--------------------------------------------------------------------------------|----------------------------------------------------|----------------------------------|
|                                                                                | 1 Year                                             | Since Class Inception (12/14/17) |
| <b>Class C</b>                                                                 |                                                    |                                  |
| Return Before Taxes                                                            | 28.17%                                             | 13.32%                           |
| <b>Class R6</b>                                                                |                                                    |                                  |
| Return Before Taxes                                                            | 31.21%                                             | 15.00%                           |
| <b>Index</b>                                                                   |                                                    |                                  |
| S&P 500 <sup>®</sup> Index (reflects no deduction for fees, expenses or taxes) | 28.71%                                             | 17.56%                           |

<sup>1</sup> Performance information for Class A reflects a deduction of the current maximum sales charge of 5.75%. Prior to October 29, 2021, Class A was not subject to a sales charge.

## Management

Crossmark is the Fund's investment adviser. Brent Lium serves as lead portfolio manager of the Fund and Ryan Caylor serves as co-portfolio manager of the Fund. Mr. Lium is Managing Director – Head of Equity Investments of Crossmark and has served as a portfolio manager of the Fund since 2019. Mr. Caylor is Head of Research and a Portfolio Manager of Crossmark and has served as a portfolio manager of the Fund since 2020.

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## **Minimum Investment and Eligibility Requirements**

**Class A and Class C** – The minimum initial investment is \$1,000 for regular accounts and for individual retirement accounts. The minimum initial investment is waived for continuous investment plans through which at least \$50 is invested per transaction. There is no minimum for subsequent purchases.

**Class R6** – There is no minimum investment. Class R6 shares are sold only through authorized dealers that have an omnibus account in place; they are not available for purchase directly through the Fund's distributor.

**Institutional Class** – The minimum initial investment is \$100,000, except that for Charitable Trusts or Grantor Trusts for which a charitable organization serves as trustee, the minimum initial investment is \$25,000. The minimum subsequent investment is \$1,000.

The minimum investment requirements may be waived in the case of investments through authorized dealers that have an omnibus account in place and in certain other instances as determined by Crossmark Distributors in its discretion. The Independent Directors of the Steward Funds may invest in Institutional Class shares without regard to the stated minimum investment requirements.

### **Sale of Fund Shares**

Fund shares may be redeemed on any business day through authorized dealers, or by writing the Fund's Transfer Agent at Steward Funds, c/o The Northern Trust Company, P.O. Box 4766, Chicago, IL 60680-4766. Redemptions in the amount of at least \$1,000 may be wired. You may also arrange for periodic withdrawals of at least \$50 if you have invested at least \$5,000 in the Fund.

### **Federal Income Tax Information**

The Fund intends to make distributions that may be taxed as ordinary income or capital gains.

### **Payments to Financial Intermediaries (Not Applicable to Class R6)**

If you purchase Fund shares through a broker-dealer or other financial intermediary (such as a bank), the Fund and its related companies may pay the intermediary for the sale of Fund shares and related services. These payments may create a conflict of interest by influencing the broker-dealer or other intermediary and your salesperson to recommend the Fund over another investment. Ask your salesperson or visit your financial intermediary's website for more information.

**Investment Objective:** Long-term capital appreciation.

**Fees and Expenses of the Fund**

The following table describes the fees and expenses that you may pay if you buy, hold and sell shares of the Fund. You may pay other fees, such as brokerage commissions and other fees to financial intermediaries, which are not reflected in the tables and example below.

| <b>SHAREHOLDER FEES</b><br><i>(Fees paid directly from your investment)</i>         |                    |                    |          |                     |
|-------------------------------------------------------------------------------------|--------------------|--------------------|----------|---------------------|
|                                                                                     | Class A            | Class C            | Class R6 | Institutional Class |
| Maximum sales charge (load) imposed on purchases                                    | 5.75% <sup>1</sup> | None               | None     | None                |
| Maximum deferred sales charge (CDSC) (as a percentage of redemption proceeds)       | None               | 1.00% <sup>2</sup> | None     | None                |
| Maximum sales charge (load) imposed on reinvested dividends and other distributions | None               | None               | None     | None                |
| Maximum account fee                                                                 | None               | None               | None     | None                |

| <b>ANNUAL FUND OPERATING EXPENSES</b><br><i>(Expenses that you pay each year as a percentage of the value of your investment)</i> |              |              |              |                     |
|-----------------------------------------------------------------------------------------------------------------------------------|--------------|--------------|--------------|---------------------|
|                                                                                                                                   | Class A      | Class C      | Class R6     | Institutional Class |
| Management Fees                                                                                                                   | 0.22%        | 0.22%        | 0.22%        | 0.22%               |
| Distribution (Rule 12b-1) Fees                                                                                                    | 0.25%        | 1.00%        | None         | None                |
| Other Expenses <sup>3</sup>                                                                                                       | 0.33%        | 0.39%        | 0.31%        | 0.39%               |
| <b>Total Annual Fund Operating Expenses</b>                                                                                       | <b>0.80%</b> | <b>1.61%</b> | <b>0.53%</b> | <b>0.61%</b>        |

<sup>1</sup> Class A shares are subject to a front-end sales charge of 5.75%. You may qualify for sales charge discounts if you and your immediate family invest, or agree to invest in the future, at least \$50,000 in Class A shares in Steward Funds. More information about these and other discounts and waivers is available from your financial representative and in “Sales Charges” (p. 155) and “Sales Charge Waivers and Discounts Available Through Intermediaries” (Appendix A) in this Prospectus. Investments of \$1 million or more may be eligible to buy Class A shares without a front-end sales charge, but may be subject to a contingent deferred sales charge (CDSC) of 1.00% if redeemed within 12 months of the original purchase date.

<sup>2</sup> Class C shares are subject to a CDSC. If you redeem your shares within twelve months of purchase you will be assessed a 1.00% CDSC. Class C shares convert to Class A shares after eight years. If you purchase Class C shares through a broker-dealer or other financial intermediary (such as a bank), your intermediary may impose different conversion terms, including an earlier conversion. More information is available from

your financial representative and in “Sales Charges” (p. 155) and “Sales Charge Waivers and Discounts Available Through Intermediaries” (Appendix A) in this Prospectus.

<sup>3</sup> “Other Expenses” for Class C are based on estimated amounts for the current fiscal year.

## Example

This example can help you compare the cost of investing in the Fund with the cost of investing in other mutual funds. It assumes:

- You invest \$10,000 for the periods shown and then redeem all of your shares at the end of those periods (except Class C is also shown assuming you kept your shares);
- Your investment has a 5% return each year; and
- The Fund’s operating expenses (including the conversion of Class C shares to Class A shares after eight years) remain the same.

Although your actual costs may be higher or lower, based on these assumptions your costs would be:

|                                     | 1 Year | 3 Years | 5 Years | 10 Years |
|-------------------------------------|--------|---------|---------|----------|
| <b>Class A</b>                      | \$652  | \$814   | \$991   | \$1,502  |
| <b>Class C (With Redemption)</b>    | \$263  | \$506   | \$873   | \$1,688  |
| <b>Class C (Without Redemption)</b> | \$163  | \$506   | \$873   | \$1,688  |
| <b>Class R6</b>                     | \$ 54  | \$168   | \$293   | \$ 659   |
| <b>Institutional Class</b>          | \$ 62  | \$194   | \$338   | \$ 756   |

## Portfolio Turnover

The Fund pays transaction costs, such as commissions, when it buys and sells securities (or “turns over” its portfolio). A higher portfolio turnover rate may indicate higher transaction costs and may result in higher taxes when Fund shares are held in a taxable account. These costs, which are not reflected in annual fund operating expenses or in the example, affect the Fund’s performance. During the most recent fiscal year, the Fund’s portfolio turnover rate was 33% of the average value of its portfolio.

## Principal Investment Strategies

Under normal circumstances, the Fund will invest at least 80% of its assets in the securities of small- to mid-cap companies included in the Fund’s benchmark index that pass the Fund’s values-based screens.\* Small- to mid-cap companies are defined by the market capitalization range of the Fund’s benchmark index from time to time. This market capitalization range, as of June 30, 2022, is \$87.9 million to \$13.6 billion . The Fund’s benchmark index is a widely recognized broad-based small-mid cap index and is the same index identified in the Average Annual Total Returns table below. The companies included in the benchmark

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index represent a broad spectrum of the U.S. economy and are generally U.S. issuers. Fund investments may also include other investment companies and real estate investment trusts.

The Fund is an actively managed fund. The Fund's investments are allocated in an attempt to match the weightings of the benchmark index, subject to the limitations of the Fund's values-based screening policies (see "Values-based Screens" below) and the reallocation of a portion of each screened security's weighting in the benchmark index among certain remaining securities of companies that portfolio management believes exhibit positive values-based characteristics, e.g., companies that through their activities, both externally and internally, support widely-held traditional values consistent with the values expressed in the values-based screens described below. Such values-based characteristics include, but are not limited to, companies that support respect for life, traditional family values, fair treatment of employees, respect for the environment, positive engagement with the communities in which they operate and the promotion of justice. Portfolio management starts with a portfolio of securities that matches the weightings of the benchmark index and then applies the values-based screens described below to avoid investments in a list of prohibited companies. Portfolio management then takes the aggregate weighting of the screened securities and adds an extra 0.10% to the weightings of the securities of the remaining portfolio companies that have the highest values-based scores as determined by portfolio management until the entire weighting of the screened securities has been reallocated. For example, if the aggregate weighting of the screened securities is 8% of the portfolio, then the 80 remaining portfolio companies with the highest values-based scores would each have their weighting in the portfolio increased by 0.10%. Portfolio management develops its values-based scores primarily based on data and rankings generated by third-party providers and supplemented with Crossmark's own internal research on the values-based characteristics of certain companies. In the event of changes to the companies included in the benchmark index, changes in the weightings of the companies included in the benchmark index, changes to the list of prohibited companies pursuant to the values-based screens or changes in the values-based scores of the portfolio companies, portfolio management will rebalance the portfolio in an attempt to match the weightings of the benchmark index, subject to the limitations of the Fund's values-based screening policies and the reallocation of a portion of each screened security's weighting as described above. Because of the values-based screens and the reallocation of a portion of each screened security's weighting, the Fund's portfolio will differ from the benchmark index and the Fund will perform differently than the benchmark index.

**Values-based Screens.** As noted above, in implementing its investment strategies, the Fund applies a set of values-based screens to use its best efforts to avoid investing in companies that are determined by Crossmark, pursuant to screening guidelines approved by the Fund's Board of Directors, to be: (1) materially involved in the production, distribution, retail, supply or licensing

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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 that are used to terminate pregnancy; (5) leasing real estate to facilities providing abortions; (6) directly engaged in scientific research using stem cells derived from human embryos, fetal tissue or human embryo cloning techniques; (7) directly involved in the production, distribution or retail of adult entertainment; or (8) directly involved in the production, distribution, retail, supply or licensing of psychoactive recreational cannabis or derivative products. Because the Fund uses its best efforts to avoid investments in companies that do not pass the values-based screening criteria, it will divest itself, in a timely manner, of securities of companies that are subsequently added to the list of prohibited companies, although the sale may be delayed if such securities are illiquid or if Crossmark determines that an immediate sale would have a negative tax or other effect on the Fund. However, the Fund may invest up to 5% of its total assets in certain collective investment vehicles or derivatives that may hold or derive value from securities issued by otherwise excluded companies.

For purposes of the alcohol, tobacco and gambling screens, material involvement means that a company derives 10% or more of its revenues from the screened activities. For purposes of the adult entertainment screen, companies directly involved in the production, distribution or retail of adult entertainment (defined as media and materials intended to appeal exclusively to the prurient interest) and companies that derive 2% or more of their revenues from the screened activities are screened. For purposes of the abortion, abortion facilities, stem cell research and cannabis screens, there is no revenue threshold; any direct involvement in the screened activities will cause a company to be screened out of the investment universe. For purposes of the abortion and abortion facilities screens, a company that is not itself directly involved in the screened activities will be screened out of the investment universe if (a) it owns 20% or more of another company that is directly participating in the screened activities, or (b) it is 50% or more owned by another company that is directly participating in the screened activities.

### **Principal Risks of Investing in the Fund**

Investment in the Fund involves risk. There can be no assurance that the Fund will achieve its investment objective. You can lose money on your investment in the Fund. When you sell your Fund shares, they may be worth less than what you paid for them. The Fund, by itself, does not constitute a balanced investment program. The Fund may not achieve its objective if portfolio management's expectations regarding particular securities or markets are not met. The value of shares of the Fund will be influenced by market conditions as well as by the performance of the securities in which the Fund invests. The Fund's performance

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may be better or worse than that of funds with similar investment policies. The Fund's performance is also likely to be different from that of funds that use different strategies for selecting investments.

Risks of investing in the Fund include:

- **Values-based Screening Policies Risk** – 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.

- **Values-based Investing Risk** – Increasing exposure to investments that exhibit positive values-based characteristics, as determined by portfolio management, carries the risk that the Fund may increase its exposure to certain types of issuers and, therefore, may underperform funds that do not consider the same or any values-based characteristics. The values-based research, data and ratings used by portfolio management are based on information that is publicly available and/or provided by the companies themselves or by third parties and such information may be unavailable or unreliable. Additionally, investors can differ in their views of what constitutes positive values-based characteristics. As a result, the Fund may invest in issuers that do not reflect the beliefs and values of any particular investor.

- **Equity Securities Risk** – The value of equity securities will rise and fall in response to the activities of the companies that issued the securities, general market conditions and/or economic conditions. If an issuer is liquidated or declares bankruptcy, the claims of owners of the issuer's bonds will take precedence over the claims of owners of its equity securities.

- **Small- and Mid-Cap Companies Risk** – Investments in small- and mid-cap companies are subject to the risks of equity securities. Investment in small- and mid-cap companies may involve greater risks than investments in securities of large-cap companies because small- and mid-cap companies generally have a limited track record. Small- and mid-cap companies often have narrower markets, more limited managerial and financial resources and a less diversified product offering than larger, more established companies. As a result of these factors, the prices of these securities can be more volatile, which may increase the volatility of the Fund's portfolio. For small-cap companies, these risks are increased.

- **Micro-Cap Companies Risk** – While all investments involve risk, micro-cap stocks are among the riskiest. Many micro-cap companies are new and have no proven track record. Some of these companies have no assets or revenues. Others have products and services that are still in development or have yet to be tested in the market. Another risk that pertains to micro-cap stocks involves the



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low volumes of trades. Because many micro-cap stocks trade in low volumes, any size of trade can have a large percentage impact on the price of the stock.

- **Security Selection and Market Risk** – The Fund’s portfolio securities may underperform the market or other funds with similar objectives. The value of the Fund’s investments may also change with general market conditions.

- **Market Disruption and Geopolitical Risk** – Geopolitical and other events, including war, terrorism, economic uncertainty, trade disputes, public health crises and related geopolitical events have led, and in the future may lead, to disruptions in the U.S. and world economies and markets, which may increase financial market volatility and have significant adverse direct or indirect effects on the value of the Fund and its investments. Such events include Russia’s recent military incursions in Ukraine, the pandemic of the novel coronavirus disease known as COVID-19, the withdrawal of the United Kingdom from the European Union (Brexit) and the ongoing trade disputes between the United States and China. Likewise, natural and environmental disasters and systemic market dislocations may be highly disruptive to economies and markets. Those events as well as other changes in foreign and domestic economic and political conditions also could adversely affect individual issuers or related groups of issuers, securities markets, interest rates, credit ratings, inflation, investor sentiment and other factors affecting the value of the Fund and its investments. Given the increasing interdependence among global economies and markets, conditions in one country, market or region might adversely affect markets, issuers and/or foreign exchange rates in other countries, including the United States. Securities and financial markets may be susceptible to market manipulation or other fraudulent trade practices, which could disrupt the orderly functioning of these markets or adversely affect the value of investments traded in these markets, including investments held by the Fund.

Russia’s recent military incursions in Ukraine have led to, and may lead to, additional sanctions being levied by the United States, European Union and other countries against Russia. Russia’s military incursions and the resulting sanctions could adversely affect global energy and financial markets and thus could affect the value of the Fund’s investments. The extent and duration of the military action, sanctions and resulting market disruptions are impossible to predict, but could be substantial.

The COVID-19 pandemic has caused significant uncertainty, market volatility, decreased economic and other activity, increased government activity, including economic stimulus measures, and supply chain disruptions. The full effects, duration and costs of the COVID-19 pandemic are impossible to predict, and the circumstances surrounding the COVID-19 pandemic will continue to evolve, including the risk of future increased rates of infection due to low vaccination rates and/or the lack of effectiveness of current vaccines against new variants. The pandemic has affected and may continue to affect certain countries, industries, economic sectors, companies and investment products more than others, may exacerbate existing economic, political, or social tensions and may

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increase the probability of an economic recession or depression. The Fund and its investments may be adversely affected by the effects of the COVID-19 pandemic and the pandemic may result in the Fund and its service providers experiencing operational difficulties in coordinating a remote workforce and implementing their business continuity plans, among others.

Market disruptions could cause the Fund to lose money, experience significant redemptions and encounter operational difficulties. Although multiple asset classes may be affected by a market disruption, the duration and effects may not be the same for all types of assets.

- **Inflation Risk** – Inflation risk is the risk that the real value of certain assets or real income from investments (the value of such assets or income after accounting for inflation) will be less in the future as inflation decreases the value of money. Inflation, and investors’ expectation of future inflation, can impact the current value of the Fund’s portfolio, resulting in lower asset values and losses to shareholders. The risk may be elevated compared to historical market conditions because of recent monetary policy measures and the current interest rate environment.

- **Management Risk** – The Fund is subject to management risk because it is an actively managed investment portfolio. Crossmark will apply investment techniques and risk analyses in making investment decisions for the Fund, but there can be no guarantee that these will produce the desired results.

- **Issuer Risk** – The value of a security may decline for a number of reasons that directly relate to the issuer, such as management performance, financial leverage, and reduced demand for the issuer’s goods or services.

- **Other Investment Companies or Real Estate Investment Trusts Risk** – The Fund may invest in shares of other investment companies or real estate investment trusts (“funds”). The Fund bears a proportional share of the expenses of such other funds, which are in addition to those of the Fund. For example, the Fund will bear a portion of such other funds’ investment advisory fees, although the fees paid by the Fund to Crossmark will not be proportionally reduced.

- **Concentration Policy Risk** – To the extent securities of any one industry or group of industries comprise close to 25% of the Fund, the Fund may be limited in its ability to overweight with respect to that industry or industry group, due to the Fund’s fundamental policy not to concentrate in a particular industry or industry group.

- **Share Ownership Concentration Risk** – To the extent that a significant portion of the Fund’s shares is held by a limited number of shareholders or their affiliates, there is a risk that the share trading activities of these shareholders could disrupt the Fund’s investment strategies, which could have adverse consequences for the Fund and other shareholders. Significant shareholders of the Fund may make relatively large redemptions or purchases of Fund shares. These transactions may cause the Fund to have to sell securities or invest

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additional cash, as the case may be. While it is impossible to predict the overall impact of these transactions over time, there could be adverse effects on the Fund's performance to the extent that the Fund may be required to sell securities or invest cash at times when it would not otherwise do so. These transactions could adversely impact the Fund's liquidity, accelerate the realization of taxable income if sales of securities resulted in capital gains or other income and increase transaction costs, which may adversely affect the Fund's performance. These transactions could also adversely impact the Fund's ability to implement its investment strategies and pursue its investment objective, and, as a result, a larger portion of the Fund's assets may be held in cash or cash equivalents. In addition, large redemptions could significantly reduce the Fund's assets, which may result in an increase in the Fund's expense ratio on account of expenses being spread over a smaller asset base and/or the loss of fee breakpoints.

## **Performance**

The following bar chart and table provide some indication of the risks of investing in the Fund by showing changes in the Fund's performance from year to year and by showing how the Fund's average annual returns over different periods compare with those of a broad measure of market performance, respectively. The Fund's past performance (before and after taxes) is not necessarily an indication of how the Fund will perform in the future. The Calendar Year Total Returns bar chart shows performance of Institutional Class shares for the last ten calendar years. Returns for other share classes will differ only to the extent that they have different expenses. Updated performance information is available on the Fund's website at [www.stewardfunds.com](http://www.stewardfunds.com).

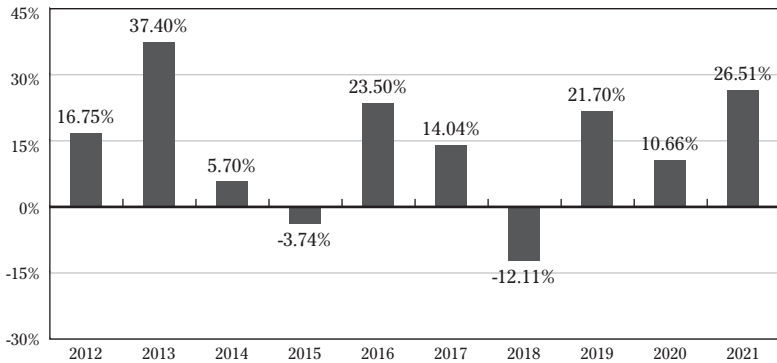
Prior to October 29, 2021, the Fund had a different investment strategy. Performance would have been different if the Fund's current investment strategy had been in effect.

## INSTITUTIONAL CLASS CALENDAR YEAR TOTAL RETURNS

### Steward Values-Focused Small-Mid Cap Enhanced Index Fund

Year-by-year total return as of 12/31 each year (%)

Institutional Class Shares



|                           |         |         |
|---------------------------|---------|---------|
| Best Quarter .....        | Q4 2020 | 27.04%  |
| Worst Quarter .....       | Q1 2020 | -34.19% |
| Year-To-Date Return ..... | Q2 2022 | -19.60% |

The following table illustrates the impact of taxes on the Fund's returns (Institutional Class is shown; after-tax returns for other share classes will differ). After-tax returns are calculated using the historical highest individual federal marginal income tax rates and do not reflect the impact of state and local taxes. After-tax returns depend on your own tax situation and may be different from those shown. This information does not apply if your Fund shares are held in a tax-advantaged account such as an individual retirement account or 401(k) plan.

| AVERAGE ANNUAL TOTAL RETURNS                                                    | <i>For the periods ended<br/>December 31, 2021</i> |         |          |
|---------------------------------------------------------------------------------|----------------------------------------------------|---------|----------|
|                                                                                 | 1 Year                                             | 5 Years | 10 Years |
| <b>Institutional Class</b>                                                      |                                                    |         |          |
| Return Before Taxes                                                             | 26.51%                                             | 11.30%  | 13.16%   |
| Return After Taxes on Distributions                                             | 21.94%                                             | 8.84%   | 10.80%   |
| Return After Taxes on Distributions and Sale of Fund Shares                     | 17.43%                                             | 8.29%   | 10.20%   |
| <b>Class A<sup>1</sup></b>                                                      |                                                    |         |          |
| Return Before Taxes                                                             | 19.09%                                             | 9.71%   | 12.19%   |
| <b>Index</b>                                                                    |                                                    |         |          |
| S&P 1000 <sup>®</sup> Index (reflects no deduction for fees, expenses or taxes) | 25.35%                                             | 12.89%  | 14.30%   |

| AVERAGE ANNUAL TOTAL RETURNS                                        | <i>For the periods ended<br/>December 31, 2021</i> |                                           |
|---------------------------------------------------------------------|----------------------------------------------------|-------------------------------------------|
|                                                                     | 1 Year                                             | Since<br>Class<br>Inception<br>(12/14/17) |
| <b>Class C</b>                                                      |                                                    |                                           |
| Return Before Taxes                                                 | 23.51%                                             | 9.18%                                     |
| <b>Class R6</b>                                                     |                                                    |                                           |
| Return Before Taxes                                                 | 26.68%                                             | 10.32%                                    |
| <b>Index</b>                                                        |                                                    |                                           |
| S&P 1000® Index (reflects no deduction for fees, expenses or taxes) | 25.35%                                             | 12.41%                                    |

<sup>1</sup> Performance information for Class A reflects a deduction of the current maximum sales charge of 5.75%. Prior to October 29, 2021, Class A was not subject to a sales charge.

## Management

Crossmark is the Fund's investment adviser. Brent Lium serves as lead portfolio manager of the Fund and Ryan Caylor serves as co-portfolio manager of the Fund. Mr. Lium is Managing Director – Head of Equity Investments of Crossmark and has served as a portfolio manager of the Fund since 2019. Mr. Caylor is Head of Research and a Portfolio Manager of Crossmark and has served as a portfolio manager of the Fund since 2020.

## Minimum Investment and Eligibility Requirements

**Class A and Class C** – The minimum initial investment is \$1,000 for regular accounts and for individual retirement accounts. The minimum initial investment is waived for continuous investment plans through which at least \$50 is invested per transaction. There is no minimum for subsequent purchases.

**Class R6** – There is no minimum investment. Class R6 shares are sold only through authorized dealers that have an omnibus account in place; they are not available for purchase directly through the Fund's distributor.

**Institutional Class** – The minimum initial investment is \$100,000, except that for Charitable Trusts or Grantor Trusts for which a charitable organization serves as trustee, the minimum initial investment is \$25,000. The minimum subsequent investment is \$1,000.

The minimum investment requirements may be waived in the case of investments through authorized dealers that have an omnibus account in place and in certain other instances as determined by Crossmark Distributors in its discretion. The Independent Directors of the Steward Funds may invest in Institutional Class shares without regard to the stated minimum investment requirements.

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## **Sale of Fund Shares**

Fund shares may be redeemed on any business day through authorized dealers, or by writing the Fund's Transfer Agent at Steward Funds, c/o The Northern Trust Company, P.O. Box 4766, Chicago, IL 60680-4766. Redemptions in the amount of at least \$1,000 may be wired. You may also arrange for periodic withdrawals of at least \$50 if you have invested at least \$5,000 in the Fund.

## **Federal Income Tax Information**

The Fund intends to make distributions that may be taxed as ordinary income or capital gains.

## **Payments to Financial Intermediaries (Not Applicable to Class R6)**

If you purchase Fund shares through a broker-dealer or other financial intermediary (such as a bank), the Fund and its related companies may pay the intermediary for the sale of Fund shares and related services. These payments may create a conflict of interest by influencing the broker-dealer or other intermediary and your salesperson to recommend the Fund over another investment. Ask your salesperson or visit your financial intermediary's website for more information.

### **Investment Objectives, Strategies and Risks**

The investment objective of Steward Covered Call Income Fund is dividend income and options premium income, with the potential for capital appreciation and less volatility than the broad equity market.

The investment objective of Steward Equity Market Neutral Fund is long-term capital appreciation independent of the U.S. equity market.

The investment objective of Steward Global Equity Income Fund is current income along with growth of capital.

The investment objective of each of Steward International Enhanced Index Fund, Steward Large Cap Core Fund, Steward Large Cap Growth Fund, Steward Large Cap Value Fund, Steward Small Cap Growth Fund, Steward Values-Focused Large Cap Enhanced Index Fund and Steward Values-Focused Small-Mid Cap Enhanced Index Fund is long-term capital appreciation.

The investment objective of Steward Select Bond Fund is to provide high current income with capital appreciation.

For each Fund, except Steward Values-Focused Small-Mid Cap Enhanced Index Fund, the Fund's investment objective is non-fundamental and may be changed without shareholder approval. A Fund will provide shareholders with at least 60 days' notice prior to making any changes to its investment objective. For Steward Values-Focused Small-Mid Cap Enhanced Index Fund, the Fund's investment objective is fundamental and may not be changed without shareholder approval.

The information on the prior pages describe each Fund's principal investment policies and strategies intended to achieve each Fund's investment objective. The investment types detailed for each Fund are further described in the Statement of Additional Information. See "Principal Risks" below for additional information regarding the principal risks of investing in each Fund.

### **Other Investment Practices**

From time to time, each Fund may take temporary defensive positions that may be inconsistent with its principal investment policies in an attempt to respond to adverse market, economic, political, or other conditions. If this occurs, the Fund may not achieve its investment objective during such times.

### **Portfolio Turnover**

No Fund (except Steward Covered Call Income Fund and Steward Equity Market Neutral Fund) intends to trade portfolio securities for the purpose of realizing short-term profits. However, each Fund will adjust its portfolio as considered advisable in view of prevailing or anticipated market conditions and the Fund's

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investment objective, and there is no limitation on the length of time securities must be held by the Fund prior to being sold. Portfolio turnover rate will not be a limiting factor for a Fund. Steward Covered Call Income Fund's and Steward Equity Market Neutral Fund's respective portfolio management may engage in frequent trading of such Fund's portfolio securities in pursuing the Fund's strategy. Higher portfolio turnover rates involve correspondingly higher transaction costs, which are borne directly by a Fund. In addition, a Fund may realize significant short-term and long-term capital gains, which will result in taxable distributions to investors that may be greater than those made by other funds. Tax and transaction costs may lower a Fund's effective return for investors.

## **Portfolio Holdings**

A description of the Funds' policies and procedures regarding disclosure of its portfolio securities is available in the Funds' Statement of Additional Information dated August 28, 2022. In addition, each Fund's portfolio holdings may be viewed on the Fund's website at [www.stewardfunds.com](http://www.stewardfunds.com). The portfolio holdings are posted within 30 days after the end of each month.

## **Additional Information about the Funds**

Each Fund is a series of Steward Funds, Inc. ("SFI"), an open-end management investment company. Crossmark provides management and investment advisory services to the Funds. This Prospectus does not tell you about every policy or risk of investing in each Fund. If you want more information on each Fund's allowable securities and investment practices and the characteristics and risks of each one, you may want to request a copy of the Statement of Additional Information (the back cover tells you how to do this).

## **Exclusive Forum for Litigation**

SFI's Amended and Restated Bylaws provide that, unless SFI consents in writing to the selection of an alternative forum, the Circuit Court for Baltimore City, Maryland, or, if that court does not have jurisdiction, the United States District Court for the District of Maryland, Northern Division, shall be the sole and exclusive forum for (a) any internal corporate claim (as that term is defined in Section 1-101 of the Maryland General Corporation Law), (b) any derivative action or proceeding brought on behalf of SFI, (c) any action asserting a claim of breach of any duty owed by any director, officer or agent of SFI to SFI or to the shareholders of SFI, (d) any action asserting a claim against SFI or any director, officer or agent of SFI arising pursuant to any provision of the Maryland General Corporation Law or SFI's charter or bylaws, or (e) any action asserting a claim against SFI or any director, officer or agent of SFI that is governed by the internal affairs doctrine. In addition, unless SFI consents in writing to the selection of an alternative forum, the federal district courts of the United States shall, to the fullest extent permitted by law, be the sole and exclusive forum for the resolution



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of any complaint asserting a cause of action arising under the federal securities laws. Other investment companies may not be subject to similar restrictions. The designation of an exclusive forum for litigation may make it more expensive for a shareholder to bring a suit than if the shareholder were permitted to select another jurisdiction. Also, the designation of an exclusive forum for litigation limits a shareholder's ability to litigate a claim in the jurisdiction and in a manner that may be more convenient and favorable to the shareholder. It is possible that a court may choose not to enforce these provisions of SFI's Amended and Restated Bylaws.

## PRINCIPAL RISKS

The principal risks of investing in each Fund are summarized above under the “Principal Risks of Investing in the Fund” section for each Fund. The risks described below expand on, and add to, those summaries as appropriate. The chart below identifies which risks apply to each Fund. Each Fund may be subject to additional risks other than those identified below because the types of investments made by each Fund can change over time. There is no guarantee that a Fund will be able to achieve its investment objective. It is possible to lose money by investing in a Fund.

| Risk                                    | Steward Covered Call Income Fund | Steward Equity Market Neutral Fund | Steward Global Equity Income Fund | Steward International Enhanced Index Fund | Steward Large Cap Core Fund | Steward Large Cap Growth Fund | Steward Large Cap Value Fund | Steward Select Bond Fund | Steward Small Cap Growth Fund | Steward Values-Focused Large Cap Enhanced Index Fund | Steward Values-Focused Small-Mid Cap Enhanced Index Fund |
|-----------------------------------------|----------------------------------|------------------------------------|-----------------------------------|-------------------------------------------|-----------------------------|-------------------------------|------------------------------|--------------------------|-------------------------------|------------------------------------------------------|----------------------------------------------------------|
| BBB-/Baa3 Securities Risk               |                                  |                                    |                                   |                                           |                             |                               |                              | •                        |                               |                                                      |                                                          |
| Bond Fund Investing Risk                |                                  |                                    |                                   |                                           |                             |                               |                              | •                        |                               |                                                      |                                                          |
| Call Options Risk                       | •                                |                                    |                                   |                                           |                             |                               |                              |                          |                               |                                                      |                                                          |
| Concentration Policy Risk               | •                                | •                                  | •                                 | •                                         | •                           | •                             | •                            | •                        | •                             | •                                                    | •                                                        |
| Depository Receipts (“DRs”) Risk        |                                  |                                    | •                                 | •                                         |                             |                               |                              |                          |                               |                                                      |                                                          |
| Dividend Risk                           | •                                |                                    | •                                 |                                           |                             |                               |                              |                          |                               |                                                      |                                                          |
| Emerging Market Securities Risk         |                                  |                                    | •                                 | •                                         |                             |                               |                              |                          |                               |                                                      |                                                          |
| Equity Securities Risk                  | •                                | •                                  | •                                 | •                                         | •                           | •                             | •                            |                          | •                             | •                                                    | •                                                        |
| Fixed-Income Securities Risk            |                                  |                                    |                                   |                                           |                             |                               |                              | •                        |                               |                                                      |                                                          |
| Foreign Currency Risk                   |                                  |                                    | •                                 | •                                         |                             |                               |                              |                          |                               |                                                      |                                                          |
| Foreign Government Securities Risk      |                                  |                                    |                                   |                                           |                             |                               |                              | •                        |                               |                                                      |                                                          |
| Foreign Securities Risk                 |                                  |                                    | •                                 | •                                         |                             |                               |                              |                          |                               |                                                      |                                                          |
| General Ratings Risk                    |                                  |                                    |                                   |                                           |                             |                               |                              | •                        |                               |                                                      |                                                          |
| Growth Stocks Risk                      |                                  |                                    | •                                 | •                                         |                             | •                             |                              |                          | •                             |                                                      |                                                          |
| High Portfolio Turnover Risk            | •                                | •                                  |                                   |                                           |                             |                               |                              |                          |                               |                                                      |                                                          |
| Illiquid Investments Risk               |                                  |                                    |                                   |                                           |                             |                               |                              | •                        |                               |                                                      |                                                          |
| Inflation Risk                          | •                                | •                                  | •                                 | •                                         | •                           | •                             | •                            | •                        | •                             | •                                                    | •                                                        |
| Investment Strategy Risk                |                                  | •                                  |                                   |                                           | •                           | •                             | •                            |                          |                               |                                                      |                                                          |
| Issuer Risk                             | •                                | •                                  | •                                 | •                                         | •                           | •                             | •                            | •                        | •                             | •                                                    | •                                                        |
| Large-Cap Companies Risk                | •                                | •                                  | •                                 | •                                         | •                           | •                             |                              |                          | •                             | •                                                    |                                                          |
| LIBOR Risk                              |                                  |                                    |                                   |                                           |                             |                               |                              | •                        |                               |                                                      |                                                          |
| Management Risk                         | •                                | •                                  | •                                 | •                                         | •                           | •                             | •                            | •                        | •                             | •                                                    | •                                                        |
| Market Disruption and Geopolitical Risk | •                                | •                                  | •                                 | •                                         | •                           | •                             | •                            | •                        | •                             | •                                                    | •                                                        |
| Micro-Cap Companies Risk                |                                  |                                    |                                   |                                           |                             |                               |                              |                          | •                             |                                                      | •                                                        |
| Mortgage Risk                           |                                  |                                    |                                   |                                           |                             |                               |                              | •                        |                               |                                                      |                                                          |

| Risk                                                                                                | Steward Covered Call Income Fund | Steward Equity Market Neutral Fund | Steward Global Equity Income Fund | Steward International Enhanced Index Fund | Steward Large Cap Core Fund | Steward Large Cap Growth Fund | Steward Large Cap Value Fund | Steward Select Bond Fund | Steward Small Cap Growth Fund | Steward Values-Focused Large Cap Enhanced Index Fund | Steward Values-Focused Small-Mid Cap Enhanced Index Fund |
|-----------------------------------------------------------------------------------------------------|----------------------------------|------------------------------------|-----------------------------------|-------------------------------------------|-----------------------------|-------------------------------|------------------------------|--------------------------|-------------------------------|------------------------------------------------------|----------------------------------------------------------|
| National and International Government and Economic Policies Risk                                    |                                  |                                    |                                   |                                           |                             |                               |                              | •                        |                               |                                                      |                                                          |
| Other Investment Companies or Real Estate Investment Trusts Risk                                    | •                                | •                                  | •                                 | •                                         | •                           | •                             | •                            | •                        | •                             | •                                                    | •                                                        |
| Repurchase Agreements Risk                                                                          |                                  |                                    |                                   |                                           |                             |                               | •                            |                          |                               |                                                      |                                                          |
| Risks of Instruments of Foreign Banks and Branches and Foreign Corporations, Including Yankee Bonds |                                  |                                    |                                   |                                           |                             |                               | •                            |                          |                               |                                                      |                                                          |
| Security Selection and Market Risk                                                                  | •                                | •                                  | •                                 | •                                         | •                           | •                             | •                            |                          | •                             | •                                                    | •                                                        |
| Share Ownership Concentration Risk                                                                  | •                                | •                                  | •                                 | •                                         | •                           | •                             | •                            | •                        | •                             | •                                                    | •                                                        |
| Short Sales Risk                                                                                    |                                  | •                                  |                                   |                                           |                             |                               |                              |                          |                               |                                                      |                                                          |
| Small- and Mid-Cap Companies Risk                                                                   |                                  | •                                  | •                                 | •                                         | •                           | •                             | •                            |                          | •                             |                                                      | •                                                        |
| Tax Risk                                                                                            | •                                |                                    |                                   |                                           |                             |                               |                              |                          |                               |                                                      |                                                          |
| U.S. Government Securities Risk                                                                     |                                  |                                    |                                   |                                           |                             |                               | •                            |                          |                               |                                                      |                                                          |
| Values-based Investing Risk                                                                         |                                  | •                                  |                                   |                                           | •                           | •                             | •                            | •                        | •                             | •                                                    | •                                                        |
| Values-based Screening Policies Risk                                                                | •                                | •                                  | •                                 | •                                         | •                           | •                             | •                            | •                        | •                             | •                                                    | •                                                        |
| Value Stocks Risk                                                                                   |                                  |                                    | •                                 | •                                         |                             |                               | •                            |                          |                               |                                                      |                                                          |
| Variable and Floating Rate Securities Risk                                                          |                                  |                                    |                                   |                                           |                             |                               | •                            |                          |                               |                                                      |                                                          |

**BBB-/Baa3 Securities Risk** – Obligations rated BBB- by S&P or Baa3 by Moody's, or rated comparable by another nationally recognized statistical ratings organization, or deemed of comparable quality by Crossmark, are considered to have speculative characteristics. If an issuer of fixed-income securities defaults on its obligations to pay interest and repay principal, or a bond's credit rating is downgraded, the Fund could lose money. The total return and yield of obligations rated BBB- or Baa3 may generally be expected to fluctuate more than the total return and yield of securities with more favorable credit ratings. A real or perceived economic downturn or an increase in market interest rates could cause a decline in the value of such obligations, result in increased redemptions and/or result in increased portfolio turnover, which could result in a decline in net asset value of the Fund, reduce liquidity for certain investments and/or increase costs. Such obligations may be more thinly traded and may be more difficult to sell and value accurately than securities with more favorable credit ratings as there may be a limited secondary market or no established secondary market. Investments in such obligations could increase liquidity risk for the Fund. In addition, the market for such obligations may be more likely than the markets for securities

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with more favorable credit ratings to experience sudden and sharp volatility which is generally associated more with investments in stocks.

**Bond Fund Investing Risk** – Because the Fund prices its assets and determines its share value on each business day based on current market prices, a shareholder cannot avoid loss by holding a bond to maturity, as might be possible for an investor who invests in individual bonds rather than in Fund shares.

**Call Options Risk** – Writing call options to generate income and to potentially hedge against market declines by generating option premiums involves risk. These risks include, but are not limited to, potential losses if equity markets or an individual equity security do not move as expected and the potential for greater losses than if these techniques had not been used. There are significant differences between the securities and options markets that could result in an imperfect correlation between these markets, causing a given transaction not to achieve its objectives.

*Limited Gains:* By writing covered call options, the Fund will give up the opportunity to benefit from potential increases in the value of a Fund asset above the exercise price, but it will bear the risk of declines in the value of the asset. Writing call options may expose the Fund to additional costs.

*Option Exercise:* As the writer of a call option, the Fund cannot control the time when it may be required to fulfill its obligation to the purchaser of the option. Once the Fund has received an exercise notice, it may not be able to effect a closing purchase transaction in order to terminate its obligation under the option and must then deliver the underlying security at the exercise price.

*Lack of Liquidity for the Option:* Derivatives may be difficult to sell or unwind. There can be no assurance that a liquid market will exist when the Fund seeks to close out an option position. If the Fund were unable to close out a covered call position previously written on a security, it would not be able to sell the underlying security unless the option expired without exercise.

*Lack of Liquidity for the Underlying Security:* The Fund's investment strategy may also result in a lack of liquidity of the purchase and sale of portfolio securities. Because the Fund will generally hold the stocks underlying the call option, the Fund may be less likely to sell the stocks in its portfolio to take advantage of new investment opportunities.

*Value Changes:* The value of call options will be affected by changes in the value and dividend rates of the underlying common stocks, an increase in interest rates, changes in the actual or perceived volatility of the stock market and the underlying common stocks and the remaining time to the options' expiration. Additionally, the exercise price of an option may be adjusted downward before the option's expiration as a result of the occurrence of events affecting the underlying equity security. A reduction in

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the exercise price of an option would reduce the Fund's capital appreciation potential on the underlying security.

**Concentration Policy Risk** – To the extent securities of any one industry or group of industries comprise close to 25% of the Fund, the Fund may be limited in its ability to overweight with respect to that industry or industry group, due to the Fund's fundamental policy not to concentrate in a particular industry or industry group.

**Depository Receipts ("DRs") Risk** – Investments in unsponsored DRs (those that are not sponsored by the issuer or a representative of the issuer) involve certain risks not present with sponsored DRs. Investors in unsponsored DRs typically involve expenses not associated with sponsored DRs, such as expenses associated with certificate transfer, custody and dividend payment. For an unsponsored DR there may be several depositories with no defined legal obligations to the issuer. Duplicate depositories may lead to marketplace confusion since there would be no central source of information. There can also be greater delays in delivery of dividends and reports to investors than with sponsored DRs. DRs may be issued with respect to securities of issuers in emerging market countries.

**Dividend Risk** – The income of the Fund may fluctuate due to the amount of dividends that companies elect to pay. Issuers of dividend-paying stocks may have discretion to defer or stop paying dividends for a stated period of time. If the dividend-paying stocks held by the Fund reduce or stop paying dividends, the Fund's ability to generate income may be adversely affected. In addition, dividend-paying stocks may underperform non-dividend paying stocks (and the stock market as a whole) over any period of time.

**Emerging Market Securities Risk** – Securities of issuers in emerging and developing countries raise additional risks relative to investments in developed country issuers, including exposure to less mature and diversified economies and to less stable market and political systems, as well as to possible currency transfer restrictions, delays and disruptions in settlement of transactions, and higher volatility than is found in developed countries. The economies of such countries can be subject to rapid and unpredictable rates of inflation or deflation.

**Equity Securities Risk** – The value of equity securities will rise and fall in response to the activities of the companies that issued the securities, general market conditions and/or economic conditions. If an issuer is liquidated or declares bankruptcy, the claims of owners of the issuer's bonds will take precedence over the claims of owners of its equity securities.

**Fixed-Income Securities Risk** – Prices of fixed-income securities rise and fall in response to interest rate changes. Generally, when interest rates rise, prices of fixed-income securities fall. The longer the duration of the security, the more sensitive the security is to this risk. If a note has a duration of one year, then a 1% increase in interest rates would reduce the value of a \$100 note by approximately one dollar. Interest rates can change in response to the supply and demand for

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credit, government and/or central bank monetary policy and action, inflation rates, and other factors. Recent and potential future changes in monetary policy made by central banks or governments are likely to affect the level of interest rates. Changing interest rates may have unpredictable effects on markets, may result in heightened market volatility and potential illiquidity and may detract from Fund performance to the extent the Fund is exposed to such interest rates and/or volatility. Rising interest rates could cause the value of the Fund's investments — and therefore its share price as well — to decline. Although interest rates in the U.S. remain at low levels, they have been rising and are expected to continue to increase in the near future. A rising interest rate environment may cause investors to move out of fixed-income securities and related markets on a large scale, which could adversely affect the price and liquidity of such securities and could also result in increased redemptions from the Fund. Increased redemptions from the Fund may force the Fund to sell investments at a time when it is not advantageous to do so, which could result in losses. Recently, there have been signs of inflationary price movements. As such, fixed-income and related markets may experience heightened levels of interest rate volatility and liquidity risk. A sharp rise in interest rates could cause the value of the Fund's investments to decline.

There is also a risk that fixed-income securities will be downgraded in credit rating or go into default. Lower-rated bonds, and bonds with longer final maturities, generally have higher credit risks.

**Foreign Currency Risk** – Investments in foreign securities involve the risk that the currencies in which those instruments are denominated will decline in value relative to the U.S. dollar, or, in the case of hedging positions, that the U.S. dollar will decline relative to the currency being hedged. Currency rates in foreign countries may fluctuate significantly over short periods of time for a number of reasons, including changes in interest rates, intervention (or the failure to intervene) by U.S. or foreign governments, central banks or supranational entities such as the International Monetary Fund, or by the imposition of currency controls or other political developments in the United States or abroad. As a result, the Fund's international investments in foreign currency-denominated securities may reduce the returns of the Fund. Although the Fund's international investments will primarily be in U.S. dollar-denominated securities, fluctuations in the value of the currencies of the countries in which the foreign companies are located may also affect the value of such securities.

**Foreign Government Securities Risk** – Dollar-denominated instruments issued by foreign governments, foreign government agencies, foreign semi-governmental entities, or entities whose purpose is to restructure outstanding foreign government securities may not be supported as to payment of principal or interest by the particular foreign government. The issuers of these instruments are not necessarily subject to the same regulatory, accounting, auditing and recordkeeping standards as similar U.S. government or agency instruments would be, and information on such foreign instruments may be more difficult to

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obtain. Dollar-denominated instruments of foreign government or government-related entities may have similar risks and may not be supported as to payment of principal and interest by the relevant government. Instruments issued by non-U.S. governments may involve risk of default and loss of principal and interest.

**Foreign Securities Risk** – Investments in securities of issuers in foreign countries involve 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.

**General Ratings Risk** – Ratings may be unreliable, due to conflicts of interest between the rating agencies and the issuers, as well as the lag between an event requiring a rating downgrade and the actual rating downgrade.

**Growth Stocks Risk** – Investments in growth stocks are subject to the risks of equity securities. Growth company stocks may provide minimal dividends that could otherwise cushion stock prices in a market decline. The value of growth company stocks may rise and fall significantly based, in part, on investors' perceptions of the companies, rather than on fundamental analysis of the stocks. Because the prices of growth stocks are based largely on the expectation of future earnings, growth stock prices can decline rapidly and significantly in reaction to negative news about such factors as earnings, the economy, political developments or other news. A growth company may fail to fulfill apparent promise or may be eclipsed by competitors or its products or its services may be rendered obsolete by new technologies. As a category, growth stocks may underperform value stocks (and the stock market as a whole) over any period of time. In addition, the growth stocks selected for investment by portfolio management may not perform as anticipated.

**High Portfolio Turnover Risk** – High portfolio turnover could increase the Fund's transaction costs, result in taxable distributions to shareholders and negatively impact performance.

**Illiquid Investments Risk** – Liquidity risk exists when particular investments are difficult to purchase or sell. The Fund's investments in illiquid securities may reduce the Fund's returns because the Fund may be unable to sell the illiquid securities at an advantageous time or price. When the Fund owns mortgage-related illiquid securities, there is additional risk arising from the illiquidity of the underlying real estate collateral for such securities. Illiquid securities can also be difficult to value, so there can be no assurance that the Fund can sell the securities at the price at which it is valuing them in determining net asset value.

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**Inflation Risk** – Inflation risk is the risk that the real value of certain assets or real income from investments (the value of such assets or income after accounting for inflation) will be less in the future as inflation decreases the value of money. Inflation, and investors’ expectation of future inflation, can impact the current value of the Fund’s portfolio, resulting in lower asset values and losses to shareholders. The risk may be elevated compared to historical market conditions because of recent monetary policy measures and the current interest rate environment.

**Investment Strategy Risk** – With respect to Steward Equity Market Neutral Fund, there is no guarantee that the security selection process will produce a market neutral portfolio that reduces or eliminates the Fund’s exposure to the returns and direction of the U.S. stock market. In addition, the Fund’s market neutral investment strategy will likely cause the Fund to underperform the broader U.S. equity market during market rallies. Such underperformance could be significant during sudden or significant market rallies. If the market neutral strategy is unsuccessful, the Fund may be subject to the equity security risk that stock prices decline, which may affect Fund performance. With respect to Steward Large Cap Core Fund, Steward Large Cap Growth Fund, and Steward Large Cap Value Fund, proprietary and third party data and systems are utilized to support decision making by portfolio management for the Fund. Data imprecision, software or other technology malfunctions, programming inaccuracies and similar circumstances may impair the performance of these systems, which may negatively affect Fund performance. Furthermore, there can be no assurance that the quantitative models used in managing the Fund will perform as anticipated or enable the Fund to achieve its objective.

**Issuer Risk** – The value of a security may decline for a number of reasons that directly relate to the issuer, such as management performance, financial leverage and reduced demand for the issuer’s goods or services.

**Large-Cap Companies Risk** – Investments in large-cap companies are subject to the risks of equity securities. Large-cap companies may underperform other segments of the market because such companies may be less responsive to competitive challenges and opportunities and may be unable to attain high growth rates during periods of economic expansion.

**LIBOR Risk** – The London Interbank Offered Rate (LIBOR), the benchmark rate for certain floating rate securities, has been phased out as of the end of 2021 for most maturities and currencies, although certain widely used U.S. Dollar LIBOR rates are expected to continue to be published through June 2023 to assist with the transition. The Fund or the instruments in which the Fund invests may be adversely affected by the phase out by, among other things, increased volatility or illiquidity. Although the transition process away from LIBOR has become increasingly well defined, there remains uncertainty regarding the future use of LIBOR and the nature of any replacement reference rate and, accordingly, it is difficult to predict the impact to the Fund of the final transition away from LIBOR.



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**Management Risk** – The Fund is subject to management risk because it is an actively managed investment portfolio. Crossmark will apply investment techniques and risk analyses in making investment decisions for the Fund, but there can be no guarantee that these will produce the desired results.

**Market Disruption and Geopolitical Risk** – Geopolitical and other events, including war, terrorism, economic uncertainty, trade disputes, public health crises and related geopolitical events have led, and in the future may lead, to disruptions in the U.S. and world economies and markets, which may increase financial market volatility and may have significant adverse direct or indirect effects on the value of the Fund and its investments. Such events include Russia's recent military incursions in Ukraine, the pandemic of the novel coronavirus disease known as COVID-19, the withdrawal of the United Kingdom from the European Union (Brexit) and the ongoing trade disputes between the United States and China. Likewise, natural and environmental disasters and systemic market dislocations may be highly disruptive to economies and markets. Those events as well as other changes in foreign and domestic economic and political conditions also could adversely affect individual issuers or related groups of issuers, securities markets, interest rates, credit ratings, inflation, investor sentiment and other factors affecting the value of the Fund and its investments. Given the increasing interdependence among global economies and markets, conditions in one country, market or region might adversely affect markets, issuers and/or foreign exchange rates in other countries, including the United States. Any partial or complete dissolution of the Economic and Monetary Union of the European Union, or any increased uncertainty as to its status, could have significant adverse effects on currency and financial markets, and on the value of the Fund and its investments. Securities and financial markets may be susceptible to market manipulation or other fraudulent trade practices, which could disrupt the orderly functioning of these markets or adversely affect the value of investments traded in these markets, including investments held by the Fund. For Steward Global Equity Income Fund and Steward International Enhanced Index Fund, to the extent the Fund has focused its investments in the market of a particular region, adverse geopolitical and other events could have a disproportionate impact on the Fund.

Russia's recent military incursions in Ukraine have led to, and may lead to, additional sanctions being levied by the United States, European Union and other countries against Russia. Russia's military incursions and the resulting sanctions could adversely affect global energy and financial markets and thus could affect the value of the Fund's investments. The extent and duration of the military action, sanctions and resulting market disruptions are impossible to predict, but could be substantial.

The COVID-19 pandemic has caused significant uncertainty, market volatility, decreased economic and other activity, increased government activity, including economic stimulus measures, and supply chain disruptions. The full effects, duration and costs of the COVID-19 pandemic are impossible to predict, and the

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circumstances surrounding the COVID-19 pandemic will continue to evolve, including the risk of future increased rates of infection due to low vaccination rates and/or the lack of effectiveness of current vaccines against new variants. The pandemic has affected and may continue to affect certain countries, industries, economic sectors, companies and investment products more than others, may exacerbate existing economic, political, or social tensions and may increase the probability of an economic recession or depression. The Fund and its investments may be adversely affected by the effects of the COVID-19 pandemic and the pandemic may result in the Fund and its service providers experiencing operational difficulties in coordinating a remote workforce and implementing their business continuity plans, among others.

Market disruptions could cause a Fund to lose money, experience significant redemptions and encounter operational difficulties. Although multiple asset classes may be affected by a market disruption, the duration and effects may not be the same for all types of assets.

**Micro-Cap Companies Risk** – While all investments involve risk, micro-cap stocks are among the riskiest. Many micro-cap companies are new and have no proven track record. Some of these companies have no assets or revenues. Others have products and services that are still in development or have yet to be tested in the market. Another risk that pertains to micro-cap stocks involves the low volumes of trades. Because many micro-cap stocks trade in low volumes, any size of trade can have a large percentage impact on the price of the stock. In addition, because stock analysts are less likely to follow micro-cap companies, less information about them is available to investors. Industry-wide reversals may have a greater impact on micro-cap companies, since they may lack the financial resources of larger companies.

**Mortgage Risk** – When the Fund purchases mortgages or mortgage-related securities, it is subject to certain additional risks. Declines in the value of property backing these securities will negatively affect the quality of these securities and could reduce the ability of the issuer to sell the property to satisfy its outstanding obligations. The value of the property can be negatively affected by a number of factors, including changes in the neighborhood, factors affecting the particular property or the real estate market generally and poor property maintenance. Rising interest rates tend to extend the duration of mortgages and mortgage-related securities, making them more sensitive to changes in interest rates. As a result, in a period of rising interest rates, the Fund may exhibit additional volatility if it holds mortgages or mortgage-related securities. This is known as extension risk. In addition, mortgages and mortgage-related securities are subject to prepayment risk. When interest rates decline, borrowers may pay off their mortgages sooner than expected. This can reduce the returns of the Fund because it will have to reinvest that money at the lower prevailing interest rates. Mortgage-related securities are also subject to the risk that the borrower may fail to make scheduled sinking fund payments or may default and that collateral for the mortgage may be inadequate or the terms of the mortgage may

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be revised. There may also be delays in receiving interest payments and in realizing collateral for these instruments. Finally, there is the potential risk that illiquidity in the market for mortgage-related securities may make it difficult for the Fund to dispose of these instruments or may seriously reduce their sale price.

**National and International Government and Economic Policies Risk** – Actions and statements of national and international government and economic policy institutions can have effects, which can be substantial, on interest rates and other factors affecting debt obligations, such as trading volume, in addition to broader economic effects. The risk may be elevated compared to historical market conditions because of recent inflationary price movements and the current interest rate environment.

**Other Investment Companies or Real Estate Investment Trusts Risk** – The Fund may invest in shares of other investment companies or real estate investment trusts (“funds”). The Fund bears a proportional share of the expenses of such other funds, which are in addition to those of the Fund. For example, the Fund will bear a portion of such other funds’ investment advisory fees, although the fees paid by the Fund to Crossmark will not be proportionally reduced.

**Repurchase Agreements Risk** – Under a repurchase agreement, a bank or broker sells securities to the Fund and agrees to repurchase them at the Fund’s cost plus interest. If the value of such securities declines and the bank or broker defaults on its repurchase obligation, the Fund could incur a loss.

**Risks of Instruments of Foreign Banks and Branches and Foreign Corporations, Including Yankee Bonds** – Non-U.S. corporations, banks and branches issuing dollar-denominated instruments in the United States (i.e., Yankee Bonds) are not necessarily subject to the same regulatory requirements that apply to U.S. corporations and banks and branches, such as accounting, auditing and recordkeeping standards, the public availability of information and, for banks and branches, reserve requirements, loan limitations and examinations. This adds to the analytical complexity of these securities and may increase the possibility that a non-U.S. corporation or bank may become insolvent or otherwise unable to fulfill its obligations on these instruments and information about them may be harder to obtain.

**Security Selection and Market Risk** – The Fund’s portfolio securities may underperform the market or other funds with similar objectives. With respect to Steward Covered Call Income Fund’s covered call option strategy, the Fund’s portfolio securities may not perform in line with the expectations of portfolio management. The value of the Fund’s investments may also change with general market conditions.

**Share Ownership Concentration Risk** – To the extent that a significant portion of the Fund’s shares is held by a limited number of shareholders or their affiliates, there is a risk that the share trading activities of these shareholders could disrupt the Fund’s investment strategies, which could have adverse consequences for the Fund and other shareholders. Significant shareholders of

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the Fund may make relatively large redemptions or purchases of Fund shares. These transactions may cause the Fund to have to sell securities or invest additional cash, as the case may be. While it is impossible to predict the overall impact of these transactions over time, there could be adverse effects on the Fund's performance to the extent that the Fund may be required to sell securities or invest cash at times when it would not otherwise do so. These transactions could adversely impact the Fund's liquidity, accelerate the realization of taxable income if sales of securities resulted in capital gains or other income and increase transaction costs, which may adversely affect the Fund's performance. These transactions could also adversely impact the Fund's ability to implement its investment strategies and pursue its investment objective, and, as a result, a larger portion of the Fund's assets may be held in cash or cash equivalents. In addition, large redemptions could significantly reduce the Fund's assets, which may result in an increase in the Fund's expense ratio on account of expenses being spread over a smaller asset base and/or the loss of fee breakpoints.

**Short Sales Risk** – The Fund will incur a loss as a result of a short sale if the price of the security sold short increases in value between the date of the short sale and the date on which the Fund purchases the security to replace the borrowed security. In addition, the securities sold short may have to be returned to the lender on short notice, which may result in the Fund having to buy the securities sold short at an unfavorable price to close out a short position. If this occurs, any anticipated gain to the Fund may be reduced or eliminated or the short sale may result in a loss. In a rising stock market, the Fund's short positions may significantly impact the Fund's overall performance and cause the Fund to underperform traditional long-only equity funds or to sustain losses, particularly in a sharply rising market. Because losses on short sales arise from increases in the value of the security sold short, such losses are theoretically unlimited. By contrast, a loss on a long position arises from decreases in the value of the security and is limited by the fact that a security's value cannot go below zero. Short positions may be more volatile than long positions due to risks inherent to short selling, including incorrect determinations of equity security valuations and/or the directional movement of stock market averages.

Portfolio management's use of short sales in combination with long positions in the Fund's portfolio in an attempt to improve performance or reduce overall portfolio risk may not be successful and may result in greater losses or lower positive returns than if the Fund held only long positions. It is possible that the Fund's long securities positions will decline in value at the same time that the value of its short securities positions increase, thereby increasing potential losses to the Fund. In addition, the Fund's short selling strategies may limit its ability to fully benefit from increases in the equity markets.

The Fund may also pay transaction costs and borrowing fees in connection with short sales and, until the borrowed security is replaced, the Fund is required to pay to the lender amounts equal to any dividends paid during the period of the loan. This may cause the Fund to have higher expenses than other funds. When

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the Fund is selling a security short, it must maintain a segregated account of cash or high-grade securities equal to the margin requirement. As a result, such Fund may maintain high levels of cash or other liquid assets, which may limit the Fund's ability to pursue other opportunities. In addition, short positions typically involve increased liquidity risk and the risk that the third party to the short sale may fail to honor its contract terms. To the extent the Fund invests the proceeds received from selling securities short in additional long positions, the Fund is engaging in a form of leverage. The use of leverage may increase such Fund's exposure to long positions and make any change in the Fund's net asset value greater than it would be without the use of leverage. This could result in increased volatility of returns.

In the past, in response to market events, regulatory authorities in various countries, including the United States, enacted temporary rules prohibiting the short-selling of certain stocks. If regulatory authorities were to reinstitute such rules or otherwise restrict short-selling, the Fund might not be able to fully implement its short-selling strategy.

**Small- and Mid-Cap Companies Risk** – Investments in small- and mid-cap companies are subject to the risks of equity securities. Investment in small- and mid-cap companies may involve greater risks than investments in securities of large-cap companies because small- and mid-cap companies generally have a limited track record. Small- and mid-cap companies often have narrower markets, more limited managerial and financial resources and a less diversified product offering than larger, more established companies. As a result of these factors, the prices of these securities can be more volatile, which may increase the volatility of the Fund's portfolio. For small-cap companies, these risks are increased. In addition, because stock analysts are less likely to follow small- and mid-cap companies, less information about them is available to investors. Industry-wide reversals may have a greater impact on small- and mid-cap companies, since they may lack the financial resources of larger companies.

**Tax Risk** – Writing covered call options may significantly reduce or eliminate the amount of dividends that constitute qualified dividend income, which is taxed to noncorporate shareholders at lower rates for federal income tax purposes, provided certain holding period and other requirements are satisfied. Covered calls also are subject to federal income tax rules that: 1) limit the allowance of certain losses or deductions by the Fund; 2) convert the Fund's long-term capital gains into higher-taxed short-term capital gains or ordinary income; 3) convert the Fund's ordinary losses or deductions to capital losses, the deductibility of which is more limited; and/or 4) cause the Fund to recognize income or gains without a corresponding receipt of cash.

**U.S. Government Securities Risk** – The value of fixed-income securities issued or guaranteed by the U.S. government or a U.S. government agency or instrumentality will tend to fall as interest rates increase. Because instruments of U.S. government agencies and instrumentalities have various degrees of U.S. government backing, there can be no assurance that the U.S. government will

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provide financial support to certain U.S. government agencies or instrumentalities since it may not be obligated to do so by law. Thus, instruments issued by U.S. government agencies or instrumentalities may involve risk of loss of principal and interest.

**Values-based Investing Risk** – For Steward Values-Focused Large Cap Enhanced Index Fund and Steward Values-Focused Small-Mid Cap Enhanced Index Fund, increasing exposure to investments that exhibit positive values-based characteristics, as determined by portfolio management, carries the risk that the Fund may increase its exposure to certain types of issuers and, therefore, may underperform funds that do not consider the same or any values-based characteristics. The values-based research, data and ratings used by portfolio management are based on information that is publicly available and/or provided by the companies themselves or by third parties and such information may be unavailable or unreliable. For Steward Equity Market Neutral Fund, Steward Large Cap Core Fund, Steward Large Cap Growth Fund, Steward Large Cap Value Fund, Steward Select Bond Fund and Steward Small Cap Growth Fund, when portfolio management considers values-based characteristics when making investment decisions, there is a risk that the Fund may forgo otherwise attractive investment opportunities or increase or decrease its exposure to certain types of issuers and, therefore, may underperform funds that do not consider the same or any values-based characteristics. Additionally, investors can differ in their views of what constitutes positive values-based characteristics. As a result, a Fund may invest in issuers that do not reflect the beliefs and values of any particular investor.

**Values-based Screening Policies Risk** – 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. With respect to Steward Equity Market Neutral Fund, the values-based screening policies apply only to long positions.

**Value Stocks Risk** – Investments in value stocks are subject to risks of equity securities, as well as the risks that (i) their intrinsic values may never be realized by the market or (ii) such stocks may turn out not to have been undervalued. As a category, value stocks may underperform growth stocks (and the stock market as a whole) over any period of time. In addition, the value stocks selected for investment by portfolio management may not perform as anticipated.

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**Variable and Floating Rate Securities Risk** – Although these instruments are generally less sensitive to interest rate changes than fixed-rate instruments, their value may decline if their interest rates do not rise as quickly, or as much, as general interest rates. Also, if general interest rates decline, the yield on these instruments will also decline.

## Investment Adviser

Crossmark Global Investments, Inc. (“Crossmark”), a wholly owned subsidiary of Crossmark Global Holdings, Inc. formed in 1982 and located at 15375 Memorial Dr., Suite 200, Houston, TX 77079, acts as the investment adviser for each of the Funds. Crossmark provides investment management services to investment companies, pension and profit-sharing plans and accounts, corporations and individuals. As of June 30, 2022, Crossmark managed \$5.3 billion in assets.

Crossmark provides investment advisory and values-based screening services to the Funds pursuant to an investment advisory agreement. A discussion of the basis for the Board of Directors’ (the “Board”) approval of the investment advisory agreement for Steward Equity Market Neutral Fund, Steward Large Cap Core Fund, Steward Large Cap Growth Fund, Steward Large Cap Value Fund, and Steward Small Cap Growth Fund is available in the Funds’ Annual Report dated April 30, 2022 and a discussion of the basis for the Board’s approval of the investment advisory agreement for Steward Covered Call Income Fund, Steward Global Equity Income Fund, Steward International Enhanced Index Fund, Steward Select Bond Fund, Steward Values-Focused Large Cap Enhanced Index Fund, and Steward Values-Focused Small-Mid Cap Enhanced Index Fund will be available in the Funds’ Semi-Annual Report dated October 31, 2022.

As compensation for Crossmark’s services as investment adviser, the following Funds paid the following fees to Crossmark, as a percentage of each particular Fund’s average daily net assets for the fiscal year ended April 30, 2022: Steward Covered Call Income Fund, 0.63%; Steward Global Equity Income Fund, 0.63%; Steward International Enhanced Index Fund, 0.37%; Steward Select Bond Fund, 0.32%; Steward Values-Focused Large Cap Enhanced Index Fund, 0.22%; and Steward Values-Focused Small-Mid Cap Enhanced Index Fund, 0.22%. During the fiscal year ended April 30, 2022, Crossmark received compensation of 0.01% of Steward Covered Call Income Fund’s average daily net assets after fee waivers.

As compensation for Crossmark’s services as investment adviser, the following Funds pay Crossmark an annual fee, as a percentage of each particular Fund’s average daily net assets, equal to the rates set forth in the table below.

### Steward Equity Market Neutral Fund

1.00% of the first \$1 billion  
0.90% of the next \$1 billion  
0.80% of assets over \$2 billion

### Steward Large Cap Core Fund

0.50% of the first \$1 billion  
0.45% of the next \$1 billion  
0.40% of assets over \$2 billion

### Steward Large Cap Growth Fund

0.50% of the first \$1 billion  
0.45% of the next \$1 billion  
0.40% of assets over \$2 billion

### Steward Large Cap Value Fund

0.50% of the first \$1 billion  
0.45% of the next \$1 billion  
0.40% of assets over \$2 billion

### Steward Small Cap Growth Fund

0.75% of the first \$1 billion  
0.70% of the next \$1 billion  
0.65% of assets over \$2 billion



For the following Funds, Crossmark has contractually agreed August 27, 2023 to waive fees and reimburse expenses to the extent that total annual Fund operating expenses (excluding brokerage costs, interest, taxes, dividend expense on short positions, litigation and indemnification expenses, acquired fund fees and expenses and extraordinary expenses (as determined under generally accepted accounting principles)) exceed the respective rates for Class A, Class C, Class R6 and Institutional Class shares set forth in the table below.

| Fund                                      | Class A | Class C | Class R6 | Institutional Class |
|-------------------------------------------|---------|---------|----------|---------------------|
| <b>Steward Covered Call Income Fund</b>   | 1.25%   | 2.00%   | 0.90%    | 1.00%               |
| <b>Steward Equity Market Neutral Fund</b> | 2.25%   | 3.00%   | 1.90%    | 2.00%               |
| <b>Steward Large Cap Core Fund</b>        | 1.00%   | 1.75%   | 0.65%    | 0.75%               |
| <b>Steward Large Cap Growth Fund</b>      | 1.00%   | 1.75%   | 0.65%    | 0.75%               |
| <b>Steward Large Cap Value Fund</b>       | 1.00%   | 1.75%   | 0.65%    | 0.75%               |
| <b>Steward Small Cap Growth Fund</b>      | 1.25%   | 2.00%   | 0.90%    | 1.00%               |

If it becomes unnecessary for Crossmark to waive fees or make reimbursements, Crossmark may recapture any of its prior waivers or reimbursements for a period not to exceed three fiscal years from the fiscal year in which the waiver or reimbursement was made to the extent that such a recapture does not cause the total annual fund operating expenses (excluding brokerage costs, interest, taxes, dividend expense on short positions, litigation and indemnification expenses, acquired fund fees and expenses and extraordinary expenses (as determined under generally accepted accounting principles)) to exceed the applicable expense limitation in effect at the time of recoupment or in effect at the time of the waiver or reimbursement, whichever is lower. The agreement to waive fees and reimburse expenses may be terminated by the Board of Directors at any time and will terminate automatically upon termination of the Investment Advisory Agreement. From time to time, Crossmark may voluntarily waive fees or reimburse expenses of the Fund. These voluntary waivers or reimbursements may be terminated at any time at the option of Crossmark.

### Portfolio Managers

Robert Doll, CPA, CFA, joined Crossmark in May 2021 as Chief Investment Officer. Prior to joining Crossmark, he held roles of Senior Portfolio Manager and Chief Equity Strategist at Nuveen and BlackRock, President and Chief Investment Officer at Merrill Lynch Investment Managers, and Chief Investment Officer at Oppenheimer Funds, Inc. He received his Bachelor's Degrees in Accounting and Economics from Lehigh University and his MBA from the Wharton School of the University of Pennsylvania. He is a Certified Public Accountant (CPA) and a Chartered Financial Analyst (CFA).

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John Wolf began his career in 1983 with the Dreyfus Corporation and in 1987 joined Oppenheimer Capital as an accounting manager supervising both equity and fixed-income mutual funds. In 1992, Mr. Wolf joined New Castle Advisers, which managed fixed-income portfolios and mutual funds. In 1996, New Castle Advisers was acquired by Crossmark. Mr. Wolf currently serves as a Managing Director of Crossmark. Mr. Wolf received his Bachelor's Degree from Hofstra University and his Master's Degree from Manhattan College. Effective December 31, 2022, Mr. Wolf will retire from Crossmark and cease to serve as a portfolio manager of Steward Global Equity Income Fund and Steward International Enhanced Index Fund.

Paul Townsen began his career with Crossmark in 1993. Mr. Townsen's responsibilities have included portfolio management, portfolio analytics, allocation maintenance, soft dollar management, and numerous other leadership positions. Mr. Townsen has been involved with equity index trading for Crossmark's institutional clients for eighteen years. As a senior equity and derivatives trader, his years of experience bring a strong knowledge of the unique factors associated with equity index trading. Mr. Townsen also brings expertise in trading taxable and tax-exempt bonds, as he previously served as Crossmark's head bond trader. Mr. Townsen currently serves as Managing Director – Head of Trading & Investment Operations of Crossmark. Mr. Townsen received his Bachelor's Degree in Finance from The University of the Incarnate Word.

Victoria Fernandez, CFA, began her career in 1994 with Fayez, Sarofim & Co., where she remained employed for eighteen years and was involved in all aspects of the company's fixed-income portfolio management process. Ms. Fernandez joined Crossmark in 2012, as a portfolio manager and Head of Fixed Income Investment. Ms. Fernandez now serves as Crossmark's Chief Market Strategist. Ms. Fernandez received her Bachelor's Degree from Rice University and her Master's Degree from Texas A&M University's Mays Business School and is a Chartered Financial Analyst (CFA).

Brent Lium, CFA, began his career in 1995 with Dean Witter. In 2001, Mr. Lium joined Invesco Ltd. where he remained employed for eighteen years, starting as an equity analyst on a growth mutual fund team before serving as a portfolio manager. Mr. Lium joined Crossmark in 2019 as a Managing Director and now serves as Crossmark's Head of Equity Investments. Mr. Lium received his Bachelor's Degree from Texas A&M University and his Master's Degree from the University of Texas at Austin and is a Chartered Financial Analyst (CFA).

Ryan Caylor, CFA, began his career in 2011 as an Associate in the Valuation Group at PricewaterhouseCoopers, LLP. In 2013, Mr. Caylor joined Tudor, Pickering, Holt & Co. as a sell-side equity research analyst covering competitive power and electric utilities stocks. Mr. Caylor joined Crossmark in 2016 where he is a Portfolio Manager and Head of Research. Mr. Caylor graduated from Tulane University with a Bachelor's Degree in Finance, as well as Master's Degrees in Accounting and Finance, and is a Chartered Financial Analyst (CFA).

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Rob Botard, CFA, joined Crossmark in May 2022 as a Portfolio Manager. Prior to joining Crossmark, he served as a portfolio manager at Invesco Ltd. focusing primarily on dividend value investment strategies. He also had roles in quantitative and equity analysis and as a derivatives trader at Invesco. Rob holds a B.B.A. in Finance and International Business from the University of Texas at Austin and a Master of International Management from Thunderbird, The American Graduate School of International Management. He is also a CFA® charterholder.

For Funds other than Steward International Enhanced Index Fund, day-to-day management of the Fund is carried out by the portfolio managers or portfolio manager, as applicable, listed under the “Management” section in the applicable Fund’s summary section above. For Steward International Enhanced Index Fund, day-to-day management of the Fund is carried out by Messrs. Lium and Caylor, with Mr. Wolf providing advice, support and backup. Effective December 31, 2022, Mr. Wolf will retire from Crossmark and cease to serve as a portfolio manager of Steward Global Equity Income Fund and Steward International Enhanced Index Fund.

The Funds’ Statement of Additional Information provides additional information about each portfolio manager’s compensation, other accounts managed by such portfolio manager, and such portfolio manager’s ownership of securities in the Fund for which he/she provides portfolio management services.

### **Values-Based Screening Policies**

The Funds offer investors the opportunity to pursue investment goals while being consistent with widely held traditional values. In implementing its investment strategies, each Fund applies a set of values-based screens to use its best efforts to avoid investing in companies that are determined by Crossmark, pursuant to screening guidelines approved by the Fund’s Board of Directors, 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 that are used to terminate pregnancy; (5) leasing real estate to facilities providing abortions; (6) directly engaged in scientific research using stem cells derived from human embryos, fetal tissue or human embryo cloning techniques; (7) directly involved in the production, distribution or retail of adult entertainment; or (8) directly involved in the production, distribution, retail, supply or licensing of psychoactive recreational cannabis or derivative products. Because each Fund uses its best efforts to avoid investments in companies that do not pass the values-based screening criteria, it will divest itself, in a timely manner, of securities of companies that are subsequently added to the list of prohibited companies,

although the sale may be delayed if such securities are illiquid or if Crossmark determines that an immediate sale would have a negative tax or other effect on the Fund. However, each Fund may invest up to 5% of its total assets in certain collective investment vehicles or derivatives that may hold or derive value from securities issued by otherwise excluded companies.

For purposes of the alcohol, tobacco and gambling screens, material involvement means that a company derives 10% or more of its revenues from the screened activities. For purposes of the adult entertainment screen, companies directly involved in the production, distribution or retail of adult entertainment (defined as media and materials intended to appeal exclusively to the prurient interest) and companies that derive 2% or more of their revenues from the screened activities are screened. For purposes of the abortion, abortion facilities, stem cell research and cannabis screens, there is no revenue threshold; any direct involvement in the screened activities will cause a company to be screened out of the investment universe. For purposes of the abortion and abortion facilities screens, a company that is not itself directly involved in the screened activities will be screened out of the investment universe if (a) it owns 20% or more of another company that is directly participating in the screened activities, or (b) it is 50% or more owned by another company that is directly participating in the screened activities.

The Funds may apply additional values-based screening criteria that are deemed by the Funds' Board, in consultation with Crossmark, to be consistent with widely held traditional values.

With respect to Steward Equity Market Neutral Fund, the values-based screening policies apply only to long positions.

### **Administrator and Fund Accounting and Sub-Administration Services Provider**

Pursuant to an Administration Agreement, Crossmark provides administration and compliance services to the Funds. For its administration and compliance services under the Administration Agreement, Crossmark receives a monthly fee from each Fund calculated at the annual rate of 0.0750% on the first \$1 billion of the average daily net assets of that Fund and 0.0675% of assets over \$1 billion.

The Northern Trust Company ("Northern Trust") acts as fund accounting and sub-administration services provider for each Fund.

## **BUYING AND SELLING FUND SHARES**

### **Share Price**

The purchase and redemption price for shares of each class of a Fund is based on the per share net asset value ("NAV") for that class that is next determined after your purchase or sale order is received by the Fund, Transfer Agent or authorized dealer, although for Class A and Class C shares it may be adjusted for

any applicable sales charge. NAV is generally calculated as of the close of regular trading on the New York Stock Exchange (the “Exchange”), normally 4:00 p.m. Eastern Time, on each day the Exchange is open for trading, provided that certain derivatives are priced after the close of regular trading on the Exchange, normally 4:15 p.m. Eastern Time. A temporary intraday suspension or disruption of regular trading on the Exchange will not be treated as the close of regular trading for that day if trading resumes and therefore will not impact the time at which a Fund calculates its share price on that day. In the event of an early close of regular trading on the Exchange, such as in the case of scheduled half-day trading, shortened trading hours due to emergency circumstances or unscheduled suspensions of trading, a Fund will calculate its share price as of the early close on that day. In such event, an order received before the early close will generally be effected at the share price calculated that day and an order received after the early close will be effected at the share price next calculated. The Funds do not price their shares on days the Exchange is closed for trading—normally, weekends, national holidays and Good Friday. In addition to days the Exchange is closed for trading, Steward Select Bond Fund does not price its shares on days the bond markets are closed for trading. Such additional days are normally Columbus Day and Veterans Day. NAV of a class reflects the aggregate assets less the liabilities attributable to that class.

Equity securities listed on a domestic exchange are valued at the official closing price or last trade price, or the last bid price if there was no trade that day. Equity securities traded on The NASDAQ Stock Market LLC (“Nasdaq”) use the official closing price, if available, and otherwise, use the last trade price, or the last bid price if there was no trade on that day. Equity securities that are traded in the over-the-counter market only, but that are not included on Nasdaq, are valued at the last trade price. Equity securities listed on a foreign exchange are valued at the official closing price or last trade price, or, if there was no trade that day, the last bid price or the mean of the last bid and asked prices, depending on the exchange. American Depositary Receipts (ADRs) and Global Depositary Receipts (GDRs) listed on an exchange are priced at the official closing price or last trade price. Open-end money market mutual funds are valued at NAV per share. Exchange-traded equity options are valued at the (i) settlement price (official closing price) or last trade price, or, (ii) if there was no trade that day, at the mean of the last bid and asked prices. These prices will be obtained by the Funds’ accounting agent from an approved pricing source. If no such price can be obtained by the Funds’ accounting agent, the security will be valued at the last trade price unless Crossmark determines an alternative pricing methodology is appropriate.

Domestic fixed income securities, including short-term instruments, are priced at an evaluated bid price provided by an approved pricing source. Foreign fixed income securities are priced at the mean of evaluated bid and asked prices provided by an approved pricing source.

If portfolio investments held by the Funds cannot be valued as set forth above or if a market quotation for a portfolio investment is not readily available, or cannot

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be determined, or if any market quotation is deemed to be unreliable or inaccurate by Crossmark, the portfolio investment will be priced at its fair value as determined by Crossmark. It cannot be assured that any such fair value determination represents the price at which the particular portfolio investments could be sold during the period in which such fair value prices are used to determine the value of a Fund's assets. Thus, during periods when one or more of a Fund's portfolio investments are valued at fair value, there is the risk that sales and redemptions of Fund shares at prices based on these values may dilute or increase the economic interests of remaining shareholders.

A Fund may invest in non-U.S. securities that trade in foreign markets where closing prices are established prior to the time closing prices are established for U.S.-traded securities. If an event were to occur after the value of a Fund portfolio investment was so established but before the Fund's NAV per share is determined that is likely to change materially the value of said portfolio investment and therefore change the Fund's NAV, the portfolio investment would be valued at its fair value as determined by Crossmark. Additionally, because non-U.S. markets may be open on days and at times when U.S. markets are closed, the value of shares of a Fund that invests in such securities can change on days when shareholders are not able to buy or sell Fund shares.

### **Share Certificates**

The Funds will not issue certificates representing shares.

### **Telephone Transactions**

Unless declined on the Investment Application, the Funds are authorized to accept orders for additional purchases, redemptions, and exchanges by phone. You will be liable for any fraudulent order as long as the Funds have taken reasonable steps to assure that the order was proper. Also note that, during unusual market conditions, you may experience delays in placing telephone orders. In that event, you should try one of the alternative procedures described below.

## **BUYING FUND SHARES**

### **Minimum Investment and Eligibility Requirements**

See "Minimum Investment and Eligibility Requirements" above under the "Additional Fund Details" section.

### **How to Invest**

You may purchase, exchange or redeem shares of the Funds on any day on which Northern Trust and the Exchange (and the bond markets for Steward Select Bond Fund) are both open for business. You may use any of the following methods to purchase Fund shares:

**Through Authorized Dealers.** You may place your order through any dealer authorized to take orders for the Funds. An authorized dealer is one that has

entered into a selling agreement with the Fund's distributor. A dealer that has not entered into such an agreement is not authorized to sell shares of the Fund. If the order is received by the authorized dealer by the close of regular trading on the Exchange, you will generally receive that day's share price. Orders received subsequent to the close of regular trading on the Exchange will receive the share price next determined. It is the dealer's responsibility to transmit orders timely.

**Through the Distributor.** You may place orders directly with the Funds' distributor (except with respect to Class R6 shares) by mailing a completed Investment Application, with a check or other negotiable bank draft payable to Steward Funds, to the Funds' Transfer Agent:

**Transfer Agent's Address**

| <u>Regular Mail</u>                                                                        | <u>Overnight Mail</u>                                                                                                           |
|--------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|
| Steward Funds<br>c/o The Northern Trust Company<br>P.O. Box 4766<br>Chicago, IL 60680-4766 | Steward Funds<br>c/o The Northern Trust Company<br>333 South Wabash Avenue<br>Attn: Funds Center, Floor 38<br>Chicago, IL 60604 |

Northern Trust acts as custodian of the Steward Funds Traditional, Roth, SEP, and SIMPLE IRA accounts and Coverdell ESA accounts established directly through the Funds' distributor. Additional terms and conditions related to the establishment and maintenance of those accounts can be found in the applicable custodial agreement and disclosure statement provided by Northern Trust.

Remember to make your check in an amount no less than any applicable minimum noted under the "Minimum Investment and Eligibility Requirements" section above. The funds for your purchase order are due on a T+1 basis (i.e., one day after the transaction takes place) unless the purchase order is made through the National Securities Clearing Corporation (NSCC). Payment for orders placed with the Transfer Agent must be received by the Transfer Agent within three business days after the order is placed. Otherwise, you will be liable for any losses resulting from your purchase order. Checks from third parties will not be accepted. Subsequent investments may be mailed to the same address. Confirmations of each purchase and transaction in the account are sent to the shareholder's address of record.

**Investing By Wire Transfer.** You may purchase shares by wire transfer if you have an account with a commercial bank that is a member of the Federal Reserve System. Your bank may charge a fee for this service.

For an initial investment by wire transfer, you must first complete a new account application. An application can be obtained by calling 1-888-845-6910 or by visiting the Funds' website at [www.stewardfunds.com](http://www.stewardfunds.com). For assistance in completing the application, please contact 1-800-695-3208.

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Please mail your completed form to Steward Funds, c/o The Northern Trust Company, P.O. Box 4766, Chicago, IL 60680-4766, or fax the application to 312-557-3320.

After a complete application form has been received and processed, orders to purchase shares of the Fund may be made by telephone by calling the Fund's Transfer Agent, Northern Trust, at 1-800-695-3208.

### **In-Kind Purchases**

A Fund may issue its shares in exchange for securities held by the purchaser, when approved by the Board, in its sole discretion, or pursuant to procedures adopted by the Board, if any, following a determination that (a) such in-kind exchange is advisable under the circumstances and (b) the securities to be exchanged are consistent with the Fund's investment objective and policies. The value of securities to be so exchanged will be determined on the day of the exchange in accordance with the Fund's policies for valuing its portfolio securities and the Fund will issue shares to the purchaser, valued on the day of the exchange, in an amount equal to the value of the exchanged securities, as so determined. A Fund will not accept securities for in-kind purchases of shares unless Crossmark determines that the value of such securities can be calculated under the Fund's procedures for valuing its portfolio securities. A Fund also generally will not accept securities that are subject to restrictions on resale. As of the time of the exchange, all dividends, distributions and subscription or other rights will become the property of the Fund in question, along with the securities. Fund shares purchased in exchange for securities, as described in this paragraph, generally cannot be redeemed for fifteen days following the in-kind purchase to allow time for the transfer to settle. In-kind purchases may result in the recognition of gain or loss for federal income tax purposes on the securities transferred to a Fund.

### **Telephone Investment**

If you have opened an account through the Funds' distributor, you may make additional investments by telephone unless you declined that option on your Investment Application. You may place a telephone order by calling the Transfer Agent at 1-800-695-3208. If your account was opened through an authorized dealer, you may be required to place additional orders through that dealer.

If you place your telephone order by the close of regular trading on the Exchange, you will generally receive that day's share price. Orders placed subsequent to the close of regular trading on the Exchange will receive the share price next determined.

### **Electronic Purchases**

If your bank is a U.S. bank that participates in the Automated Clearing House (ACH), you may elect to make subsequent investments through ACH. Complete the Banking Services option on the Investment Application or call 1-800-695-3208.



Your account can generally be set up for electronic purchases within 15 days. Your bank or broker may charge for this service.

Wire transfers (see “Investing by Wire Transfer,” above) allow financial institutions to send funds to each other almost instantaneously. With an electronic purchase or sale, the transaction is made through ACH and may take up to eight days to clear. There is generally no fee for ACH transactions.

### **Pre-Authorized Investment**

If you hold or are purchasing Class A or Class C shares, you may arrange to make regular monthly investments of at least \$50 automatically from your bank account by completing the Automatic Investment Plan option on the Investment Application.

### **Tax-Advantaged Retirement Plans**

Fund shares may be used for virtually all types of tax-advantaged retirement plans, including traditional and Roth Individual Retirement Accounts (“IRAs”), Coverdell Education Savings Accounts, and Simplified Employee Pension Plans. For more information, call 1-888-845-6910.

### **Frequent Transactions**

The Board has determined that the Funds are not likely to attract abusive short-term traders due to the fact that the Funds’ portfolio securities are primarily traded in U.S. markets and do not offer attractive opportunities to profit from short-term trading. Accordingly, the Board has determined to permit short-term trading and not to impose a redemption fee on short-term trades at this time. To the extent that short-term trading does occur, such trading may result in additional costs for the Funds. Any future changes to the Funds’ policies and procedures regarding frequent transactions will be disclosed in an amendment or supplement to the Funds’ Prospectus.

### **Customer Identification Information**

To help the government fight the funding of terrorism and money-laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens a new account, and to determine whether such person’s name appears on government lists of known or suspected terrorists and terrorist organizations.

As a result, the Funds must obtain the following information for each person that opens a new account:

- Name
- Date of birth (for individuals)
- Residential or business street address (although post office boxes are still permitted for mailing)
- Social security number, taxpayer identification number, or other identifying number

You may also be asked for a copy of your driver's license, passport or other identifying document in order to verify your identity. In addition, it may be necessary to verify your identity by cross-referencing your identification information with a consumer report or other electronic database. Additional information may be required to open accounts for corporations and other entities. Federal law prohibits the Funds and other financial institutions from opening a new account unless they receive the minimum identifying information listed above. After an account is opened, the Funds may restrict your ability to purchase additional shares until your identity is verified. The Funds may close your account or take other appropriate action if they are unable to verify your identity within a reasonable time. If your account is closed for this reason, your shares will be redeemed at the share price next calculated after the account is closed.

## SELLING FUND SHARES

When you sell your shares, proceeds from the sale will generally be in the form of cash, though each Fund reserves the right to redeem in kind as described below. Each Fund typically expects to satisfy redemption requests by using available cash or selling portfolio assets if available cash is not sufficient to meet redemption requests. Each Fund may use either cash, portfolio sales, or redemption in kind to satisfy redemption requests under normal or stressed market conditions. During periods of distressed market conditions, when a significant portion of a Fund's portfolio may be comprised of less-liquid and/or illiquid investments, a Fund may be more likely to pay redemption proceeds by giving you securities.

**Through Authorized Dealers.** You may request a redemption through any broker-dealer authorized to take orders for the Fund. The broker-dealer will place the redemption order by telephone or facsimile directly with the Funds' Transfer Agent and you will receive the share price next determined after the order is received. The Funds do not charge a fee for these redemptions (but will assess any applicable CDSC), but a dealer may impose a charge for this service. Redemption proceeds will be paid within three days after the Transfer Agent receives a redemption order in proper form.

**Through the Transfer Agent.** You may redeem shares by telephone on any business day by calling the Transfer Agent at 1-800-695-3208. You may also redeem your Fund shares by writing to the Transfer Agent's address (see "Buying Fund Shares," above). You will generally receive a check for your redemption amount within a week after your request is received; however, the Funds typically expect that redemption proceeds will be sent out within one day by check after your redemption request is received. As noted below under "Expedited Redemptions", under certain circumstances, redemption proceeds may be sent out by wire on the next day after the redemption request. The Funds do not charge any fee for redemptions (but will assess any applicable CDSC).

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Certain transactions will require a signature guarantee. See “Signature Verification for Certain Transactions,” below.

**Redemption of Shares Purchased by Check.** Redemptions of amounts purchased by check may be withheld until the purchase check has cleared, which may take up to 15 days from the purchase date.

### **Expedited Redemption**

If you want to redeem at least \$1,000 of Fund shares and have not declined banking services on the Investment Application currently on file with the Transfer Agent, you may request that your redemption proceeds be wired to a broker-dealer or commercial bank that you previously designated on the Investment Application by calling the Transfer Agent at 1-800-695-3208. Redemption proceeds will be forwarded the next day to the designated entity. You are urged to place your redemption request early in the day to permit efficient management of the Funds’ cash reserves. The Funds do not impose a special fee for this service. However, the Funds (and their service providers) reserve the right to modify or not to offer this service in the future. The Funds (and their service providers) will attempt to give shareholders reasonable notice of any such change.

### **Systematic Withdrawal**

If you hold Class A or Class C shares, you may arrange for periodic withdrawals of \$50 or more if you have invested at least \$5,000 in a Fund. Your withdrawals under this plan may be monthly, quarterly, semi-annually, or annually. If you elect this plan, you must elect to have all your dividends and distributions reinvested in shares of the particular Fund. Note that payments under this plan come from redemptions of your Fund shares. The payments do not represent a yield from a Fund and may be a return of capital, thus depleting your investment. Payments under this plan will terminate when all of your shares have been redeemed. The number of payments you receive will depend on the size of your investment, the amount and frequency of your withdrawals, and the yield and share price of the Fund, which can be expected to fluctuate.

You may terminate this plan at any time by writing to the Transfer Agent. You continue to have the right to redeem your shares at any time. The cost of the plan is borne by the Funds, and there is no direct charge to you.

### **Redemption in Kind**

A Fund will generally review a redemption in excess of \$10 million to consider whether a redemption in kind, either partially or fully, would be appropriate under the circumstances. If a Fund pays you for shares you sell by redeeming in kind, that is, by giving you securities, you will bear any brokerage costs imposed when you sell those securities, and you will bear the market risk on those securities until you sell them. A redemption in kind is taxable for federal income tax purposes to the same extent as a redemption for cash.

## Redemption Suspensions or Delays

Although you may normally redeem your shares at any time, redemptions may not be permitted at times when the Exchange is closed for unusual circumstances, when trading on such exchange is restricted, or when the SEC allows redemptions to be suspended.

## Involuntary Redemption of Small Accounts

Because it is costly to other shareholders of a Fund to maintain small accounts, each of the Funds reserves the right to redeem your Fund shares and close your account if the NAV of your account falls below \$1,000 for a regular account or for an individual retirement account. Before a Fund redeems your Fund shares and closes your account, you will be notified and given 60 days in which to make additional investments sufficient to bring your account up to the required minimum and thereby avoid having your Fund shares redeemed and your account closed. An involuntary redemption, as with a sale of your Fund shares, may have tax consequences.

## EXCHANGING FUND SHARES

Exchanges between the same share classes of different Steward Funds are permitted. Certain exchanges between different share classes of the same Steward Fund are also permitted, as described below and in each case subject to Crossmark's discretion:

- **Class A to Institutional Class or Class R6.** Subject to eligibility requirements.
- **Class C to Class A or Institutional Class.** Subject to eligibility requirements and only in instances where the Class C shares are not currently subject to a CDSC.
- **Institutional Class to Class R6.** Subject to eligibility requirements.
- **Institutional Class to Class A or Class C.** Subject to eligibility requirements and only in connection with a change in a financial intermediary's account type or otherwise in accordance with the intermediary's policies and procedures that renders a shareholder ineligible for Institutional Class shares. The availability of this exchange privilege depends on the policies, procedures and trading platforms of the intermediary. Investors should contact their financial intermediary to learn more about the details of this exchange feature.

An exchange must satisfy the applicable minimum investment and other eligibility requirements for the share class and the Steward Fund into which you wish to exchange and such Steward Fund must be available for sale in your state. Shares are exchanged at equal aggregate value based on the respective NAVs of the applicable share classes.

There is no sales charge or other fee charged on exchanges, except:

- if you exchange Class A shares of Steward Select Bond Fund for Class A shares of a different Steward Fund, you may be subject to a front-end sales charge based on the difference in the front-end sales charge applied to your original purchase of Class A shares of Steward Select Bond Fund and the front-end sales charge that would have applied if your original purchase was of Class A shares of the different Steward Fund (if higher); and
- if you exchange Class C shares of a Fund for Class C shares of a different Steward Fund you may be subject to the CDSC if you redeem your exchanged shares prior to twelve months from the date you originally purchased shares.

These exchange privileges may be amended or terminated upon 60 days' notice to shareholders.

You may place an exchange order by:

- |                                                                                                                                                                                                                                                                                                                       |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"><li>• Mailing your exchange order to the Transfer Agent's address.</li><li>• Telephoning 1-800-695-3208. Telephone exchange orders may be placed from 8:00 a.m. to 4:00 p.m. Eastern Time on any business day. You may decline this option on the Investment Application.</li></ul> |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

Remember that exchanges between different Steward Funds involve a sale of shares, with possible tax consequences. However, exchanges between different share classes of the same Steward Fund generally are not taxable for federal income tax purposes and no gain or loss will generally be reported on such exchanges. See "Dividends, Distributions, and Tax Matters" below.

### **Signature Verification for Certain Transactions**

**Signature Guarantees.** To protect you and the Funds against fraud, certain redemption options require a medallion signature guarantee. A medallion signature guarantee verifies the authenticity of your signature. You can obtain one from most banking institutions or securities brokers participating in a Medallion Program recognized by the Securities Transfer Association, but not from a notary public. The acceptable Medallion program is the Securities Transfer Agents Medallion Program (STAMP). The Transfer Agent reserves the right to reject a signature guarantee if it is not provided by an acceptable Medallion guarantor. The Transfer Agent will need written instructions signed by all registered owners, with a medallion signature guarantee for each owner, for any of the following:

- A change to a shareholder's record name without supporting documentation (such as a marriage certificate, divorce decree, etc.);
- A redemption from an account for which the address or account registration has changed within the last ten business days;
- A request to send redemption and distribution proceeds to any person, address, brokerage firm, or bank account not on record;

- 
- A request to send redemption and distribution proceeds to an account with a different registration (name or ownership) from yours; and
  - An addition or change to ACH or wire instructions; telephone redemption or exchange options; or any other election in connection with your account.

The Transfer Agent reserves the right to waive signature guarantee requirements, require a signature guarantee under other circumstances, or reject or delay a redemption if the signature guarantee is not in good form. Faxed signature guarantees are generally not accepted. A notary public cannot provide a signature guarantee.

The Funds may also require a medallion signature guarantee if you request any of the following nonfinancial transactions:

- A change of name;
- Add/Change banking instructions;
- Add/Change beneficiaries;
- Add/Change authorized account traders;
- Adding a Power of Attorney;
- Add/Change Trustee; or
- UTMA/UGMA custodian change.

## CHOOSING A SHARE CLASS

All classes of a Fund have the same investment objective and investments, but each class has its own fees and expenses, offering you a choice of cost structures. Your financial intermediary may also charge you additional fees, commissions or other charges. Share classes may be subject to eligibility requirements discussed elsewhere in this Prospectus.

Included below is a summary of the cost structure of each share class:

### Class A

- Steward Select Bond Fund: Sales charge of up to 3.75% when you buy shares
- All other Funds: Sales charge of up to 5.75% when you buy shares
- In most cases, no contingent deferred sales charge (CDSC) when you sell shares
- 0.25% annual distribution and/or service fee under the Service and Distribution Plan
- Subject to fees under the Sub-Accounting Services Plan

**Class C (For Steward Equity Market Neutral Fund, Steward Large Cap Core Fund, Steward Large Cap Growth Fund, Steward Large Cap Value Fund and Steward Small Cap Growth Fund, Class C shares are not currently available for purchase.)**

- No sales charge when you buy shares
- CDSC of 1.00% when you sell shares you bought within the last twelve months
- 0.75% annual distribution fee and 0.25% annual service fee under the Service and Distribution Plan
- Subject to fees under the Sub-Accounting Services Plan

**Class R6 (For Steward Equity Market Neutral Fund, Steward Large Cap Core Fund, Steward Large Cap Growth Fund, Steward Large Cap Value Fund and Steward Small Cap Growth Fund, Class R6 shares are not currently available for purchase.)**

- No sales charge when you buy or sell shares
- Not subject to fees under the Service and Distribution Plan or Sub-Accounting Services Plan
- Sold only through authorized dealers that have an omnibus account in place; not available for purchase directly through the Funds' distributor

### Institutional Class

- No sales charge when you buy or sell shares
- Not subject to fees under the Service and Distribution Plan
- Subject to fees under the Sub-Accounting Services Plan

The front-end sales charge on purchases and the CDSC on redemptions of Class A shares and the CDSC on redemptions of Class C shares are paid to the Funds'

distributor, Crossmark Distributors, who may distribute all or a portion of the sales charge to your financial representative. In certain instances described below, a sales charge may be waived by Crossmark Distributors or your financial representative. If your financial representative agrees to waive any sales charge due to it from Crossmark Distributors, Crossmark Distributors will not collect the sales charge on your purchase or redemption.

The availability of certain sales charge waivers and discounts may depend on whether you purchase your sales directly from a Fund or through a financial intermediary. Intermediaries may have different policies and procedures regarding the availability of front-end sales charge waivers or CDSC waivers (see Appendix A). In all instances it is the shareholder's responsibility to notify the Fund or the purchaser's financial intermediary at the time of purchase of any relationship or other facts qualifying the shareholder for sales charge waivers or discounts. For waivers and discounts not available through a particular intermediary, shareholders will have to purchase Fund shares directly from the Fund or through another intermediary.

## SALES CHARGES

### Class A Shares

Class A shares are subject to a front-end sales charge that varies with the amount you invest, as shown below. The authorized dealer commission as a percentage of the offering price is the full amount of the applicable front-end sales charge.

| <b>Your investment</b>          | <b>Front-end sales charge as % of offering price<sup>1,2</sup></b> | <b>Front-end sales charge as % of your net investment<sup>2</sup></b> |
|---------------------------------|--------------------------------------------------------------------|-----------------------------------------------------------------------|
| <b>Steward Select Bond Fund</b> |                                                                    |                                                                       |
| Under \$50,000                  | 3.75%                                                              | 3.90%                                                                 |
| \$50,000-\$99,999               | 3.25%                                                              | 3.36%                                                                 |
| \$100,000-\$249,999             | 2.75%                                                              | 2.83%                                                                 |
| \$250,000-\$499,999             | 2.00%                                                              | 2.04%                                                                 |
| \$500,000-\$999,999             | 1.00%                                                              | 1.01%                                                                 |
| \$1 million or more             | None                                                               | None                                                                  |
| <b>All Other Funds</b>          |                                                                    |                                                                       |
| Under \$50,000                  | 5.75%                                                              | 6.10%                                                                 |
| \$50,000-\$99,999               | 4.50%                                                              | 4.71%                                                                 |
| \$100,000-\$249,999             | 3.50%                                                              | 3.63%                                                                 |
| \$250,000-\$499,999             | 2.60%                                                              | 2.67%                                                                 |
| \$500,000-\$999,999             | 2.00%                                                              | 2.04%                                                                 |
| \$1 million or more             | None                                                               | None                                                                  |

1 The "offering price", the price you pay to buy shares, includes the sales charge which will be deducted directly from your investment.

2 Because of rounding in the calculation of the offering price, the actual front-end sales charge paid by an investor may be higher or lower than the percentages noted.



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**You may be able to lower your Class A sales charge if:**

- you indicate your intent in writing to invest at least \$50,000 in any share class of any Steward Fund over the next 13 months (Letter of Intent)
- your holdings in share classes of any Steward Fund you already own plus the amount you're investing now in Class A shares is at least \$50,000 (Cumulative Discount); or
- you are investing a total of \$50,000 or more in any share class of two or more Steward Funds on the same day (Combined Purchases)

The point of these three features is to let you count investments made at other times or in other Steward Funds for purposes of calculating your present sales charge. Any time you can use the privileges to “move” your investment into a lower sales charge category, it’s generally beneficial for you to do so.

For purposes of determining whether you are eligible for a reduced Class A sales charge, you and your immediate family (i.e., your spouse or life partner and your children or stepchildren age 21 or younger) may aggregate your investments in Steward Funds. This includes, for example, investments held in a retirement account, an employee benefit plan or with a financial representative other than the one handling your current purchase. These combined investments will be valued at their current offering price to determine whether your current investment qualifies for a reduced sales charge.

To receive a reduction in your Class A initial sales charge, you must let your financial representative or the Transfer Agent know at the time you purchase shares that you qualify for such a reduction. You may be asked by your financial representative or the Transfer Agent to provide account statements or other information regarding related accounts of you or your immediate family in order to verify your eligibility for a reduced sales charge.

Information about sales charge discounts is available free of charge. Please visit [www.stewardfunds.com](http://www.stewardfunds.com) or consult with your financial representative. *Certain intermediaries may provide different sales charge discounts which are described under “Sales Charge Waivers and Discounts Available Through Intermediaries” in Appendix A to this Prospectus.*

**In certain circumstances listed below, you may be able to buy Class A shares without a sales charge.** *In addition, certain intermediaries may provide different sales charge waivers. These waivers and the applicable intermediaries are described under “Sales Charge Waivers and Discounts Available Through Intermediaries” in Appendix A to this Prospectus.* Your financial representative or the Transfer Agent can answer questions and help you determine if you are eligible for any of the sales charge waivers.

**Class A NAV Sales.** Class A shares may be sold at NAV without a sales charge to:

1. Class A shareholders of a Fund as of October 29, 2021 in connection with additional investments in Class A shares of that same Fund. Purchases by such shareholders of Class A shares of a different

Steward Fund in which such shareholders were not invested as of October 29, 2021 are subject to the front-end sales charge;

2. investors investing \$1 million or more, either as a lump sum or through the sales charge reduction features referred to above (collectively, the Large Order NAV Purchase Privilege). The Large Order NAV Purchase Privilege is not available if another NAV privilege is available. Purchases pursuant to the Large Order NAV Purchase Privilege may be subject to a CDSC of 1.00% if redeemed within 12 months of the original purchase date;
3. a current or former Director of Steward Funds;
4. an employee (including the employee's spouse or life partner and children or stepchildren age 21 or younger) of Crossmark or its affiliates or of a broker-dealer authorized to sell shares of a Steward Fund or service agents of a Steward Fund;
5. certain professionals who assist in the promotion of Steward Funds pursuant to personal services contracts with Crossmark Distributors, for themselves or immediate members of their families;
6. any trust, pension, profit-sharing or other benefit plan for only such persons listed under the preceding paragraphs (3) and (4);
7. persons who purchase such shares through bank trust departments that process such trades through an automated, integrated mutual fund clearing program provided by a third party clearing firm;
8. selected employees (including their spouses or life partners and children or stepchildren age 21 or younger) of banks and other financial services firms that provide administrative services related to order placement and payment to facilitate transactions in shares of a Steward Fund for their clients pursuant to an agreement with Crossmark Distributors or one of its affiliates. Only those employees of such banks and other firms who as part of their usual duties provide services related to transactions in Fund shares qualify;
9. persons who purchase such shares through certain investment advisers registered under the Investment Advisers Act of 1940 and other financial services firms acting solely as agent for their clients, that adhere to certain standards established by Crossmark Distributors, including a requirement that such shares be sold for the benefit of their clients participating in an investment advisory program or agency commission program under which such clients pay a fee to the investment adviser or other firm for portfolio management or agency brokerage services. Such shares are sold for investment purposes and on the condition that they will not be resold except through redemption or repurchase by a Fund;
10. financial service firms that have entered into an agreement with Crossmark Distributors to offer Class A shares through a no-load network, platform or self-directed brokerage account that may or may not charge transaction fees to their clients. Refer to the section entitled "Sales Charge Waivers and Discounts Available Through Intermediaries" in Appendix A to this Prospectus for information about available sales charge waivers through certain intermediaries;
11. Employer-sponsored retirement plans that are maintained by a Fund at an omnibus level or are part of retirement plans or platforms offered by banks, broker-dealers, financial representatives or insurance companies or serviced by retirement recordkeepers (each, an "Employer-Sponsored Retirement Plan"). For purposes of this sales charge waiver, the term "Employer-Sponsored Retirement Plan" includes 401(k) plans, 457 plans, employer-sponsored 403(b) plans, profit sharing and money purchase pension plans, defined benefit plans, and non-qualified deferred compensation plans, but does not include SEP IRAs, SIMPLE IRAs, or Salary Reduction Simplified Employee Pension Plans (SARSEPs) (each, an "Employer-Sponsored IRA");

In addition, Class A shares may be sold at NAV without a sales charge in connection with:

12. the acquisition of assets or merger or consolidation with another investment company, and under other circumstances deemed appropriate by Crossmark Distributors and consistent with regulatory requirements;
13. reinvestment of Fund dividends and distributions;
14. exchanging an investment in Class A shares of a Steward Fund for an investment in Class A shares of another Steward Fund; and
15. Exchanging an investment in Class C or Institutional Class shares of a Steward Fund for an investment in Class A shares of the same Steward Fund pursuant to an exchange privilege described in this Prospectus (see "Exchanging Fund Shares" above).

## Class C Shares

Class C shares are subject to a CDSC of 1.00% if you redeem your shares within twelve months of purchase. When you redeem Class C shares that are subject to the CDSC, the CDSC is based on the original purchase cost or current NAV of the shares sold, whichever is less. Reinvested dividends and share appreciation are not subject to the CDSC. In processing orders to redeem shares, shares not subject to the CDSC are redeemed first. The CDSC is not imposed when you exchange your Class C shares for Class C shares of a different Steward Fund, but you may be subject to the CDSC if you redeem your exchanged shares prior to twelve months from the date you originally purchased shares. The CDSC may be waived under certain circumstances described below:

1. investors redemption of shares of a shareholder (including a registered joint owner) who has died;
2. redemption of shares of a shareholder (including a registered joint owner) who after purchase of the shares being redeemed becomes totally disabled (as evidenced by a determination by the federal Social Security Administration);
3. redemptions under a Fund's Systematic Withdrawal Plan at a maximum of 12% per year of the NAV of the account;
4. redemption of shares by an employer-sponsored employee benefit plan that offers funds in addition to Steward Funds and whose dealer of record has waived the advance of the first year service and distribution fees applicable to such shares and agrees to receive such fees quarterly;
5. redemption of shares purchased through a dealer-sponsored asset allocation program maintained on an omnibus recordkeeping system provided the dealer of record had waived the advance of the first year service and distribution fees applicable to such shares and has agreed to receive such fees quarterly;
6. redemptions made pursuant to any IRA systematic withdrawal based on the shareholder's life expectancy including, but not limited to, substantially equal periodic payments described in Internal Revenue Code Section 72(t)(2)(A)(iv) prior to age 59 1/2; and
7. redemptions to satisfy required minimum distributions from an IRA account.

Your financial representative or the Transfer Agent can answer your questions and help you determine if you're eligible for a CDSC waiver. *In addition, certain intermediaries may provide different CDSC waivers. These waivers and the applicable intermediaries are described under "Sales Charge Waivers and Discounts Available Through Intermediaries" in Appendix A to this Prospectus.*

## Class C to Class A Conversion Feature

Class C shares will automatically convert to Class A shares of the same Fund at the relative NAVs of the two classes no later than the end of the month in which the eighth anniversary of the date of purchase occurs, provided that the relevant Fund or the financial intermediary through which the shareholder purchased such Class C shares has records verifying the completion of the eight-year aging period. Class C shares issued upon reinvestment of income and capital gain dividends and other distributions will be converted to Class A shares on a pro rata basis with the Class C shares. For purposes of calculating the time period remaining on the conversion of Class C shares to Class A shares, Class C shares received in an exchange retain their original purchase date. No sales charges or any other charges will apply to any such conversion. If you purchase Class C shares through a broker-dealer or other financial intermediary (such as a bank),

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your intermediary may impose different conversion terms, including an earlier conversion. For additional information about conversion terms of financial intermediaries, refer to your intermediary's website and the section entitled "Sales Charge Waivers and Discounts Available Through Intermediaries" in Appendix A to this Prospectus.

### **Reinstatement Feature**

If you sell shares in a Fund for which you paid a sales charge and then decide to invest in Steward Funds again within six months, you may be able to take advantage of the "reinstatement feature." With this feature, you can put your money back into the same class of a Steward Fund at its current NAV and, for purposes of a sales charge, it will be treated as if it had never left the Steward Funds (this may result in a tax liability for federal income tax purposes). You'll be reimbursed (in the form of Fund shares by Crossmark Distributors) for any CDSC you paid when you sold shares in a Steward Fund. Future CDSC calculations will be based on your original investment date, rather than your reinstatement date. You can only use the reinstatement feature once for any given group of shares. To take advantage of this feature, contact the Transfer Agent or your financial representative.

## **DISTRIBUTION AND SERVICE ARRANGEMENTS**

### **Class A and Class C Service and Distribution Plan**

Crossmark Distributors serves as the Funds' distributor. Each of the Funds has adopted a Service and Distribution Plan (the "Plan") pursuant to Rule 12b-1 under the Investment Company Act of 1940, as amended. The Plan allows each Fund, out of assets attributable to Class A shares, to compensate Crossmark Distributors at an annual rate of 0.25% for its services in connection with the sale and distribution of Class A shares and for services to Class A shareholders. The Plan allows each Fund, out of assets attributable to Class C shares, to compensate Crossmark Distributors at an annual rate of 1.00% for its services in connection with the sale and distribution of Class C shares and for services to Class C shareholders. Because these fees are paid out of Class A and Class C assets on an ongoing basis over time these fees will increase the cost of your investment in Class A and Class C shares and may cost you more than paying other types of sales charges. Institutional Class and Class R6 shares are not subject to the Plan.

### **Class A, Class C and Institutional Class Sub-Accounting Services Plan**

Each Fund has also adopted a Sub-Accounting Services Plan with respect to its Class A, Class C and Institutional Class shares. The Sub-Accounting Services Plan provides that each Fund, out of assets attributable to the applicable share class, shall reimburse Crossmark Distributors for payments by Crossmark Distributors to certain third-party providers that assist in the servicing of certain group accounts in which Fund shareholders of the applicable share class participate.

For asset-based fee arrangements between Crossmark Distributors and third-party providers, the amounts payable to Crossmark Distributors may not exceed, on an annual basis, 0.20% of the average daily net assets of the applicable share class of the Fund. For per-account arrangements between Crossmark Distributors and third-party providers, the amounts payable to Crossmark Distributors may not exceed, on an annual basis, \$20 per account. These fees are in addition to any fees payable under the Service and Distribution Plan. Class R6 shares are not subject to the Sub-Accounting Services Plan.

#### **PAYMENTS TO FINANCIAL INTERMEDIARIES (NOT APPLICABLE TO CLASS R6)**

Crossmark and/or Crossmark Distributors may pay additional compensation, out of their own assets and not as an additional charge to each Fund, to selected unaffiliated broker-dealers or other financial intermediaries (“financial representatives”) in connection with the sale and/or distribution of Fund shares or the retention and/or servicing of Fund investors and Fund shares (“revenue sharing”). Such revenue sharing payments are in addition to any distribution or service fees payable under the Service and Distribution Plan, or fees payable under the Sub-Accounting Services Plan, and any sales charges, commissions, non-cash compensation arrangements expressly permitted under applicable rules of the Financial Industry Regulatory Authority or other concessions described in the fee table or elsewhere in this Prospectus or the Statement of Additional Information as payable to all financial representatives. For example, Crossmark and/or Crossmark Distributors may, using their legitimate profits, compensate financial representatives for providing a Fund with “shelf space” or access to a third party platform or Fund offering list or other marketing programs, including, without limitation, inclusion of the Fund on preferred or recommended sales lists, mutual fund “supermarket” platforms and other formal sales programs; granting Crossmark Distributors access to the financial representative’s sales force; granting Crossmark Distributors access to the financial representative’s conferences and meetings; assistance in training and educating the financial representative’s personnel; and obtaining other forms of marketing support. In addition, revenue sharing payments may consist of Crossmark and/or Crossmark Distributors’ payment or reimbursement of ticket charges that would otherwise be assessed by a financial representative on an investor’s Fund transactions.

The level of revenue sharing payments made to financial representatives may be a fixed fee or based upon one or more of the following factors: gross sales, current assets and/or number of accounts of each Fund attributable to the financial representative, the particular Fund or Fund type or other measures as agreed to by Crossmark or Crossmark Distributors and the financial representatives or any combination thereof. The amount of these payments is determined at the discretion of Crossmark and Crossmark Distributors from time to time, may be substantial, and may be different for different financial representatives based on, for example, the nature of the services provided by the financial representative.

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Receipt of, or the prospect of receiving, this additional compensation may influence your financial representative's recommendation of a Fund or of any particular share class of a Fund. You should review your financial representative's compensation disclosure and/or talk to your financial representative to obtain more information on how this compensation may have influenced your financial representative's recommendation of a Fund.

**Dividends and Distributions.** Each Fund distributes substantially all of its net investment income and realized net capital gains to shareholders each year, and pays its dividends and other distributions in additional shares of the Fund, with no sales charge. However, you may elect on the Investment Application to:

- Option # 1* — receive income dividends in cash and capital gain distributions in additional Fund shares; or
- Option # 2* — receive all dividend and capital gain distributions in cash; or
- Option # 3* — receive capital gain distributions in cash and income dividends in additional shares.

Steward Covered Call Income Fund, Steward Global Equity Income Fund and Steward Select Bond Fund intend to declare and pay any income dividends quarterly. Steward Equity Market Neutral Fund, Steward International Enhanced Index Fund, Steward Large Cap Core Fund, Steward Large Cap Growth Fund, Steward Large Cap Value Fund, Steward Small Cap Growth Fund, Steward Values-Focused Large Cap Enhanced Index Fund and Steward Values-Focused Small-Mid Cap Enhanced Index Fund intend to declare and pay any income dividends at least annually, generally in December. All Funds will pay capital gains, if any, at least annually, generally in December.

**Federal Income Tax Treatment of Dividends, Distributions, and Redemptions.** If you hold shares through a tax-advantaged account (such as a retirement plan), you generally will not owe tax until you receive a distribution from the account.

If you are a taxable investor, you will generally be subject to federal income tax each year on dividend and distribution payments you receive from the Funds, as well as on any gain realized when you sell (redeem) or exchange shares of a Fund. (For purposes of this section, exchanges refer to exchanges between different Steward Funds and do not refer to exchanges between different share classes of the same Fund.) This is true whether you reinvest your distributions in additional shares or receive them in cash. Any long-term capital gains distributed by a Fund are taxable to you as long-term capital gains no matter how long you have owned your shares.

If you are an individual investor, a portion of the dividends you receive from a Fund may be treated as “qualified dividend income,” which is taxable to individuals and other noncorporate shareholders at the same rates that are applicable to long-term capital gains. A Fund distribution is treated as qualified dividend income to the extent that the Fund receives dividend income from taxable domestic corporations and certain qualified foreign corporations, provided that certain holding period and other requirements are met by both the Fund and the shareholder. Fund distributions generally will not qualify as qualified dividend income to the extent attributable to interest, capital gains, real estate investment trust (“REIT”) distributions and, in many cases, distributions from non-U.S. corporations. Steward Covered Call Income Fund’s covered call strategy may limit its ability to distribute dividends eligible for treatment as qualified dividend income.

For taxable years beginning after December 31, 2017 and before January 1, 2026, qualified REIT dividends (i.e., REIT dividends other than capital gain dividends and portions of REIT dividends designated as qualified dividend income) are eligible for a 20% federal income tax deduction in the case of individuals, trusts and estates. A Fund that receives qualified REIT dividends may elect to pass the special character of this income through to its shareholders. To be eligible to treat distributions from a Fund as qualified REIT dividends, a shareholder must hold shares of the Fund for more than 45 days during the 91-day period beginning on the date that is 45 days before the date on which the shares become ex-dividend with respect to such dividend and the shareholder must not be under an obligation (whether pursuant to a short sale or otherwise) to make related payments with respect to positions in substantially similar or related property. If a Fund does not elect to pass the special character of this income through to shareholders or if a shareholder does not satisfy the above holding period requirements, the shareholder will not be entitled to the 20% deduction for the shareholder's share of the Fund's qualified REIT dividend income while direct investors in REITs may be entitled to the deduction.

When you sell or exchange shares (including when shares are redeemed to pay any account fees), you may have a capital gain or loss. The tax rate on any gain from the sale or exchange of your shares depends on how long you have held your shares. Gain or loss realized on shares held more than one year is generally long-term while gain or loss realized on shares held one year or less is generally short-term. However, any loss you incur if you sell or exchange shares that you have held for six months or less will be treated as a long-term capital loss to the extent that the Fund has paid you long-term capital gain dividends with respect to those shares during that period. You may be limited in your ability to utilize capital losses.

The Funds will notify you each year, generally in January, which amounts of your dividend and distribution payments are subject to taxation as ordinary income, qualified dividend income, or long-term capital gain. Distributions that are declared in October, November or December to shareholders of record during one of those months and paid in January are taxable as if they were paid in December. The Funds make no representation or warranty as to the amount or variability of each Fund's distributions, which may vary as a function of several factors including, but not limited to, prevailing dividend yield levels, general market conditions, and shareholders' redemption patterns.

An additional 3.8% Medicare tax is imposed on certain net investment income (including dividends and capital gain distributions received from a Fund and net gains from redemptions or other taxable dispositions of Fund shares) of U.S. individuals, estates and trusts to the extent that such person's "modified adjusted gross income" (in the case of an individual) or "adjusted gross income" (in the case of an estate or trust) exceeds a threshold amount.

Fund distributions and gains from the sale or exchange of your shares will generally be subject to state and local income tax. Non-U.S. investors may be subject to U.S. withholding and estate tax.



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Steward Global Equity Income Fund and Steward International Enhanced Index Fund may occasionally invest in securities of issuers in certain foreign countries. A Fund may have taxes withheld on the income received from those securities. If a Fund qualifies by having more than 50% of the value of its total assets at the close of the taxable year consist of stock or securities of foreign corporations or by being a qualified fund of funds and elects to pass through foreign taxes paid on its investments during the year, such taxes will be reported to you as income. You may, however, be able to claim an offsetting tax credit or deduction on your federal income tax return, depending on your particular circumstances and provided you meet certain holding period and other requirements.

By law, a Fund must withhold the legally required amount of your distributions and proceeds if you do not provide your correct taxpayer identification number, or certify that such number is correct, or if the Internal Revenue Service instructs the Fund to do so.

THE TAX DISCUSSION SET FORTH ABOVE IS A GENERAL SUMMARY OF CERTAIN FEDERAL INCOME TAX CONSEQUENCES OF INVESTING IN A FUND. YOU SHOULD CONSULT YOUR OWN TAX ADVISER CONCERNING THE FEDERAL, STATE, LOCAL, AND FOREIGN TAX CONSEQUENCES OF AN INVESTMENT IN A FUND. ADDITIONAL INFORMATION ON THE FEDERAL INCOME TAX MATTERS RELATING TO EACH FUND AND ITS SHAREHOLDERS IS INCLUDED IN THE SECTION ENTITLED "FEDERAL INCOME TAXES" IN THE STATEMENT OF ADDITIONAL INFORMATION.

## FINANCIAL HIGHLIGHTS

The following highlights tables are intended to help you understand the financial performance of each Fund for the past five years. The figures in the columns “Net Asset Value, Beginning of Period” through “Net Asset Value, End of Period” reflect financial results for a single Fund share. The “Total Return” numbers for a Fund represent the rate that an investor would have earned (or lost) on an investment in such Fund (assuming reinvestment of all dividends and distributions). This information has been audited by Cohen & Company, Ltd., the Funds’ independent registered public accounting firm, whose report, along with each such Fund’s financial statements, is included in the Funds’ annual report for the fiscal year ended April 30, 2022 for Steward Covered Call Income Fund, Steward Global Equity Income Fund, Steward International Enhanced Index Fund, Steward Select Bond Fund, Steward Values-Focused Large Cap Enhanced Index Fund and Steward Values-Focused Small-Mid Cap Enhanced Index Fund and for the fiscal period from November 15, 2021 (commencement of operations) to April 30, 2022 for Steward Equity Market Neutral Fund, Steward Large Cap Core Fund, Steward Large Cap Growth Fund, Steward Large Cap Value Fund, and Steward Small Cap Growth Fund, which is available on request. (See “How to Get More Information,” below.)

**Investment Operations:**

|                                            | Net Asset<br>Value,<br>Beginning<br>of Period | Net<br>Investment<br>Income/(Loss) | Net Realized<br>and<br>Unrealized<br>Gain/<br>(Loss) from<br>Investments | Total from<br>Investment<br>Operations |
|--------------------------------------------|-----------------------------------------------|------------------------------------|--------------------------------------------------------------------------|----------------------------------------|
| <b>Steward Covered Call Income Fund</b>    |                                               |                                    |                                                                          |                                        |
| <b>Class A</b>                             |                                               |                                    |                                                                          |                                        |
| Year ended April 30, 2022                  | \$ 9.88                                       | \$ 0.02 <sup>(d)</sup>             | \$ 0.14                                                                  | \$ 0.16                                |
| Year ended April 30, 2021                  | 8.64                                          | 0.05 <sup>(d)</sup>                | 2.59                                                                     | 2.64                                   |
| Year ended April 30, 2020                  | 9.77                                          | 0.08 <sup>(d)</sup>                | (0.54)                                                                   | (0.46)                                 |
| Year ended April 30, 2019                  | 9.92                                          | 0.04                               | 0.71                                                                     | 0.75                                   |
| Period ended April 30, 2018 <sup>(f)</sup> | 10.00                                         | 0.03                               | (0.09)                                                                   | (0.06)                                 |
| <b>Class C</b>                             |                                               |                                    |                                                                          |                                        |
| Year ended April 30, 2022                  | \$ 9.91                                       | \$(0.05) <sup>(d)</sup>            | \$ 0.12                                                                  | \$ 0.07                                |
| Year ended April 30, 2021                  | 8.70                                          | (0.02) <sup>(d)(g)</sup>           | 2.60                                                                     | 2.58                                   |
| Year ended April 30, 2020                  | 9.84                                          | — <sup>(d)</sup>                   | (0.53)                                                                   | (0.53)                                 |
| Year ended April 30, 2019                  | 9.95                                          | 0.01                               | 0.71                                                                     | 0.72                                   |
| Period ended April 30, 2018 <sup>(f)</sup> | 10.00                                         | — <sup>(h)</sup>                   | (0.05)                                                                   | (0.05)                                 |
| <b>Class R6</b>                            |                                               |                                    |                                                                          |                                        |
| Year ended April 30, 2022                  | \$ 9.89                                       | \$ 0.04 <sup>(d)</sup>             | \$ 0.16                                                                  | \$ 0.20                                |
| Year ended April 30, 2021                  | 8.64                                          | — <sup>(d)</sup>                   | 2.65                                                                     | 2.65                                   |
| Year ended April 30, 2020                  | 9.80                                          | — <sup>(d)(h)</sup>                | (0.49)                                                                   | (0.49)                                 |
| Year ended April 30, 2019                  | 9.92                                          | — <sup>(h)</sup>                   | 0.69                                                                     | 0.69                                   |
| Period ended April 30, 2018 <sup>(f)</sup> | 10.00                                         | — <sup>(h)</sup>                   | (0.05)                                                                   | (0.05)                                 |
| <b>Institutional Class</b>                 |                                               |                                    |                                                                          |                                        |
| Year ended April 30, 2022                  | \$ 9.92                                       | \$ 0.05 <sup>(d)</sup>             | \$ 0.12                                                                  | \$ 0.17                                |
| Year ended April 30, 2021                  | 8.65                                          | 0.07 <sup>(d)</sup>                | 2.61                                                                     | 2.68                                   |
| Year ended April 30, 2020                  | 9.75                                          | 0.10 <sup>(d)</sup>                | (0.53)                                                                   | (0.43)                                 |
| Year ended April 30, 2019                  | 9.92                                          | 0.11                               | 0.65                                                                     | 0.76                                   |
| Period ended April 30, 2018 <sup>(f)</sup> | 10.00                                         | 0.03                               | (0.08)                                                                   | (0.05)                                 |
| <b>Steward Equity Market Neutral Fund</b>  |                                               |                                    |                                                                          |                                        |
| <b>Class A</b>                             |                                               |                                    |                                                                          |                                        |
| Period ended April 30, 2022 <sup>(i)</sup> | \$25.00                                       | \$(0.14)                           | \$ 1.61                                                                  | \$ 1.47                                |
| <b>Institutional Class</b>                 |                                               |                                    |                                                                          |                                        |
| Period ended April 30, 2022 <sup>(i)</sup> | \$25.00                                       | \$(0.18)                           | \$ 1.70                                                                  | \$ 1.52                                |

Amounts designated as “—” are \$0 or have been rounded to \$0.

- (a) Not annualized for periods less than one year.
- (b) Annualized for periods less than one year.
- (c) Portfolio turnover is calculated on the basis of the Fund, as a whole, without distinguishing between the classes of shares issued.
- (d) Calculated based on average shares outstanding.
- (e) During the year, additional fees were voluntary waived or reimbursed. Had these fees not been waived or reimbursed, the net expense ratio for each class would have been 0.34% higher.
- (f) For the period December 14, 2017 (commencement of operations) through April 30, 2018.
- (g) Realized and unrealized gains and losses per share in this caption are balancing amounts necessary to reconcile the change in net asset value per share for the period, and may not reconcile with the aggregate gains and losses in the Statement of Operations due to share transactions for the period.
- (h) Expressed as “—” as the income and/or expenses accrued for the class were considered immaterial for presentation purposes relative to the size of the class.
- (i) For the period November 15, 2021 (commencement of operations) through April 30, 2022.
- (j) For the period ended April 30, 2022, the ratio for the Equity Market Neutral Fund includes the effect of dividend expense on securities sold short and brokerage expense on securities sold short, which increased the ratio by 1.56% and 1.39% for Class A and Institutional Class, respectively.

| Distributions:              |                  |                        |                                            |                                | Supplemental data and ratios:                 |                                                                                        |                                                                                      |                                                                               |                                                 |
|-----------------------------|------------------|------------------------|--------------------------------------------|--------------------------------|-----------------------------------------------|----------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|-------------------------------------------------------------------------------|-------------------------------------------------|
| Net<br>Investment<br>Income | Capital<br>Gains | Total<br>Distributions | Net<br>Asset<br>Value,<br>End of<br>Period | Total<br>Return <sup>(e)</sup> | Net<br>Assets,<br>End of<br>Period<br>(000's) | Ratio of<br>Expenses<br>to Average<br>Net Assets<br>Prior to<br>Waivers <sup>(b)</sup> | Ratio of<br>Expenses<br>to Average<br>Net Assets<br>Net of<br>Waivers <sup>(b)</sup> | Ratio of                                                                      | Portfolio<br>Turnover<br>Rate <sup>(d)(c)</sup> |
|                             |                  |                        |                                            |                                |                                               |                                                                                        |                                                                                      | Investment<br>Income/<br>(Loss) to<br>Average<br>Net<br>Assets <sup>(b)</sup> |                                                 |
| \$(0.08)                    | \$(2.17)         | \$(2.25)               | \$ 7.79                                    | (0.18)%                        | \$ 93                                         | 2.37%                                                                                  | 1.25%                                                                                | 0.21%                                                                         | 130%                                            |
| (0.07)                      | (1.33)           | (1.40)                 | 9.88                                       | 32.27                          | 11                                            | 2.42                                                                                   | 1.25 <sup>(e)</sup>                                                                  | 0.51                                                                          | 156                                             |
| (0.10)                      | (0.57)           | (0.67)                 | 8.64                                       | (5.45)                         | 9                                             | 1.65                                                                                   | 1.25                                                                                 | 0.85                                                                          | 135                                             |
| (0.09)                      | (0.81)           | (0.90)                 | 9.77                                       | 8.91                           | 31                                            | 1.44                                                                                   | 1.25                                                                                 | 0.79                                                                          | 117                                             |
| (0.02)                      | —                | (0.02)                 | 9.92                                       | (0.56)                         | 3                                             | 1.42                                                                                   | 1.25                                                                                 | 0.81                                                                          | 29                                              |
| \$(0.04)                    | \$(2.17)         | \$(2.21)               | \$ 7.77                                    | (0.96)%                        | \$ 202                                        | 2.82%                                                                                  | 2.00%                                                                                | (0.55)%                                                                       | 130%                                            |
| (0.04)                      | (1.33)           | (1.37)                 | 9.91                                       | 31.33                          | 195                                           | 2.96                                                                                   | 2.00 <sup>(e)</sup>                                                                  | (0.18)                                                                        | 156                                             |
| (0.04)                      | (0.57)           | (0.61)                 | 8.70                                       | (6.10)                         | 301                                           | 2.48                                                                                   | 2.00                                                                                 | 0.02                                                                          | 135                                             |
| (0.02)                      | (0.81)           | (0.83)                 | 9.84                                       | 8.52                           | 79                                            | 2.23                                                                                   | 2.00                                                                                 | 0.05                                                                          | 117                                             |
| —                           | —                | —                      | 9.95                                       | (0.50)                         | —                                             | — <sup>(h)</sup>                                                                       | — <sup>(h)</sup>                                                                     | — <sup>(h)</sup>                                                              | 29                                              |
| \$(0.07)                    | \$(2.17)         | \$(2.24)               | \$ 7.85                                    | 0.31%                          | \$ 1                                          | 2.11%                                                                                  | 0.90%                                                                                | 0.44%                                                                         | 130%                                            |
| (0.07)                      | (1.33)           | (1.40)                 | 9.89                                       | 32.48                          | —                                             | — <sup>(h)</sup>                                                                       | — <sup>(h)</sup>                                                                     | — <sup>(h)</sup>                                                              | 156                                             |
| (0.10)                      | (0.57)           | (0.67)                 | 8.64                                       | (5.81)                         | —                                             | — <sup>(h)</sup>                                                                       | — <sup>(h)</sup>                                                                     | — <sup>(h)</sup>                                                              | 135                                             |
| —                           | (0.81)           | (0.81)                 | 9.80                                       | 8.27                           | —                                             | — <sup>(h)</sup>                                                                       | — <sup>(h)</sup>                                                                     | — <sup>(h)</sup>                                                              | 117                                             |
| (0.03)                      | —                | (0.03)                 | 9.92                                       | (0.55)                         | —                                             | — <sup>(h)</sup>                                                                       | — <sup>(h)</sup>                                                                     | — <sup>(h)</sup>                                                              | 29                                              |
| \$(0.05)                    | \$(2.17)         | \$(2.22)               | \$ 7.87                                    | (0.04)%                        | \$22,952                                      | 1.61%                                                                                  | 1.00%                                                                                | 0.46%                                                                         | 130%                                            |
| (0.08)                      | (1.33)           | (1.41)                 | 9.92                                       | 32.73                          | 36,186                                        | 2.00                                                                                   | 1.00 <sup>(e)</sup>                                                                  | 0.75                                                                          | 156                                             |
| (0.10)                      | (0.57)           | (0.67)                 | 8.65                                       | (5.15)                         | 27,340                                        | 1.32                                                                                   | 1.00                                                                                 | 1.08                                                                          | 135                                             |
| (0.12)                      | (0.81)           | (0.93)                 | 9.75                                       | 9.06                           | 28,806                                        | 1.14                                                                                   | 1.00                                                                                 | 1.10                                                                          | 117                                             |
| (0.03)                      | —                | (0.03)                 | 9.92                                       | (0.54)                         | 25,417                                        | 1.16                                                                                   | 1.00                                                                                 | 0.84                                                                          | 29                                              |
| \$ —                        | \$ —             | \$ —                   | \$26.47                                    | 5.88%                          | \$ 342                                        | 3.81 <sup>0</sup> %                                                                    | 3.81 <sup>0</sup> %                                                                  | (2.26)%                                                                       | 111%                                            |
| \$ —                        | \$ —             | \$ —                   | \$26.52                                    | 6.08%                          | \$26,082                                      | 3.11 <sup>0</sup> %                                                                    | 3.11 <sup>0</sup> %                                                                  | (1.65)%                                                                       | 111%                                            |

**Investment Operations:**

|                                                  | Net Asset<br>Value,<br>Beginning<br>of Period | Net<br>Investment<br>Income/(Loss) | Net Realized<br>and<br>Unrealized<br>Gain/<br>(Loss) from<br>Investments | Total from<br>Investment<br>Operations |
|--------------------------------------------------|-----------------------------------------------|------------------------------------|--------------------------------------------------------------------------|----------------------------------------|
| <b>Steward Global Equity Income Fund</b>         |                                               |                                    |                                                                          |                                        |
| <b>Class A</b>                                   |                                               |                                    |                                                                          |                                        |
| Year ended April 30, 2022                        | \$ 37.39                                      | \$0.50 <sup>(d)</sup>              | \$ (0.39)                                                                | \$ 0.11                                |
| Year ended April 30, 2021                        | 26.39                                         | 0.53 <sup>(d)</sup>                | 11.40                                                                    | 11.93                                  |
| Year ended April 30, 2020                        | 31.36                                         | 0.59 <sup>(d)</sup>                | (3.16)                                                                   | (2.57)                                 |
| Year ended April 30, 2019                        | 33.06                                         | 0.70 <sup>(d)</sup>                | 0.43                                                                     | 1.13                                   |
| Year ended April 30, 2018                        | 31.00                                         | 0.60                               | 3.87                                                                     | 4.47                                   |
| <b>Class C</b>                                   |                                               |                                    |                                                                          |                                        |
| Year ended April 30, 2022                        | \$ 39.17                                      | \$0.23 <sup>(d)</sup>              | \$ (0.38)                                                                | \$ (0.15)                              |
| Year ended April 30, 2021                        | 27.65                                         | 0.32 <sup>(d)</sup>                | 11.92                                                                    | 12.24                                  |
| Year ended April 30, 2020 <sup>(e)</sup>         | 53.40                                         | 0.31 <sup>(d)</sup>                | (23.63)                                                                  | (23.32)                                |
| Year ended April 30, 2019 <sup>(e)</sup>         | 80.20                                         | 0.70 <sup>(d)</sup>                | (0.90) <sup>(f)</sup>                                                    | (0.20)                                 |
| Period ended April 30, 2018 <sup>(e)(g)</sup>    | 100.00                                        | — <sup>(h)</sup>                   | 0.70                                                                     | 0.70                                   |
| <b>Class R6</b>                                  |                                               |                                    |                                                                          |                                        |
| Year ended April 30, 2022                        | \$ 35.30                                      | \$0.61 <sup>(d)</sup>              | \$ (0.36)                                                                | \$ 0.25                                |
| Year ended April 30, 2021                        | 25.00                                         | 0.62 <sup>(d)</sup>                | 10.79                                                                    | 11.41                                  |
| Year ended April 30, 2020 <sup>(e)</sup>         | 50.50                                         | 0.59 <sup>(d)</sup>                | (23.57)                                                                  | (22.98)                                |
| Year ended April 30, 2019 <sup>(e)</sup>         | 79.90                                         | 2.10 <sup>(d)</sup>                | (2.10) <sup>(f)</sup>                                                    | —                                      |
| Period ended April 30, 2018 <sup>(e)(g)</sup>    | 100.00                                        | — <sup>(h)</sup>                   | 0.80                                                                     | 0.80                                   |
| <b>Institutional Class</b>                       |                                               |                                    |                                                                          |                                        |
| Year ended April 30, 2022                        | \$ 37.46                                      | \$0.60 <sup>(d)</sup>              | \$ (0.40)                                                                | \$ 0.20                                |
| Year ended April 30, 2021                        | 26.48                                         | 0.62 <sup>(d)</sup>                | 11.45                                                                    | 12.07                                  |
| Year ended April 30, 2020                        | 31.45                                         | 0.68 <sup>(d)</sup>                | (3.16)                                                                   | (2.48)                                 |
| Year ended April 30, 2019                        | 33.15                                         | 0.79 <sup>(d)</sup>                | 0.44                                                                     | 1.23                                   |
| Year ended April 30, 2018                        | 31.06                                         | 0.71                               | 3.88                                                                     | 4.59                                   |
| <b>Steward International Enhanced Index Fund</b> |                                               |                                    |                                                                          |                                        |
| <b>Class A</b>                                   |                                               |                                    |                                                                          |                                        |
| Year ended April 30, 2022                        | \$ 24.85                                      | \$0.52 <sup>(d)</sup>              | \$ (2.41)                                                                | \$ (1.89)                              |
| Year ended April 30, 2021                        | 17.59                                         | 0.37 <sup>(d)</sup>                | 7.65                                                                     | 8.02                                   |
| Year ended April 30, 2020                        | 22.01                                         | 0.46 <sup>(d)</sup>                | (4.40)                                                                   | (3.94)                                 |
| Year ended April 30, 2019                        | 23.01                                         | 0.53                               | (1.01)                                                                   | (0.48)                                 |
| Year ended April 30, 2018                        | 20.45                                         | 0.43                               | 2.59                                                                     | 3.02                                   |
| <b>Class C</b>                                   |                                               |                                    |                                                                          |                                        |
| Year ended April 30, 2022                        | \$ 20.65                                      | \$0.46 <sup>(d)</sup>              | \$ (2.14)                                                                | \$ (1.68)                              |
| Year ended April 30, 2021                        | 14.90                                         | — <sup>(d)(h)</sup>                | 6.48                                                                     | 6.48                                   |
| Year ended April 30, 2020 <sup>(i)</sup>         | 19.46                                         | — <sup>(d)(h)</sup>                | (4.12)                                                                   | (4.12)                                 |
| Year ended April 30, 2019 <sup>(i)</sup>         | 20.16                                         | — <sup>(h)</sup>                   | (0.70)                                                                   | (0.70)                                 |
| Period ended April 30, 2018 <sup>(g)(i)</sup>    | 20.00                                         | — <sup>(h)</sup>                   | 0.46                                                                     | 0.46                                   |
| <b>Class R6</b>                                  |                                               |                                    |                                                                          |                                        |
| Year ended April 30, 2022                        | \$ 20.91                                      | \$0.51 <sup>(d)</sup>              | \$ (2.02)                                                                | \$ (1.51)                              |
| Year ended April 30, 2021                        | 14.95                                         | 0.36 <sup>(d)</sup>                | 6.50                                                                     | 6.86                                   |
| Year ended April 30, 2020 <sup>(i)</sup>         | 19.42                                         | 0.37 <sup>(d)</sup>                | (4.28)                                                                   | (3.91)                                 |
| Year ended April 30, 2019 <sup>(i)</sup>         | 20.10                                         | — <sup>(h)</sup>                   | (0.68)                                                                   | (0.68)                                 |
| Period ended April 30, 2018 <sup>(g)(i)</sup>    | 20.00                                         | — <sup>(h)</sup>                   | 0.46                                                                     | 0.46                                   |
| <b>Institutional Class</b>                       |                                               |                                    |                                                                          |                                        |
| Year ended April 30, 2022                        | \$ 24.87                                      | \$0.58 <sup>(d)</sup>              | \$ (2.42)                                                                | \$ (1.84)                              |
| Year ended April 30, 2021                        | 17.66                                         | 0.40 <sup>(d)</sup>                | 7.70                                                                     | 8.10                                   |
| Year ended April 30, 2020                        | 22.08                                         | 0.53 <sup>(d)</sup>                | (4.40)                                                                   | (3.87)                                 |
| Year ended April 30, 2019                        | 23.09                                         | 0.59                               | (1.01)                                                                   | (0.42)                                 |
| Year ended April 30, 2018                        | 20.51                                         | 0.51                               | 2.59                                                                     | 3.10                                   |

Amounts designated as “—” are \$0 or have been rounded to \$0.

- (a) Not annualized for periods less than one year.
- (b) Annualized for periods less than one year.
- (c) Portfolio turnover is calculated on the basis of the Fund, as a whole, without distinguishing between the classes of shares issued.
- (d) Calculated based on average shares outstanding.
- (e) Effective March 9, 2020, the share class had a one-for-ten reverse stock split. Share amounts for the periods have been adjusted to give effect to the one-for-ten stock split.

| Distributions:        |               |                     |                                |                             | Supplemental data and ratios:     |                                                        |                                                                            |                                           |  |
|-----------------------|---------------|---------------------|--------------------------------|-----------------------------|-----------------------------------|--------------------------------------------------------|----------------------------------------------------------------------------|-------------------------------------------|--|
| Net Investment Income | Capital Gains | Total Distributions | Net Asset Value, End of Period | Total Return <sup>(a)</sup> | Net Assets, End of Period (000's) | Ratio of Expenses to Average Net Assets <sup>(b)</sup> | Ratio of Net Investment Income/(Loss) to Average Net Assets <sup>(b)</sup> | Portfolio Turnover Rate <sup>(a)(c)</sup> |  |
| \$(0.56)              | \$ (4.75)     | \$ (5.31)           | \$32.19                        | (0.20)%                     | \$ 19,325                         | 1.23%                                                  | 1.36%                                                                      | 73%                                       |  |
| (0.48)                | (0.45)        | (0.93)              | 37.39                          | 45.81                       | 47,363                            | 1.26                                                   | 1.71                                                                       | 67                                        |  |
| (0.58)                | (1.82)        | (2.40)              | 26.39                          | (9.41)                      | 52,326                            | 1.21                                                   | 1.91                                                                       | 48                                        |  |
| (0.67)                | (2.16)        | (2.83)              | 31.36                          | 4.61                        | 72,351                            | 0.97                                                   | 2.18                                                                       | 28                                        |  |
| (0.59)                | (1.82)        | (2.41)              | 33.06                          | 14.58                       | 67,213                            | 0.99                                                   | 1.80                                                                       | 59                                        |  |
| \$(0.33)              | \$ (4.75)     | \$ (5.08)           | \$33.94                        | (0.88)%                     | \$ 812                            | 1.96%                                                  | 0.59%                                                                      | 73%                                       |  |
| (0.27)                | (0.45)        | (0.72)              | 39.17                          | 44.75                       | 3,885                             | 1.98                                                   | 0.95                                                                       | 67                                        |  |
| (0.61)                | (1.82)        | (2.43)              | 27.65                          | (10.12)                     | 2,389                             | 2.08                                                   | 0.95                                                                       | 48                                        |  |
| (5.00)                | (21.60)       | (26.60)             | 53.40                          | 4.52                        | 372                               | 1.64                                                   | 1.24                                                                       | 28                                        |  |
| (2.30)                | (18.20)       | (20.50)             | 80.20                          | 0.83                        | —                                 | — <sup>(h)</sup>                                       | — <sup>(h)</sup>                                                           | 59                                        |  |
| \$(0.71)              | \$ (4.75)     | \$ (5.46)           | \$30.09                        | 0.15%                       | \$ 309                            | 0.90%                                                  | 1.79%                                                                      | 73%                                       |  |
| (0.66)                | (0.45)        | (1.11)              | 35.30                          | 46.35                       | 239                               | 0.87                                                   | 2.03                                                                       | 67                                        |  |
| (0.70)                | (1.82)        | (2.52)              | 25.00                          | (9.09)                      | 121                               | 0.90                                                   | 1.72                                                                       | 48                                        |  |
| (7.80)                | (21.60)       | (29.40)             | 50.50                          | 5.04                        | 6                                 | 0.61                                                   | 2.75                                                                       | 28                                        |  |
| (2.70)                | (18.20)       | (20.90)             | 79.90                          | 0.86                        | —                                 | — <sup>(h)</sup>                                       | — <sup>(h)</sup>                                                           | 59                                        |  |
| \$(0.68)              | \$ (4.75)     | \$ (5.43)           | \$32.23                        | 0.02%                       | \$275,163                         | 0.99%                                                  | 1.65%                                                                      | 73%                                       |  |
| (0.64)                | (0.45)        | (1.09)              | 37.46                          | 46.24                       | 293,352                           | 0.98                                                   | 1.95                                                                       | 67                                        |  |
| (0.67)                | (1.82)        | (2.49)              | 26.48                          | (9.09)                      | 214,917                           | 0.88                                                   | 2.22                                                                       | 48                                        |  |
| (0.77)                | (2.16)        | (2.93)              | 31.45                          | 4.90                        | 243,030                           | 0.67                                                   | 2.47                                                                       | 28                                        |  |
| (0.68)                | (1.82)        | (2.50)              | 33.15                          | 14.96                       | 220,152                           | 0.68                                                   | 2.12                                                                       | 59                                        |  |
| \$(0.38)              | \$ (0.61)     | \$ (0.99)           | \$21.97                        | (7.86)%                     | \$ 5,159                          | 0.99%                                                  | 2.08%                                                                      | 14%                                       |  |
| (0.25)                | (0.51)        | (0.76)              | 24.85                          | 46.20                       | 8,721                             | 1.00                                                   | 1.81                                                                       | 14                                        |  |
| (0.48)                | —             | (0.48)              | 17.59                          | (18.18)                     | 28,007                            | 1.06                                                   | 2.20                                                                       | 15                                        |  |
| (0.52)                | —             | (0.52)              | 22.01                          | (1.99)                      | 29,734                            | 1.01                                                   | 2.43                                                                       | 10                                        |  |
| (0.46)                | —             | (0.46)              | 23.01                          | 14.92                       | 27,085                            | 1.02                                                   | 1.88                                                                       | 10                                        |  |
| \$(0.44)              | \$ (0.61)     | \$ (1.05)           | \$17.92                        | (8.42)%                     | \$ 1                              | 0.55%                                                  | 2.37%                                                                      | 14%                                       |  |
| (0.22)                | (0.51)        | (0.73)              | 20.65                          | 44.09                       | —                                 | — <sup>(h)</sup>                                       | — <sup>(h)</sup>                                                           | 14                                        |  |
| (0.44)                | —             | (0.44)              | 14.90                          | (19.85)                     | —                                 | — <sup>(h)</sup>                                       | — <sup>(h)</sup>                                                           | 15                                        |  |
| —                     | —             | —                   | 19.46                          | (3.47)                      | —                                 | — <sup>(h)</sup>                                       | — <sup>(h)</sup>                                                           | 10                                        |  |
| (0.30)                | —             | (0.30)              | 20.16                          | 2.32                        | —                                 | — <sup>(h)</sup>                                       | — <sup>(h)</sup>                                                           | 10                                        |  |
| \$(0.46)              | \$ (0.61)     | \$ (1.07)           | \$18.33                        | (7.57)%                     | \$ 606                            | 0.66%                                                  | 2.45%                                                                      | 14%                                       |  |
| (0.39)                | (0.51)        | (0.90)              | 20.91                          | 46.71                       | 635                               | 0.64                                                   | 1.98                                                                       | 14                                        |  |
| (0.56)                | —             | (0.56)              | 14.95                          | (18.52)                     | 475                               | 0.68                                                   | 2.14                                                                       | 15                                        |  |
| —                     | —             | —                   | 19.42                          | (3.38)                      | —                                 | — <sup>(h)</sup>                                       | — <sup>(h)</sup>                                                           | 10                                        |  |
| (0.36)                | —             | (0.36)              | 20.10                          | 2.32                        | —                                 | — <sup>(h)</sup>                                       | — <sup>(h)</sup>                                                           | 10                                        |  |
| \$(0.44)              | \$ (0.61)     | \$ (1.05)           | \$21.98                        | (7.67)%                     | \$201,769                         | 0.76%                                                  | 2.35%                                                                      | 14%                                       |  |
| (0.38)                | (0.51)        | (0.89)              | 24.87                          | 46.56                       | 171,237                           | 0.76                                                   | 1.86                                                                       | 14                                        |  |
| (0.55)                | —             | (0.55)              | 17.66                          | (17.87)                     | 98,451                            | 0.72                                                   | 2.55                                                                       | 15                                        |  |
| (0.59)                | —             | (0.59)              | 22.08                          | (1.74)                      | 116,694                           | 0.71                                                   | 2.73                                                                       | 10                                        |  |
| (0.52)                | —             | (0.52)              | 23.09                          | 15.29                       | 112,524                           | 0.71                                                   | 2.28                                                                       | 10                                        |  |

(f) Realized and unrealized gains and losses per share in this caption are balancing amounts necessary to reconcile the change in net asset value per share for the period, and may not reconcile with the aggregate gains and losses in the Statement of Operations due to share transactions for the period.

(g) For the period December 14, 2017 (commencement of operations) through April 30, 2018.

(h) Expressed as “—” as the income and/or expenses accrued for the class were considered immaterial for presentation purposes relative to the size of the class.

(i) Effective March 9, 2020, the share class had a one-for-two reverse stock split. Share amounts for the periods have been adjusted to give effect to the one-for-two stock split.

**Investment Operations:**

|                                                     | Net Asset<br>Value,<br>Beginning<br>of Period | Net<br>Investment<br>Income/(Loss) | Net Realized<br>and<br>Unrealized<br>Gain/<br>(Loss) from<br>Investments | Total from<br>Investment<br>Operations |
|-----------------------------------------------------|-----------------------------------------------|------------------------------------|--------------------------------------------------------------------------|----------------------------------------|
| <b>Steward Large Cap Core Fund</b>                  |                                               |                                    |                                                                          |                                        |
| <b>Class A</b>                                      |                                               |                                    |                                                                          |                                        |
| Period ended April 30, 2022 <sup>(d)</sup> .....    | \$25.00                                       | \$ 0.05                            | \$(3.49)                                                                 | \$(3.44)                               |
| <b>Institutional Class</b>                          |                                               |                                    |                                                                          |                                        |
| Period ended April 30, 2022 <sup>(d)</sup> .....    | \$25.00                                       | \$ 0.07                            | \$(3.48)                                                                 | \$(3.41)                               |
| <b>Steward Large Cap Growth Fund</b>                |                                               |                                    |                                                                          |                                        |
| <b>Class A</b>                                      |                                               |                                    |                                                                          |                                        |
| Period ended April 30, 2022 <sup>(d)</sup> .....    | \$25.00                                       | \$ — <sup>(e)(f)</sup>             | \$(4.34)                                                                 | \$(4.34)                               |
| <b>Institutional Class</b>                          |                                               |                                    |                                                                          |                                        |
| Period ended April 30, 2022 <sup>(d)</sup> .....    | \$25.00                                       | \$ 0.02 <sup>(e)</sup>             | \$(4.33)                                                                 | \$(4.31)                               |
| <b>Steward Large Cap Value Fund</b>                 |                                               |                                    |                                                                          |                                        |
| <b>Class A</b>                                      |                                               |                                    |                                                                          |                                        |
| Period ended April 30, 2022 <sup>(d)</sup> .....    | \$25.00                                       | \$ 0.09                            | \$(2.15)                                                                 | \$(2.06)                               |
| <b>Institutional Class</b>                          |                                               |                                    |                                                                          |                                        |
| Period ended April 30, 2022 <sup>(d)</sup> .....    | \$25.00                                       | \$ 0.16                            | \$(2.19)                                                                 | \$(2.03)                               |
| <b>Steward Select Bond Fund</b>                     |                                               |                                    |                                                                          |                                        |
| <b>Class A</b>                                      |                                               |                                    |                                                                          |                                        |
| Year ended April 30, 2022 .....                     | \$25.05                                       | \$ 0.28                            | \$(2.46)                                                                 | \$(2.18)                               |
| Year ended April 30, 2021 .....                     | 25.38                                         | 0.34 <sup>(e)</sup>                | (0.33)                                                                   | 0.01                                   |
| Year ended April 30, 2020 .....                     | 24.36                                         | 0.47 <sup>(e)</sup>                | 1.03                                                                     | 1.50                                   |
| Year ended April 30, 2019 .....                     | 23.96                                         | 0.49                               | 0.39                                                                     | 0.88                                   |
| Year ended April 30, 2018 .....                     | 24.58                                         | 0.40                               | (0.60)                                                                   | (0.20)                                 |
| <b>Class C</b>                                      |                                               |                                    |                                                                          |                                        |
| Year ended April 30, 2022 .....                     | \$28.38                                       | \$ 0.06                            | \$(2.75)                                                                 | \$(2.69)                               |
| Year ended April 30, 2021 .....                     | 28.84                                         | 0.24 <sup>(e)</sup>                | (0.50)                                                                   | (0.26)                                 |
| Year ended April 30, 2020 <sup>(g)</sup> .....      | 29.13                                         | — <sup>(e)(f)</sup>                | 0.12                                                                     | 0.12                                   |
| Year ended April 30, 2019 <sup>(g)</sup> .....      | 28.71                                         | — <sup>(f)</sup>                   | 0.42                                                                     | 0.42                                   |
| Period ended April 30, 2018 <sup>(g)(h)</sup> ..... | 30.00                                         | — <sup>(f)</sup>                   | (0.66)                                                                   | (0.66)                                 |
| <b>Class R6</b>                                     |                                               |                                    |                                                                          |                                        |
| Year ended April 30, 2022 .....                     | \$27.97                                       | \$ 0.34                            | \$(2.86)                                                                 | \$(2.52)                               |
| Year ended April 30, 2021 .....                     | 28.72                                         | — <sup>(e)(f)</sup>                | (0.29)                                                                   | (0.29)                                 |
| Year ended April 30, 2020 <sup>(g)</sup> .....      | 28.98                                         | — <sup>(e)(f)</sup>                | 0.31                                                                     | 0.31                                   |
| Year ended April 30, 2019 <sup>(g)</sup> .....      | 28.56                                         | — <sup>(f)</sup>                   | 0.42                                                                     | 0.42                                   |
| Period ended April 30, 2018 <sup>(g)(h)</sup> ..... | 30.00                                         | — <sup>(f)</sup>                   | (0.69)                                                                   | (0.69)                                 |
| <b>Institutional Class</b>                          |                                               |                                    |                                                                          |                                        |
| Year ended April 30, 2022 .....                     | \$24.90                                       | \$ 0.32                            | \$(2.44)                                                                 | \$(2.12)                               |
| Year ended April 30, 2021 .....                     | 25.28                                         | 0.39 <sup>(e)</sup>                | (0.32)                                                                   | 0.07                                   |
| Year ended April 30, 2020 .....                     | 24.25                                         | 0.55 <sup>(e)</sup>                | 1.03                                                                     | 1.58                                   |
| Year ended April 30, 2019 .....                     | 23.85                                         | 0.55                               | 0.40                                                                     | 0.95                                   |
| Year ended April 30, 2018 .....                     | 24.47                                         | 0.48                               | (0.61)                                                                   | (0.13)                                 |
| <b>Steward Small Cap Growth Fund</b>                |                                               |                                    |                                                                          |                                        |
| <b>Class A</b>                                      |                                               |                                    |                                                                          |                                        |
| Period ended April 30, 2022 <sup>(d)</sup> .....    | \$25.00                                       | \$(0.03)                           | \$(6.19)                                                                 | \$(6.22)                               |
| <b>Institutional Class</b>                          |                                               |                                    |                                                                          |                                        |
| Period ended April 30, 2022 <sup>(d)</sup> .....    | \$25.00                                       | \$(0.02)                           | \$(6.17)                                                                 | \$(6.19)                               |

Amounts designated as “—” are \$0 or have been rounded to \$0.

- (a) Not annualized for periods less than one year.
- (b) Annualized for periods less than one year.
- (c) Portfolio turnover is calculated on the basis of the Fund, as a whole, without distinguishing between the classes of shares issued.
- (d) For the period November 15, 2021 (commencement of operations) through April 30, 2022.
- (e) Calculated based on average shares outstanding.
- (f) Expressed as “—” as the income and/or expenses accrued for the class were considered immaterial for presentation purposes relative to the size of the class.
- (g) Effective March 9, 2020, the share class had a one-for-three reverse stock split. Share amounts for the periods have been adjusted to give effect to the one-for-three stock split.
- (h) For the period December 14, 2017 (commencement of operations) through April 30, 2018.

| Distributions:        |                     |                                |                             | Supplemental data and ratios:     |                                                                         |                                                                       |                                                                             |                                           |
|-----------------------|---------------------|--------------------------------|-----------------------------|-----------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------------------------|-----------------------------------------------------------------------------|-------------------------------------------|
| Net Investment Income | Total Distributions | Net Asset Value, End of Period | Total Return <sup>(a)</sup> | Net Assets, End of Period (000's) | Ratio of Expenses to Average Net Assets Prior to Waivers <sup>(b)</sup> | Ratio of Expenses to Average Net Assets Net of Waivers <sup>(b)</sup> | Ratio of Net Investment Income/ (Loss) to Average Net Assets <sup>(b)</sup> | Portfolio Turnover Rate <sup>(a)(c)</sup> |
| \$(0.02)              | \$(0.02)            | \$21.54                        | (13.81)%                    | \$ 313                            | 1.73%                                                                   | 1.00%                                                                 | 0.61%                                                                       | 35%                                       |
| \$(0.03)              | \$(0.03)            | \$21.56                        | (13.67)%                    | \$ 69,487                         | 0.89%                                                                   | 0.75%                                                                 | 0.68%                                                                       | 35%                                       |
| \$(0.01)              | \$(0.01)            | \$20.65                        | (17.38)%                    | \$ 189                            | 2.49%                                                                   | 1.00%                                                                 | (0.12)%                                                                     | 37%                                       |
| \$(0.01)              | \$(0.01)            | \$20.68                        | (17.24)%                    | \$ 42,789                         | 0.99%                                                                   | 0.75%                                                                 | 0.15%                                                                       | 37%                                       |
| \$(0.05)              | \$(0.05)            | \$22.89                        | (8.27)%                     | \$ 328                            | 2.01%                                                                   | 1.00%                                                                 | 1.13%                                                                       | 62%                                       |
| \$(0.05)              | \$(0.05)            | \$22.92                        | (8.13)%                     | \$ 60,314                         | 0.91%                                                                   | 0.75%                                                                 | 1.55%                                                                       | 62%                                       |
| \$(0.28)              | \$(0.28)            | \$22.59                        | (8.79)%                     | \$ 3,832                          | 0.92%                                                                   | 0.92%                                                                 | 1.12%                                                                       | 20%                                       |
| (0.34)                | (0.34)              | 25.05                          | 0.04                        | 5,989                             | 0.94                                                                    | 0.94                                                                  | 1.34                                                                        | 24                                        |
| (0.48)                | (0.48)              | 25.38                          | 6.21                        | 9,234                             | 0.99                                                                    | 0.99                                                                  | 1.87                                                                        | 22                                        |
| (0.48)                | (0.48)              | 24.36                          | 3.72                        | 10,115                            | 0.95                                                                    | 0.95                                                                  | 1.97                                                                        | 25                                        |
| (0.42)                | (0.42)              | 23.96                          | (0.82)                      | 11,134                            | 0.96                                                                    | 0.96                                                                  | 1.67                                                                        | 5                                         |
| \$(0.07)              | \$(0.07)            | \$25.62                        | (9.49)%                     | \$ 4                              | 1.83%                                                                   | 1.83%                                                                 | 0.22%                                                                       | 20%                                       |
| (0.20)                | (0.20)              | 28.38                          | (0.90)                      | 5                                 | 1.12                                                                    | 1.12                                                                  | 0.85                                                                        | 24                                        |
| (0.41)                | (0.41)              | 28.84                          | 2.08                        | —                                 | — <sup>(f)</sup>                                                        | — <sup>(f)</sup>                                                      | — <sup>(f)</sup>                                                            | 22                                        |
| —                     | —                   | 29.13                          | 1.46                        | —                                 | — <sup>(f)</sup>                                                        | — <sup>(f)</sup>                                                      | — <sup>(f)</sup>                                                            | 25                                        |
| (0.63)                | (0.63)              | 28.71                          | (2.27)                      | —                                 | — <sup>(f)</sup>                                                        | — <sup>(f)</sup>                                                      | — <sup>(f)</sup>                                                            | 5                                         |
| \$(0.35)              | \$(0.35)            | \$25.10                        | (9.11)%                     | \$ 1                              | 0.74%                                                                   | 0.74%                                                                 | 1.26%                                                                       | 20%                                       |
| (0.46)                | (0.46)              | 27.97                          | (1.04)                      | —                                 | — <sup>(f)</sup>                                                        | — <sup>(f)</sup>                                                      | — <sup>(f)</sup>                                                            | 24                                        |
| (0.57)                | (0.57)              | 28.72                          | 3.34                        | —                                 | — <sup>(f)</sup>                                                        | — <sup>(f)</sup>                                                      | — <sup>(f)</sup>                                                            | 22                                        |
| —                     | —                   | 28.98                          | 1.47                        | —                                 | — <sup>(f)</sup>                                                        | — <sup>(f)</sup>                                                      | — <sup>(f)</sup>                                                            | 25                                        |
| (0.75)                | (0.75)              | 28.56                          | (2.30)                      | —                                 | — <sup>(f)</sup>                                                        | — <sup>(f)</sup>                                                      | — <sup>(f)</sup>                                                            | 5                                         |
| \$(0.33)              | \$(0.33)            | \$22.45                        | (8.62)%                     | \$146,882                         | 0.72%                                                                   | 0.72%                                                                 | 1.31%                                                                       | 20%                                       |
| (0.45)                | (0.45)              | 24.90                          | 0.26                        | 181,279                           | 0.70                                                                    | 0.70                                                                  | 1.54                                                                        | 24                                        |
| (0.55)                | (0.55)              | 25.28                          | 6.60                        | 142,421                           | 0.65                                                                    | 0.65                                                                  | 2.24                                                                        | 22                                        |
| (0.55)                | (0.55)              | 24.25                          | 4.05                        | 152,356                           | 0.66                                                                    | 0.66                                                                  | 2.28                                                                        | 25                                        |
| (0.49)                | (0.49)              | 23.85                          | (0.54)                      | 151,593                           | 0.66                                                                    | 0.66                                                                  | 1.98                                                                        | 5                                         |
| \$ —                  | \$ —                | \$18.78                        | (24.83)%                    | \$ 167                            | 2.88%                                                                   | 1.25%                                                                 | (0.90)%                                                                     | 25%                                       |
| \$(0.01)              | \$(0.01)            | \$18.80                        | (24.77)%                    | \$ 31,154                         | 1.31%                                                                   | 1.00%                                                                 | (0.34)%                                                                     | 25%                                       |



**Investment Operations:**

|                                                                 | Net Asset<br>Value,<br>Beginning<br>of Period | Net<br>Investment<br>Income/(Loss) | Net Realized<br>and<br>Unrealized<br>Gain/<br>(Loss) from<br>Investments | Total from<br>Investment<br>Operations |
|-----------------------------------------------------------------|-----------------------------------------------|------------------------------------|--------------------------------------------------------------------------|----------------------------------------|
| <b>Steward Values-Focused Large Cap Enhanced Index Fund</b>     |                                               |                                    |                                                                          |                                        |
| <b>Class A</b>                                                  |                                               |                                    |                                                                          |                                        |
| Year ended April 30, 2022                                       | \$53.12                                       | \$ 0.20 <sup>(d)</sup>             | \$ 2.06                                                                  | \$ 2.26                                |
| Year ended April 30, 2021                                       | 39.31                                         | 0.35 <sup>(d)</sup>                | 17.55                                                                    | 17.90                                  |
| Year ended April 30, 2020                                       | 43.28                                         | 0.51 <sup>(d)</sup>                | (3.41)                                                                   | (2.90)                                 |
| Year ended April 30, 2019                                       | 41.50                                         | 0.47                               | 3.24                                                                     | 3.71                                   |
| Year ended April 30, 2018                                       | 36.89                                         | 0.41                               | 4.60                                                                     | 5.01                                   |
| <b>Class C</b>                                                  |                                               |                                    |                                                                          |                                        |
| Year ended April 30, 2022                                       | \$47.63                                       | \$(0.13) <sup>(d)</sup>            | \$ 2.00                                                                  | \$ 1.87                                |
| Year ended April 30, 2021                                       | 35.97                                         | — <sup>(d)(e)</sup>                | 15.64                                                                    | 15.64                                  |
| Year ended April 30, 2020 <sup>(f)</sup>                        | 43.70                                         | — <sup>(d)(e)</sup>                | (6.69) <sup>(g)</sup>                                                    | (6.69)                                 |
| Year ended April 30, 2019 <sup>(f)</sup>                        | 48.95                                         | — <sup>(e)</sup>                   | 2.30                                                                     | 2.30                                   |
| Period ended April 30, 2018 <sup>(f)(h)</sup>                   | 50.00                                         | — <sup>(e)</sup>                   | (0.10)                                                                   | (0.10)                                 |
| <b>Class R6</b>                                                 |                                               |                                    |                                                                          |                                        |
| Year ended April 30, 2022                                       | \$47.97                                       | \$ 0.36 <sup>(d)</sup>             | \$ 2.02                                                                  | \$ 2.38                                |
| Year ended April 30, 2021                                       | 35.83                                         | 0.51 <sup>(d)</sup>                | 15.92                                                                    | 16.43                                  |
| Year ended April 30, 2020 <sup>(f)</sup>                        | 42.75                                         | 0.66 <sup>(d)</sup>                | (6.40)                                                                   | (5.74)                                 |
| Year ended April 30, 2019 <sup>(f)</sup>                        | 48.80                                         | 0.20                               | 2.30                                                                     | 2.50                                   |
| Period ended April 30, 2018 <sup>(f)(h)</sup>                   | 50.00                                         | — <sup>(e)</sup>                   | 0.05                                                                     | 0.05                                   |
| <b>Institutional Class</b>                                      |                                               |                                    |                                                                          |                                        |
| Year ended April 30, 2022                                       | \$52.95                                       | \$ 0.33 <sup>(d)</sup>             | \$ 2.07                                                                  | \$ 2.40                                |
| Year ended April 30, 2021                                       | 39.23                                         | 0.45 <sup>(d)</sup>                | 17.54                                                                    | 17.99                                  |
| Year ended April 30, 2020                                       | 43.16                                         | 0.65 <sup>(d)</sup>                | (3.42)                                                                   | (2.77)                                 |
| Year ended April 30, 2019                                       | 41.34                                         | 0.60                               | 3.23                                                                     | 3.83                                   |
| Year ended April 30, 2018                                       | 36.72                                         | 0.53                               | 4.57                                                                     | 5.10                                   |
| <b>Steward Values-Focused Small-Mid Cap Enhanced Index Fund</b> |                                               |                                    |                                                                          |                                        |
| <b>Class A</b>                                                  |                                               |                                    |                                                                          |                                        |
| Year ended April 30, 2022                                       | \$17.52                                       | \$ 0.07                            | \$(0.99)                                                                 | \$(0.92)                               |
| Year ended April 30, 2021                                       | 10.54                                         | 0.04 <sup>(d)</sup>                | 7.49                                                                     | 7.53                                   |
| Year ended April 30, 2020                                       | 13.94                                         | 0.07 <sup>(d)</sup>                | (2.91)                                                                   | (2.84)                                 |
| Year ended April 30, 2019                                       | 15.70                                         | 0.09                               | 0.03 <sup>(g)</sup>                                                      | 0.12                                   |
| Year ended April 30, 2018                                       | 15.44                                         | 0.11                               | 1.37                                                                     | 1.48                                   |
| <b>Class C</b>                                                  |                                               |                                    |                                                                          |                                        |
| Year ended April 30, 2022                                       | \$16.14                                       | \$ 0.04                            | \$(1.00)                                                                 | \$(0.96)                               |
| Year ended April 30, 2021                                       | 9.84                                          | — <sup>(d)(e)</sup>                | 6.81                                                                     | 6.81                                   |
| Year ended April 30, 2020 <sup>(f)</sup>                        | 13.64                                         | — <sup>(d)(e)</sup>                | (3.27)                                                                   | (3.27)                                 |
| Year ended April 30, 2019 <sup>(f)</sup>                        | 17.52                                         | — <sup>(e)</sup>                   | (0.32)                                                                   | (0.32)                                 |
| Period ended April 30, 2018 <sup>(f)(i)</sup>                   | 20.00                                         | — <sup>(e)</sup>                   | (0.08)                                                                   | (0.08)                                 |
| <b>Class R6</b>                                                 |                                               |                                    |                                                                          |                                        |
| Year ended April 30, 2022                                       | \$16.37                                       | \$ 0.13                            | \$(0.93)                                                                 | \$(0.80)                               |
| Year ended April 30, 2021                                       | 9.87                                          | 0.08 <sup>(d)</sup>                | 7.01                                                                     | 7.09                                   |
| Year ended April 30, 2020 <sup>(f)</sup>                        | 13.56                                         | 0.14 <sup>(d)</sup>                | (3.24)                                                                   | (3.10)                                 |
| Year ended April 30, 2019 <sup>(f)</sup>                        | 17.48                                         | — <sup>(e)</sup>                   | (0.36)                                                                   | (0.36)                                 |
| Period ended April 30, 2018 <sup>(f)(i)</sup>                   | 20.00                                         | — <sup>(e)</sup>                   | (0.08)                                                                   | (0.08)                                 |
| <b>Institutional Class</b>                                      |                                               |                                    |                                                                          |                                        |
| Year ended April 30, 2022                                       | \$17.87                                       | \$ 0.12                            | \$(1.02)                                                                 | \$(0.90)                               |
| Year ended April 30, 2021                                       | 10.74                                         | 0.07 <sup>(d)</sup>                | 7.65                                                                     | 7.72                                   |
| Year ended April 30, 2020                                       | 14.19                                         | 0.11 <sup>(d)</sup>                | (2.98)                                                                   | (2.87)                                 |
| Year ended April 30, 2019                                       | 15.93                                         | 0.13                               | 0.04 <sup>(g)</sup>                                                      | 0.17                                   |
| Year ended April 30, 2018                                       | 15.65                                         | 0.15                               | 1.39                                                                     | 1.54                                   |

Amounts designated as “—” are \$0 or have been rounded to \$0.

- (a) Not annualized for periods less than one year.
- (b) Annualized for periods less than one year.
- (c) Portfolio turnover is calculated on the basis of the Fund, as a whole, without distinguishing between the classes of shares issued.
- (d) Calculated based on average shares outstanding.
- (e) Expressed as “—” as the income and/or expenses accrued for the class were considered immaterial for presentation purposes relative to the size of the class.
- (f) Effective March 9, 2020, the share class had a one-for-five reverse stock split. Share amounts for the periods have been adjusted to give effect to the one-for-five stock split.

| Distributions:        |               |                     |                                |                             | Supplemental data and ratios:     |                                                        |                                                                             |                                           |
|-----------------------|---------------|---------------------|--------------------------------|-----------------------------|-----------------------------------|--------------------------------------------------------|-----------------------------------------------------------------------------|-------------------------------------------|
| Net Investment Income | Capital Gains | Total Distributions | Net Asset Value, End of Period | Total Return <sup>(g)</sup> | Net Assets, End of Period (000's) | Ratio of Expenses to Average Net Assets <sup>(b)</sup> | Ratio of Net Investment Income/ (Loss) to Average Net Assets <sup>(b)</sup> | Portfolio Turnover Rate <sup>(a)(c)</sup> |
| \$(0.19)              | \$(14.84)     | \$(15.03)           | \$40.35                        | 1.19%                       | \$ 11,640                         | 0.84%                                                  | 0.38%                                                                       | 35%                                       |
| (0.35)                | (3.74)        | (4.09)              | 53.12                          | 47.01                       | 28,751                            | 0.82                                                   | 0.75                                                                        | 32                                        |
| (0.40)                | (0.67)        | (1.07)              | 39.31                          | (6.91)                      | 39,094                            | 0.84                                                   | 1.18                                                                        | 32                                        |
| (0.42)                | (1.51)        | (1.93)              | 43.28                          | 9.78                        | 41,401                            | 0.80                                                   | 1.09                                                                        | 27                                        |
| (0.40)                | —             | (0.40)              | 41.50                          | 13.61                       | 47,998                            | 0.84                                                   | 1.02                                                                        | 23                                        |
| \$(0.10)              | \$(14.84)     | \$(14.94)           | \$34.56                        | 0.43%                       | \$ 3                              | 1.54%                                                  | (0.29)%                                                                     | 35%                                       |
| (0.24)                | (3.74)        | (3.98)              | 47.63                          | 44.88                       | —                                 | — <sup>(e)</sup>                                       | — <sup>(e)</sup>                                                            | 32                                        |
| (0.37)                | (0.67)        | (1.04)              | 35.97                          | (9.02)                      | —                                 | — <sup>(e)</sup>                                       | — <sup>(e)</sup>                                                            | 32                                        |
| —                     | (7.55)        | (7.55)              | 43.70                          | 8.13                        | —                                 | — <sup>(e)</sup>                                       | — <sup>(e)</sup>                                                            | 27                                        |
| (0.95)                | —             | (0.95)              | 48.95                          | (0.27)                      | —                                 | — <sup>(e)</sup>                                       | — <sup>(e)</sup>                                                            | 23                                        |
| \$(0.38)              | \$(14.84)     | \$(15.22)           | \$35.13                        | 1.55%                       | \$ 528                            | 0.49%                                                  | 0.79%                                                                       | 35%                                       |
| (0.55)                | (3.74)        | (4.29)              | 47.97                          | 47.55                       | 520                               | 0.45                                                   | 1.23                                                                        | 32                                        |
| (0.51)                | (0.67)        | (1.18)              | 35.83                          | (6.63)                      | 49,643                            | 0.46                                                   | 1.60                                                                        | 32                                        |
| (1.00)                | (7.55)        | (8.55)              | 42.75                          | 8.70                        | 55,924                            | 0.46                                                   | 1.20                                                                        | 27                                        |
| (1.25)                | —             | (1.25)              | 48.80                          | 0.02                        | —                                 | — <sup>(e)</sup>                                       | — <sup>(e)</sup>                                                            | 23                                        |
| \$(0.33)              | \$(14.84)     | \$(15.17)           | \$40.18                        | 1.45%                       | \$206,747                         | 0.58%                                                  | 0.64%                                                                       | 35%                                       |
| (0.53)                | (3.74)        | (4.27)              | 52.95                          | 47.40                       | 368,701                           | 0.55                                                   | 0.97                                                                        | 32                                        |
| (0.49)                | (0.67)        | (1.16)              | 39.23                          | (6.61)                      | 306,875                           | 0.52                                                   | 1.51                                                                        | 32                                        |
| (0.50)                | (1.51)        | (2.01)              | 43.16                          | 10.13                       | 328,404                           | 0.50                                                   | 1.39                                                                        | 27                                        |
| (0.48)                | —             | (0.48)              | 41.34                          | 13.93                       | 345,522                           | 0.54                                                   | 1.32                                                                        | 23                                        |
| \$(0.09)              | \$ (2.18)     | \$ (2.27)           | \$14.33                        | (6.35)%                     | \$ 47,599                         | 0.80%                                                  | 0.39%                                                                       | 33%                                       |
| (0.06)                | (0.49)        | (0.55)              | 17.52                          | 72.56                       | 64,997                            | 0.78                                                   | 0.31                                                                        | 36                                        |
| (0.10)                | (0.46)        | (0.56)              | 10.54                          | (21.24)                     | 50,646                            | 0.81                                                   | 0.58                                                                        | 28                                        |
| (0.10)                | (1.78)        | (1.88)              | 13.94                          | 3.18                        | 71,719                            | 0.81                                                   | 0.56                                                                        | 33                                        |
| (0.08)                | (1.14)        | (1.22)              | 15.70                          | 9.59                        | 77,227                            | 0.83                                                   | 0.69                                                                        | 29                                        |
| \$(0.12)              | \$ (2.18)     | \$ (2.30)           | \$12.88                        | (7.20)%                     | \$ 1                              | 0.89%                                                  | 0.46%                                                                       | 33%                                       |
| (0.01)                | (0.50)        | (0.51)              | 16.14                          | 70.10                       | —                                 | — <sup>(e)</sup>                                       | — <sup>(e)</sup>                                                            | 36                                        |
| (0.07)                | (0.46)        | (0.53)              | 9.84                           | (22.17)                     | —                                 | — <sup>(e)</sup>                                       | — <sup>(e)</sup>                                                            | 28                                        |
| —                     | (3.56)        | (3.56)              | 13.64                          | 2.55                        | —                                 | — <sup>(e)</sup>                                       | — <sup>(e)</sup>                                                            | 33                                        |
| (0.12)                | (2.28)        | (2.40)              | 17.52                          | (0.48)                      | —                                 | — <sup>(e)</sup>                                       | — <sup>(e)</sup>                                                            | 29                                        |
| \$(0.13)              | \$ (2.18)     | \$ (2.31)           | \$13.26                        | (6.09)%                     | \$ 402                            | 0.53%                                                  | 0.67%                                                                       | 33%                                       |
| (0.10)                | (0.49)        | (0.59)              | 16.37                          | 73.12                       | 125                               | 0.47                                                   | 0.52                                                                        | 36                                        |
| (0.13)                | (0.46)        | (0.59)              | 9.87                           | (20.85)                     | 46                                | 0.50                                                   | 1.11                                                                        | 28                                        |
| —                     | (3.56)        | (3.56)              | 13.56                          | 2.27                        | 3                                 | — <sup>(e)</sup>                                       | — <sup>(e)</sup>                                                            | 33                                        |
| (0.16)                | (2.28)        | (2.44)              | 17.48                          | (0.56)                      | —                                 | — <sup>(e)</sup>                                       | — <sup>(e)</sup>                                                            | 29                                        |
| \$(0.12)              | \$ (2.18)     | \$ (2.30)           | \$14.67                        | (6.15)%                     | \$138,771                         | 0.61%                                                  | 0.57%                                                                       | 33%                                       |
| (0.09)                | (0.50)        | (0.59)              | 17.87                          | 73.00                       | 208,505                           | 0.57                                                   | 0.51                                                                        | 36                                        |
| (0.12)                | (0.46)        | (0.58)              | 10.74                          | (21.05)                     | 140,792                           | 0.55                                                   | 0.86                                                                        | 28                                        |
| (0.13)                | (1.78)        | (1.91)              | 14.19                          | 3.51                        | 153,576                           | 0.53                                                   | 0.84                                                                        | 33                                        |
| (0.12)                | (1.14)        | (1.26)              | 15.93                          | 9.87                        | 154,975                           | 0.57                                                   | 0.95                                                                        | 29                                        |

(g) Realized and unrealized gains and losses per share in this caption are balancing amounts necessary to reconcile the change in net asset value per share for the period, and may not reconcile with the aggregate gains and losses in the Statement of Operations due to share transactions for the period.

(h) For the period December 14, 2017 (commencement of operations) through April 30, 2018.

(i) Effective March 9, 2020, the share class had a one-for-two reverse stock split. Share amounts for the periods have been adjusted to give effect to the one-for-two stock split.

## **SALES CHARGE WAIVERS AND DISCOUNTS AVAILABLE THROUGH INTERMEDIARIES**

The availability of certain sales charge waivers and discounts may depend on whether you purchase your shares directly from a Fund or through a financial intermediary. Intermediaries may have different policies and procedures regarding the availability of front-end sales charge waivers or contingent deferred sales charge (CDSC) waivers. For waivers and discounts not available through a particular intermediary, you will have to purchase Fund shares directly from the Fund or through another intermediary. The financial intermediary sales charge waivers, discounts and policies disclosed in this Appendix may vary from those disclosed elsewhere in this Prospectus or in the Funds' Statement of Additional Information (SAI). In all instances, it is your responsibility to notify the Fund or your financial intermediary at the time of purchase of any relationship or other facts qualifying you for sales charge waivers or discounts.

The sales charge waivers, discounts and policies described below are applied by the identified financial intermediaries. Please contact the applicable intermediary with any questions regarding how the intermediary applies its waivers, discounts and policies and to ensure that you understand what steps you must take to qualify for any available waivers or discounts.

### **AMERIPRISE FINANCIAL CLASS A FRONT-END SALES CHARGE WAIVERS**

The following information applies to Class A shares purchases if you have an account with or otherwise purchase Fund shares through Ameriprise Financial:

Shareholders purchasing Fund shares through an Ameriprise Financial brokerage account are eligible for the following front-end sales charge waivers, which may differ from those disclosed elsewhere in this Fund's prospectus or SAI:

- Employer-sponsored retirement plans (e.g., 401(k) plans, 457 plans, employer-sponsored 403(b) plans, profit sharing and money purchase pension plans and defined benefit plans). For purposes of this provision, employer-sponsored retirement plans do not include SEP IRAs, Simple IRAs or SAR-SEPs.
- Shares purchased through reinvestment of capital gains distributions and dividend reinvestment when purchasing shares of the same Fund (but not any other fund within the same fund family).
- Shares exchanged from Class C shares of the same Fund in the month of or following the 7-year anniversary of the purchase date. To the extent that this prospectus elsewhere provides for a waiver with respect to exchanges of Class C shares or conversion of Class C shares following a shorter holding period, that waiver will apply.
- Employees and registered representatives of Ameriprise Financial or its affiliates and their immediate family members.

- Shares purchased by or through qualified accounts (including IRAs, Coverdell Education Savings Accounts, 401(k)s, 403(b) TSCAs subject to ERISA and defined benefit plans) that are held by a covered family member, defined as an Ameriprise financial advisor and/or the advisor's spouse, advisor's lineal ascendant (mother, father, grandmother, grandfather, great grandmother, great grandfather), advisor's lineal descendant (son, step-son, daughter, step-daughter, grandson, granddaughter, great grandson, great granddaughter) or any spouse of a covered family member who is a lineal descendant.
- Shares purchased from the proceeds of redemptions within the same fund family, provided (1) the repurchase occurs within 90 days following the redemption, (2) the redemption and purchase occur in the same account, and (3) redeemed shares were subject to a front-end or deferred sales load (i.e., Rights of Reinstatement).

## **MERRILL LYNCH CLASS A AND CLASS C SALES CHARGE WAIVERS AND DISCOUNTS**

Shareholders purchasing Fund shares through a Merrill Lynch platform or account will be eligible only for the following load waivers (front-end sales charge waivers and contingent deferred, or back-end, sales charge waivers) and discounts, which may differ from those disclosed elsewhere in this Fund's prospectus or SAI.

### **Front-end Sales Load Waivers on Class A Shares Available at Merrill Lynch**

- Employer-sponsored retirement, deferred compensation and employee benefit plans (including health savings accounts) and trusts used to fund those plans, provided that the shares are not held in a commission-based brokerage account and shares are held for the benefit of the plan.
- Shares purchased by a 529 Plan (does not include 529 Plan units or 529-specific share classes or equivalents).
- Shares purchased through a Merrill Lynch affiliated investment advisory program.
- Shares exchanged due to the holdings moving from a Merrill Lynch affiliated investment advisory program to a Merrill Lynch brokerage (non-advisory) account pursuant to Merrill Lynch's policies relating to sales load discounts and waivers.
- Shares purchased by third party investment advisors on behalf of their advisory clients through Merrill Lynch's platform.
- Shares of Funds purchased through the Merrill Edge Self-Directed platform (if applicable).
- Shares purchased through reinvestment of capital gains distributions and dividend reinvestment when purchasing shares of the same Fund (but not any other Fund within the fund family).
- Shares exchanged from Class C (i.e., level-load) shares of the same Fund pursuant to Merrill Lynch's policies relating to sales load discounts and waivers.

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- Employees and registered representatives of Merrill Lynch or its affiliates and their family members.
  - Directors of the Fund, and employees of the Fund's investment adviser or any of its affiliates, as described in this prospectus.
  - Eligible shares purchased from the proceeds of redemptions within the same fund family, provided (1) the repurchase occurs within 90 days following the redemption, (2) the redemption and purchase occur in the same account, and (3) redeemed shares were subject to a front-end or deferred sales load (known as Rights of Reinstatement). Automated transactions (i.e., systematic purchases and withdrawals) and purchases made after shares are automatically sold to pay Merrill Lynch's account maintenance fees are not eligible for reinstatement.

#### **CDSC Waivers on Class A and Class C Shares Available at Merrill Lynch**

- Death or disability of the shareholder.
- Shares sold as part of a systematic withdrawal plan as described in the Fund's prospectus.
- Return of excess contributions from an IRA Account.
- Shares sold as part of a required minimum distribution for IRA and retirement accounts pursuant to the Internal Revenue Code.
- Shares sold to pay Merrill Lynch fees but only if the transaction is initiated by Merrill Lynch.
- Shares acquired through a right of reinstatement.
- Shares held in retirement brokerage accounts that are exchanged for a lower cost share class due to transfer to certain fee based accounts or platforms.
- Shares received through an exchange due to the holdings moving from a Merrill Lynch affiliated investment advisory program to a Merrill Lynch brokerage (non-advisory) account pursuant to Merrill Lynch's policies relating to sales load discounts and waivers.

#### **Front-end Load Discounts Available at Merrill Lynch: Breakpoints, Rights of Accumulation & Letters of Intent**

- Breakpoints as described in this prospectus.
- Rights of Accumulation (ROA) which entitle shareholders to breakpoint discounts as described in the Fund's prospectus will be automatically calculated based on the aggregated holding of fund family assets held by accounts (including 529 program holdings, where applicable) within the purchaser's household at Merrill Lynch. Eligible fund family assets not held at Merrill Lynch may be included in the ROA calculation only if the shareholder notifies his or her financial advisor about such assets.
- Letters of Intent (LOI) which allow for breakpoint discounts based on anticipated purchases within a fund family, through Merrill Lynch, over a 13-month period of time (if applicable).

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## **MORGAN STANLEY WEALTH MANAGEMENT CLASS A FRONT-END SALES CHARGE WAIVERS**

Shareholders purchasing Fund shares through a Morgan Stanley Wealth Management brokerage account will be eligible only for the following front-end sales charge waivers with respect to Class A shares, which may differ from and may be more limited than those disclosed elsewhere in this Fund's Prospectus or SAI.

### **Front-end Sales Charge Waivers on Class A Shares Available at Morgan Stanley Wealth Management**

- Employer-sponsored retirement plans (e.g., 401(k) plans, 457 plans, employer-sponsored 403(b) plans, profit sharing and money purchase pension plans and defined benefit plans). For purposes of this provision, employer-sponsored retirement plans do not include SEP IRAs, Simple IRAs, SAR-SEPs or Keogh plans.
- Morgan Stanley employee and employee-related accounts according to Morgan Stanley's account linking rules.
- Shares purchased through reinvestment of dividends and capital gains distributions when purchasing shares of the same Fund.
- Shares purchased through a Morgan Stanley self-directed brokerage account.
- Class C (i.e., level-load) shares that are no longer subject to a contingent deferred sales charge and are converted to Class A shares of the same Fund pursuant to Morgan Stanley Wealth Management's share class conversion program.
- Shares purchased from the proceeds of redemptions within the same fund family, provided (i) the repurchase occurs within 90 days following the redemption, (ii) the redemption and purchase occur in the same account, and (iii) redeemed shares were subject to a front-end or deferred sales charge.

### **RAYMOND JAMES & ASSOCIATES, INC., RAYMOND JAMES FINANCIAL SERVICES, INC. & EACH ENTITY'S AFFILIATES ("RAYMOND JAMES")**

Shareholders purchasing Fund shares through a Raymond James platform or account, or through an introducing broker-dealer or independent registered investment adviser for which Raymond James provides trade execution, clearance, and/or custody services, will be eligible only for the following load waivers (front-end sales charge waivers and contingent deferred, or back-end, sales charge waivers) and discounts, which may differ from those disclosed elsewhere in this Fund's prospectus or SAI.

### **Front-end Sales Load Waivers on Class A Shares Available at Raymond James**

- Shares purchased in an investment advisory program.
- Shares purchased within the same fund family through a systematic reinvestment of capital gains and dividend distributions.

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- Employees and registered representatives of Raymond James or its affiliates and their family members as designated by Raymond James.
  - Shares purchased from the proceeds of redemptions within the same fund family, provided (1) the repurchase occurs within 90 days following the redemption, (2) the redemption and purchase occur in the same account, and (3) redeemed shares were subject to a front-end or deferred sales load (known as Rights of Reinstatement).
  - A shareholder in the Fund's Class C shares will have their shares converted at net asset value to Class A shares (or the appropriate share class) of the Fund if the shares are no longer subject to a CDSC and the conversion is in line with the policies and procedures of Raymond James.

#### **CDSC Waivers on Class C Shares Available at Raymond James**

- Death or disability of the shareholder.
- Shares sold as part of a systematic withdrawal plan as described in the Fund's prospectus.
- Return of excess contributions from an IRA Account.
- Shares sold as part of a required minimum distribution for IRA and retirement accounts due to the shareholder reaching the qualified age based on applicable IRS regulations as described in the Fund's prospectus.
- Shares sold to pay Raymond James fees but only if the transaction is initiated by Raymond James.
- Shares acquired through a right of reinstatement.

#### **Front-end Load Discounts Available at Raymond James: Breakpoints, Rights of Accumulation, and/or Letters of Intent**

- Breakpoints as described in this prospectus.
- Rights of accumulation which entitle shareholders to breakpoint discounts will be automatically calculated based on the aggregated holding of fund family assets held by accounts within the purchaser's household at Raymond James. Eligible fund family assets not held at Raymond James may be included in the calculation of rights of accumulation only if the shareholder notifies his or her financial advisor about such assets.
- Letters of intent which allow for breakpoint discounts based on anticipated purchases within a fund family, over a 13-month time period. Eligible fund family assets not held at Raymond James may be included in the calculation of letters of intent only if the shareholder notifies his or her financial advisor about such assets.

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## HOW TO GET MORE INFORMATION

Further information about the Funds is contained in the Statement of Additional Information (SAI). The SAI contains more detail about some of the matters discussed in this Prospectus. The SAI is incorporated into the Prospectus by reference.

Additional information about each Fund's investments is available in the Funds' annual and semi-annual reports to shareholders. In the Funds' annual report, you will find a discussion of the market conditions and investment strategies that significantly affected each Fund's investment performance during its last fiscal year.

You may obtain free copies of the SAI, reports or other information about the Funds or your account by calling 1-888-845-6910. You may also visit the Funds' website at [www.stewardfunds.com](http://www.stewardfunds.com), where information is available.

The SAI, reports, and other information about the Funds are available on the EDGAR Database on the Securities and Exchange Commission's ("SEC") website at [sec.gov](http://sec.gov). You may also obtain copies of this information, after paying a duplicating fee, by sending an email request to [publicinfo@sec.gov](mailto:publicinfo@sec.gov).

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