



CROSSMARKGLOBAL.COM

FORM ADV PART 2A

AUGUST 18, 2017



Form ADV Part 2A

Crossmark Global Investments, Inc.

August 18, 2017

This brochure ("Brochure") provides information about the qualifications and business practices of Crossmark Global Investments, Inc. ("Crossmark"). If you have any questions about the contents of this Brochure, please contact us at 713-260-9000 or info@crossmarkglobal.com. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission ("SEC") or by any state securities authority.

Crossmark is registered with the Securities and Exchange Commission which oversees its investment management activities. Registration with the Securities and Exchange Commission does not imply a certain level of skill or trading. Our oral and written communications are intended to provide you with information which you may use to determine to hire or retain us to provide investment advice.

Additional information about Crossmark is also available on the SEC's Website at www.adviserinfo.sec.gov.

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Crossmark Global Investments, Inc.
Form ADV Part 2A
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Item 2 Material Changes

The date of our last Brochure was June 30, 2017. The only change made to this Brochure since that update was a change in our corporate name from Capstone Asset Management Company to Crossmark Global Investments, Inc.

Pursuant to SEC Rules, we will provide you with:

- An updated annual brochure that includes a summary of any material changes to the brochure during the course of the previous business year within 120 days of the close of our business fiscal year;
- A summary of material changes within 120 days of the close of our business fiscal year that includes an offer to provide a copy of the full annual updated brochure and information on how you may obtain the brochure from us;
- An interim amendment to the brochure if new information in response to Item 9 of Part 2A regarding disciplinary information is available; and
- An interim amendment resulting from any material change that could affect the relationship between you and us.

We will provide, *free of charge*, a new brochure any time at your request, or as may become necessary based on material changes.

Currently, our Brochure may be requested by contacting our office at 1-800-262-6631. You may also receive this and any other disclosure documents via electronic delivery, where allowed, by signing and returning to us an Authorization to Deliver Disclosure and Other Documents Electronically.

Additional information about Crossmark is also available via the SEC's website at www.adviserinfo.sec.gov. The SEC's website also provides information about any persons affiliated with Crossmark who are registered or are required to be registered, as investment adviser representatives of Crossmark.

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Item 4 Advisory Business

Crossmark is a privately owned SEC-registered investment adviser established in 1987 and headquartered in Houston, Texas. Crossmark offers a wide variety of investment advisory and supervisory services to wrap fee programs, individuals, high net-worth clients, institutions, regulated investment companies ("mutual funds"), endowments, foundations, retirement plans (such as pension and profit sharing plans), trusts, estates, charitable organizations, corporations and other business entities. Crossmark is wholly owned by Crossmark Global Holdings, Inc. ("Crossmark Global"), which is also a privately owned company.

As used in this brochure, the words "firm", "we", "our" and "us" refer to Crossmark, and the words "you", "your" and "client" refer to you as either a client or prospective client of our firm.

Crossmark manages accounts on a discretionary basis. As the client you may impose reasonable restrictions on our ability to invest in certain securities, types of securities, or industry sectors.

Crossmark provides investment advisory and supervisory services based on the individual needs of each of our clients. We review your goals and objectives in developing an investment policy to meet those investment needs and objectives.

Crossmark is the investment adviser for the Crossmark Steward Funds, which currently includes the Steward Small-Mid Cap Enhanced Index Fund, Steward Large Cap Enhanced Index Fund, Steward Global Equity Income Fund, Steward International Enhanced Index Fund, and Steward Select Bond Fund (the "Steward Funds"). Crossmark manages the Steward Funds' assets based on the investment goals and objectives outlined in each Fund's prospectus. You should refer to a Fund's prospectus and Statement of Additional Information ("SAI") for important information regarding objectives, investments, time-horizons, risks, fees, and additional disclosures. These documents are available on-line at www.stewardfunds.com

Crossmark provides investment advisory and asset allocation services to certain of its clients by advising on equities, options, debt instruments, municipal securities, government securities, exchange traded funds (ETFs) and mutual fund shares for their accounts to provide proper diversification and help meet the clients' stated investment objectives. The specific investment style chosen for each individual client is based upon the goals, objectives and individual needs of the client. Certain asset allocation clients of Crossmark invest in the Steward Funds and are charged an advisory fee by Crossmark in addition to the fees charged by Crossmark to the Funds. Any client may, outside of any advisory relationship with Crossmark, make direct investments in the Steward Family of Funds.

As of March 31, 2017, Crossmark had discretionary assets under management of approximately \$4.952 billion and \$0 non-discretionary assets under management.

Item 5 Fees and Compensation

Wrap Program Fees

Crossmark provides investment advisory services to clients of national and regional broker-dealers and financial consultants through programs, commonly called wrap fee programs, in which the client has executed an all-inclusive investment services agreement with the broker-dealer or financial consultant (“wrap sponsor”) for a single all-inclusive fee based on a percentage of the client’s assets (“wrap fee”). The wrap fee typically covers fees to the investment adviser and execution by the sponsor of all portfolio transactions. In addition, the wrap sponsor typically provides some or all of the following services:

- recommends selection of the investment adviser;
- pays the advisory fee from the client account;
- monitors and evaluates the performance of the investment adviser; and
- provides custodial services for the account’s assets.

The advisory fees paid by wrap sponsors to Crossmark under these programs generally range from 0.08% (8 bps) to 0.60% (60 bps) of client assets under management.

Crossmark also provides investment advisory services to clients of broker-dealers in which the client enters into an investment advisory agreement directly with Crossmark for management of the client’s portfolio, and the client enters into a separate agreement with the broker-dealer for provision of brokerage, custodial, portfolio monitoring and evaluation services. In these programs the client pays the broker-dealer a fee for its services and separately pays fees to Crossmark, which range from 0.10% (10 bps) to 1.00% (100 bps), of client assets under management. In the event the agreement with Crossmark is terminated in writing for any reason by either of us, the fee is pro-rated for the portion of a quarter that the portfolio is being managed by us. This pro-rated period would include any notice required to be given with your investment advisory agreement. There is no penalty for terminating an agreement. The client may either pay these fees directly to Crossmark or authorize deduction of the fees from the account. Advisory fees paid to Crossmark under wrap fee programs or client-directed brokerage accounts may be lower than fees paid by other Crossmark clients.

Mutual Fund and ETF Fees

A portion of your Private Account assets that we manage may be invested in mutual funds and/or ETFs, including the Steward Funds. All mutual funds incur certain expenses that are borne by their shareholders; these expenses include fees for investment advice, portfolio administration, shareholder servicing, and in the case of funds that have adopted distribution plans under SEC Rule 12b-1, distribution and marketing. Details regarding these fees can be found in each fund’s prospectus and statement of additional information. With respect to the Steward Funds, some of these fees are paid to Crossmark and its affiliates.

No fund fees are credited against the advisory fee being charged by Crossmark to manage your Private Account, but the overall level of fees being incurred by you is considered in the selection of appropriate investments for your account.

Separate Account Fees

Crossmark provides investment advisory services to clients under which the client enters into an investment advisory agreement directly with Crossmark for management of the client's portfolio. Crossmark receives advisory fees based upon a percentage of the assets under management, generally calculated and payable quarterly in advance. Fees will be based on account asset values on the last business day of the previous quarter, although some accounts may be charged quarterly in arrears. We may require a minimum account size and we may require a minimum annual fee to open an account with us. In the event the agreement is terminated in writing for any reason by either of us, the fee shall be pro-rated for any portion of a quarter that the portfolio is being managed by us. This prorated period would include any notice required to be given in accordance with your investment management agreement. There is no penalty for terminating an account.

The fee that you are being charged by us for the investment management of your assets is exclusive of, and in addition to, brokerage commissions, transaction fees, custodial fees, and any other related costs and expenses. We do not receive any portion of these commissions, fees, other costs and expenses. Fees may be negotiable on a client-by-client basis depending on a number of factors, including the type and nature of services to be provided, the amount of assets to be managed, and/or anticipated future additional assets. The specific annual fee schedule for fees charged by us is identified in the contract between you and us.

To the extent mutual funds and ETFs are selected by Crossmark to develop a client's overall investment strategy, the annual advisory fee paid to Crossmark does not include the customary fees and expenses associated with investing in those funds or other costs of establishing and maintaining an account with such funds.

The following are our primary investment options and the fee schedule for each. These fees are subject to change only with approval by the client prior to such change. Additionally, we may have other less frequently used investment options not listed herein with varying fee schedules.

Annual fee for Equity Portfolios:

First \$500,000	.85% of Assets
Next \$500,000	.80% of Assets
Next \$1.5 million	.75% of Assets
Next \$2.5 million	.65% of Assets
Over \$5 million	.55% of Assets

Annual fee for Balanced Portfolios:

First \$500,000	.75% of Assets
Next \$500,000	.70% of Assets
Next \$1.5 million	.65% of Assets
Next \$2.5 million	.55% of Assets
Over \$5.0 million	.45% of Assets

Annual fee for Equity Indexation Portfolios:

First \$10 million	.20% of Assets
Next \$10 million	.18% of Assets
Next \$30 million	.15% of Assets
Over \$50 million	.10% of Assets
Minimum fee \$2,500 per quarter	

Annual fee for Fixed Income Portfolios:

First \$500,000	.75% of Assets
Next \$500,000	.70% of Assets
Next \$1.5 million	.65% of Assets
Next \$2.5 million	.55% of Assets
Over \$5.0 million	.45% of Assets

Annual fee for Tactical Asset Allocation Portfolio (TAAP):

First \$500,000	.75% of Assets
Next \$500,000	.70% of Assets
Next \$1.5 million	.65% of Assets
Next \$2.5 million	.55% of Assets

Over \$5.0 million	.45% of Assets
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Annual fee for Theta Growth:

First \$500,000	.95% of Assets
Next \$500,000	.85% of Assets
Next \$1.5 million	.75% of Assets
Next \$2.5 million	.70% of Assets
Over \$5 million	.65% of Assets

Annual fee for Other Investment Strategies:

First \$500,000	1.00% of Assets
Next \$500,000	.80% of Assets
Next \$4.0 million	.60% of Assets
Over \$5.0 million	.35% of Assets

Advisory Services/Custom Accounts:

First \$500,000	1.00% of Assets
Next \$500,000	.80% of Assets
Next \$1.5million	.75% of Assets
Next \$2.5 million	.70% of Assets
Over \$5.0million	.65% of Assets

Advisory Fees in General

Depending on the type of relationship we have with you, we may request that you authorize and direct the custodian of your account to pay our fees directly to us from the assets in your account. However, it is your option to authorize this process and if you do not approve of the direct deduction from your account, we will submit periodic invoices directly to you or the custodian as you request.

Our employees and their family members, as well as persons affiliated with indirect owners of Crossmark, may be charged a lower fee for us to manage their personal accounts.

You should note that similar advisory services may (or may not) be available from other registered (or unregistered) investment advisers for similar or lower fees.

Item 6 Performance-Based Fees and Side-by-Side Management

Crossmark does not provide any services for performance-based fees. Performance-based fees are those based on a share of capital gains on capital appreciation of the assets of a client.

Item 7 Types of Clients

Crossmark provides investment management services to individuals, high net-worth clients, institutions, regulated investment companies ("mutual funds"), endowments, foundations, retirement plans such as pension and profit sharing plans, trusts, estates, charitable organizations, corporations and other business entities, unions and Taft-Hartley plans, public funds, banks or thrift institutions, government entities, health care organizations, religious organizations and insurance companies.

Generally we require a minimum opening account size that is dependent upon the type of client and the type of investment. Generally, those minimums are higher for institutional clients. The minimum account size can be waived, increased or decreased at any time for any reason.

Examples of reasons we may choose to waive or decrease the minimum would include: the value of all accounts we manage for you which are controlled by you or which are part of a group of affiliated accounts; the anticipation of additional accounts you may open with us; or low level of complexity required to manage your account(s).

Grandfathering of Minimum Account Requirements

Pre-existing advisory clients may be subject to Crossmark's or a previous adviser's minimum account requirements and advisory fees in effect at the time the client entered into the advisory relationship which may differ from Crossmark's regular fees and minimums. Therefore, Crossmark's minimum account requirements will differ among clients.

Item 8 Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

- ***Quantitative Analysis*** seeks to understand behavior by using complex mathematical and statistical modeling, measurement, and research. When a securities analyst focuses on a corporation's financial data in order to project potential future performance, the process is called quantitative analysis. This methodology involves looking at profit-and-loss statements, sales and earnings histories, and the statistical state of the economy rather than at more subjective factors such as management experience, employee attitudes, and brand recognition. The primary risk in using quantitative analysis is that while the overall health and position of a company may be good, market conditions may negatively impact the security.

- **Fundamental Analysis** involves an assessment of the fundamental financial condition and competitive position of a company. This approach generally involves an analysis of the financial condition, capabilities of management, earnings, new products and services, as well as the company's markets and position versus its competitors in order to determine the recommendations made to clients. The primary risk in using fundamental analysis is that while the overall health and position of a company may be good, market conditions may negatively impact the security.
- **Technical Analysis** involves the examination of past market data rather than specific company data in determining the recommendations made to clients. Technical analysis may involve the use of various quantitative-based calculations, variation metrics and charts to identify market patterns and trends which may be based on investor sentiment rather than the fundamentals of the company. The primary risk in using technical analysis is that spotting historical trends may not help to predict such trends in the future. Even if the trend will eventually reoccur, there is no guarantee that Crossmark will be able to accurately predict such a reoccurrence.
- **Cyclical Analysis** is similar to technical analysis in that it involves the assessment of market conditions at a macro (entire market/economy) or micro (company specific) level, rather than the overall fundamental analysis of the health of the particular company that Crossmark is recommending. The risks with cyclical analysis are similar to those of technical analysis.

Risks for all Forms of Analysis

Our securities analysis methods rely on the assumption that the companies whose securities we purchase and sell, the rating agencies that review these securities, and other publicly available sources of information about these securities are providing accurate and unbiased data. While we are alert to indications that data may be incorrect, there is always a risk that our analysis may be compromised by inaccurate or misleading information.

Investment Strategies

We use the following strategies in managing client accounts, provided that such strategies are appropriate to the needs of the client and consistent with the client's investment objectives, risk tolerance and time horizons, among other considerations:

Global Equity Income Portfolio

Crossmark's Global Equity Income strategy pursues its objective through investment in U.S. and non-U.S. dividend-paying stocks that have demonstrated above-median yield, increasing dividends and favorable earnings growth. We invest in the common stocks of companies that represent a broad spectrum of the global economy. Although the strategy invests primarily in large cap stocks, it is also able to invest in mid-cap and small-cap stocks. The non-U.S. investments are primarily in the form of depositary receipts which are U.S. dollar denominated instruments representing securities of non-U.S. issuers that are traded in the U.S. and in non-U.S. markets.

Custom Equity Indexation

Crossmark's Custom Equity Index strategy provides long-term investors with a separately managed portfolio of stocks designed to closely track the total return of a benchmark index while applying client-specified constraints to the portfolio. These constraints often include social, ethical or financial criteria. Index portfolios can offer a cost effective approach for achieving diversified market exposure and the possibility of excellent relative returns over time. The strategy utilizes a quantitative methodology that combines a multifactor risk model with an optimization algorithm to create a portfolio that minimizes tracking error relative to its targeted index benchmark.

Large Cap Growth Portfolio

Crossmark's Large Cap Growth Portfolio's objective is to provide consistent, above average long-term growth with controlled risk through the management of diversified, growth oriented portfolios and to outperform over time either the Russell 1000 Growth Index or S & P 500 Index.

Tactical Asset Allocation Portfolio

Crossmark's Tactical Asset Allocation Portfolio ("TAAP") seeks to enhance investment returns by shifting the asset mix of a portfolio in response to the changing patterns of risk and reward available in the capital markets. TAAP utilizes ETFs. ETFs are baskets of securities that are traded like individual stocks on an exchange. ETFs track a wide variety of sector specific, market specific, international and defensive indices. TAAP portfolios are constructed by combining the strategic and tactical insights of Crossmark's investment team which strategically shifts among a core position, sector specific positions, and defensive ETFs.

Theta Growth Portfolio

A "Buy-Write" strategy, also called a "covered call" strategy, is an investment approach in which the investor buys a stock or a basket of stocks and writes (or sells) call options that 'cover' the stock position. The strategy can be used to enhance portfolio returns under certain market conditions and to reduce volatility. In down markets, the option premium received cushions the price decline in an equity portfolio. The trade-off is that in strong equity markets, the upside potential of the equity investment is limited.

Current Income Portfolio

This strategy is designed for investors who are focused on optimizing their bond portfolios for income. Clients who utilize this product invest in bonds primarily for the potential of high levels of interest income, while maintaining investment grade credit quality. We utilize investment grade corporate bonds, mortgage-backed securities, agencies and preferred stocks to achieve the objective.

Fixed Income Portfolio

This strategy seeks to provide income and capital appreciation together with capital preservation through the management of high quality domestic bonds. The strategy offers investors a separately managed account consisting of government, agency and investment quality corporate bonds. Our fixed income approach is based on the belief that superior long-term returns can be achieved with less-than-market risk by focusing on high quality securities, and by adding value through active duration management, selective rotation of market

sectors, and the securities within those sectors.

Intermediate Fixed Income Portfolio

Crossmark's Intermediate Fixed Income strategy seeks to provide capital preservation, current income and capital appreciation opportunities through investment in intermediate maturity bonds. This style assumes less interest rate sensitivity and will often provide less current income than our fixed income strategy. The portfolio allocation includes investments in U.S. Treasury, agency and investment grade corporate issues.

Municipal Fixed Income Portfolio

Crossmark's municipal bond strategy seeks to maximize after tax income and preserve capital. We attempt to reduce risk levels in portfolios by managing duration and utilizing "A" and higher rated bonds which are not subject to the alternative minimum tax (AMT) and are generally insured. Crossmark's Municipal Bond strategy is available for national, state specific or customized portfolios.

Balanced Portfolios

Crossmark's balanced strategy has been created for the investor who seeks growth over time and also desires current income. The strategy utilizes stocks and U.S. domestic, investment grade, primarily intermediate-duration bonds.

Other Investment Strategies

We use the following strategies in managing client accounts, provided such strategies are appropriate to the needs of the client and consistent with the client's investment objectives, risk tolerance and time horizons, among other considerations: Conservative, Moderate, Balanced, Aggressive Growth, Diversified Equity and Core Equity. These strategies offer varying allocations depending on investment goals, among the Steward Family of Funds (Steward Small-Mid Cap Enhanced Index Fund, Steward Large Cap Enhanced Index Fund, Steward Global Equity Income Fund, Steward International Enhanced Index Fund, and Steward Select Bond Fund).

Custom Asset Allocation

The Custom Asset Allocation process provides the client the ability to create a custom asset allocation portfolio using stocks, bonds, mutual funds and ETFs to meet their specific income and growth objectives.

Risk of Loss

The analysis of securities investments requires subjective assessments and decision-making by experienced investment professionals. However, there is a risk of an error in judgment. An investment in securities is subject to investment risks including interest rate risk, market risk, inflation risk, currency risk, liquidity risk, business risk, financial risk, and the possibility of the loss of some, or all, of the principal amount invested. There can be no assurance that Crossmark will be successful in meeting the client's investment objective. Crossmark's ability to choose suitable securities has a significant impact on the ability of Crossmark to achieve any selected investment objective.

Item 9 Disciplinary Information

There are no legal or disciplinary events that we deem are material to a client's or prospective client's evaluation of our firm or the integrity of our management.

Item 10 Other Financial Industry Activities and Affiliations

Crossmark Distributors, Inc. (Crossmark Distributors), a FINRA registered broker-dealer, is also a wholly-owned subsidiary of Crossmark Global, Crossmark's parent. Crossmark Distributors is the underwriter of the investment companies (the Funds) for which Crossmark provides investment advice. Crossmark Distributors receives fees from certain of these Funds for distribution and shareholder services under plans adopted pursuant to Rule 12b-1 under the Investment Company Act of 1940. Crossmark receives fees from certain of these Funds for shareholder services pursuant to plans approved by the Funds' Board of Directors.

We currently have management persons that are registered representatives of Crossmark Distributors. In the normal course of employment with Crossmark their activities, which may include wholesaling, marketing and other financial professional contact, may require the holding of a securities license. They do not receive compensation from Crossmark Distributors.

Crossmark serves as the Investment Adviser to the Steward Small-Mid Cap Enhanced Index Fund, Steward Large Cap Enhanced Index Fund, Steward Global Equity Income Fund, Steward International Enhanced Index Fund and the Steward Select Bond Fund. Crossmark Distributors serves as distributor of the Funds. Our advisory services are supervised by the Boards of Directors of the Funds.

Crossmark Consulting, LLC (Crossmark Consulting) is a consulting firm that provides securities research services, compliance services and administrative services. Crossmark Consulting is also a wholly owned subsidiary of Crossmark Global, Crossmark's parent.

We do not believe these relationships create material conflicts of interest between Crossmark and its clients.

Item 11 Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Crossmark has adopted a Code of Ethics which sets forth high ethical standards of business conduct that we require of our employees, including compliance with applicable federal securities laws.

Crossmark and our personnel owe a duty of loyalty, fairness, and good faith towards our clients, and have an obligation to adhere not only to the specific provisions of the Code of Ethics but to the general principles that guide the Code of Ethics.

The purpose of our Code of Ethics is to reinforce the fiduciary principles that govern the conduct of our firm and the actions of our advisory personnel. Each member of the firm is instructed to act in the best interests of all of our clients, to avoid any real or potential conflicts of interest and to conduct their personal activities with the utmost integrity.

Our Code of Ethics has been distributed to all members of the firm. The following is a summary of the policies contained in our Code of Ethics:

- Standards of Business Conduct

- Compliance with Federal Securities Law
- Review and/or Approval of Personal Securities Transactions of Certain Persons
- Ability to Purchase the Same Securities Recommended to or Owned by Firm Clients Subject to Approval
- Obligation to Report Violations and Enforcement of Sanctions Where Necessary
- Annual Employee Certification Required

Our Code of Ethics includes policies and procedures for the review of proposed transactions, quarterly securities reporting, initial and annual securities holdings reports that must be submitted by the firm's access persons, and restrictions on the acceptance of significant gifts and the reporting of gifts and business entertainment items incurred by our personnel. Our code also provides for oversight, enforcement and recordkeeping provisions.

Crossmark's Code of Ethics further includes Crossmark's policy prohibiting the use of material non-public information. While we do not believe that we have any particular access to non-public information, all employees are reminded that any such information may not be used in a personal or professional capacity. A copy of our Code of Ethics is available to our advisory clients and prospective clients. You may request a copy by email sent to info@capstonefinancial.com, or by calling us at 713-260-9000 or by contacting Crossmark (toll-free) at 1-800-262-6631.

Interest in Client Transactions

Crossmark and individuals associated with our firm are prohibited from engaging in principal transactions. A principal transaction is one in which our firm, acting on behalf of our own account, buys or sells a security to you or another client.

Crossmark does not permit agency cross transactions. An agency cross transaction is one in which our firm acts as a broker for both the buyer and seller of a security.

Crossmark and our affiliates are not restricted from forming additional investment funds, entering into other investment advisory relationships or engaging in other business activities, even though such activities may be in competition with a client or Fund and/or may involve substantial time and resources of Crossmark and our affiliates. Potentially, such activities could be viewed as creating a conflict of interest in that the time and effort of our management personnel and employees will not be devoted exclusively to the business of a client or a Fund, but could be allocated between the business of a client or a Fund and other of our business activities and those of our affiliates.

Investments in the Steward Funds may be recommended to advisory clients of Crossmark.

Crossmark manages the Steward Funds on a discretionary basis in accordance with the terms and conditions of each Fund's offering and organizational documents.

Personal Trading

Our Code of Ethics is designed to assure that the personal securities transactions by our employees and the activities and interests of our employees will not interfere with:

- making decisions in your best interests; and
- implementing such decisions while, at the same time, allowing our employees to invest for their own accounts.

Employees of our firm may purchase or sell securities in their personal accounts that we either may:

- already have an interest in; or
- subsequently invest in.

As situations like these may represent actual or potential conflicts of interest to you, we have established the following policies and procedures as part of our Code of Ethics to ensure we comply with our regulatory obligations and to provide you, other clients, and other potential clients, with full and fair disclosure of such conflicts or potential conflicts of interest:

- No principal or employee of our firm may put his or her own interest above the interest of your account(s).
- No principal or employee of our firm may buy or sell any security for their personal portfolio(s) where their decision is based on information received because of their employment unless the information is available to the investing public.
- We may ban or otherwise require prior approval for any IPO or private placement investments by any employee or related persons of the firm.
- A "Covered" or "Reportable" security is any security as defined in Section 2(a)(36) of the 1940 Act which contains a broad definition that includes any interest or instrument commonly known as a security and the exclusions are included in the Firm's Code of Ethics. Our employees, and anyone associated with our firm that has access to our investment recommendations (an "Access Person") must obtain approval for opening securities accounts, must report holdings of Covered or Reportable securities upon becoming Access Persons and annually thereafter, and must submit quarterly transaction reports.
- Certain security purchase and/or sale transactions by an Access Person must be approved prior to placing the order.
- Any individual who violates any of the above restrictions may be subject to varying levels of disciplinary action including termination.

We will maintain all records regarding personal securities transactions as is detailed in Rule 204A-1 of the Investment Advisors Act of 1940.

Item 12 Brokerage Practices

Research and Soft Dollar Benefits

It is the Firm's policy, that in instances where it chooses to utilize soft dollars for the procurement of eligible research services from a broker-dealer or a third party in connection with client securities transactions, it will do so in accordance with the safe harbor afforded by Section 28(e) of the Securities Exchange Act of 1934.

Crossmark believes that most research obtained by it generally benefits several or all of the relevant categories of accounts which it manages, as opposed to solely benefiting one account. Normally research services obtained through transactions in common stocks or bonds may benefit those accounts managed by Crossmark which invest in both common stocks and bonds.

Crossmark has entered into soft dollar agreements for eligible research, research-related products and other brokerage services which assist us in our investment decision making process. Crossmark's policy is to receive research only with respect to accounts for which it exercises brokerage discretion. When Crossmark utilizes soft dollars, we may be using brokerage commissions generated from your trades to purchase the above referenced items. In addition, it is possible that the research, research products, and other brokerage services purchased using your commission dollars may also benefit other clients who have not generated an equal amount or, in some cases, any commissions through transactions. Conversely, you may also benefit from the research, research products, and other brokerage services we receive due to the commissions generated by other clients even though your account did not generate any commissions.

Examples of such eligible research products and services include advice, both directly and in writing, as to the value of the securities, the advisability of investing in, purchasing or selling securities, and the availability of securities or purchasers or sellers of securities, as well as furnishing analyses and reports concerning issuers, industries, securities, economic factors and trends, portfolio strategy and the performance of accounts. Brokerage services, for this purpose, include effecting securities transactions and, between the time the order is transmitted and the securities are delivered or credited to the applicable Crossmark account, performing functions incidental to the transaction (such as clearance, settlement, and custody) or required in connection therewith by rules of the SEC or applicable self-regulatory organizations and in accordance with relevant SEC guidance.

In selecting dealers and in negotiating commissions, in addition to price and brokerage and research products and services provided, Crossmark considers among other factors the firm's reliability, the quality of its execution services on a continuing basis and its financial condition.

There also may be instances in which we receive non-eligible products such as computer systems specifically used for some research services, trade accounting systems, etc., which are not eligible for soft dollar use. In those cases Crossmark will evaluate the costs associated with such non-eligible use and will make a good faith determination as to the portion to be allocated to Crossmark for direct payment from its own funds.

There may also be instances in which the Firm receives some benefit simply by utilizing certain broker-dealers based on the amount of assets, including those directed by the client, which are maintained with those broker-dealers. These benefits are available to all investment advisory firms who meet the broker-dealer minimum guidelines. In some cases we receive research and services from some broker-dealers that while not covered

in a soft dollar agreement, nonetheless, may be a benefit to our firm. Without this arrangement with these broker-dealers, we might be compelled to purchase the same or similar services at our own expense.

As a result of receiving these services for no additional cost, we may have an incentive to continue to use or expand the use of such broker-dealers. We have examined this potential conflict of interest when we chose to enter into these relationships and have determined that the relationships are in the best interests of our clients and satisfy our client obligations, including our duty to seek best execution.

You may pay a commission that is higher than another qualified broker-dealer might charge to effect the same transaction where we determine in good faith that the commission is reasonable in relation to the value of the brokerage and research services received. In seeking best execution, the determinative factor is not the lowest possible cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of a broker-dealer's services, including the value of research provided, execution capability, commission rates and responsiveness.

Accordingly, while we will seek competitive rates, to the benefit of you and other clients, we may not necessarily obtain the lowest possible commission rates for your specific account transactions. Although the investment research products and services that may be obtained by us will generally be used to service all of our clients, a brokerage commission paid by you may be used to pay for research that is not used in managing your specific account.

Large retail broker-dealers may also provide us products and services that assist us in managing and administering your account(s). These include software and other technology that:

- provides access to your account data including trade confirmations and account statements;
- facilitates trade execution and allocation of aggregated trade orders for multiple client accounts;
- provides research, pricing and other market data;
- facilitates payment of our fees from client accounts; and
- assists with back-office functions, recordkeeping, and client reporting.

We may also receive other services intended to help us manage and further develop our business enterprise. These services may include:

- compliance, legal and business consulting;
- publications and conferences on practice management and business planning; and
- access to employee benefit providers, human capital consultants and insurance providers.

Large retail broker-dealers may also make available third-party vendors for some of the services rendered to us. These broker-dealers may discount or waive fees they would otherwise charge for some of these services, or they may pay all or a part of the fees of the third-party providing these services to our firm. These broker-dealers may also provide benefits such as educational events or occasional business entertainment of our personnel.

In evaluating whether to recommend that you custody your assets at one of these broker-dealers, we may take into account the availability of some of the foregoing products and services and other arrangements as part of the total mix of factors we consider. Thus this decision is not based solely on the nature, cost or quality of custody and brokerage services provided by the broker-dealer. This may create a potential conflict of interest.

Best Execution

For accounts for which Crossmark is given authority to select brokers and negotiate commission rates, Crossmark's policy in selecting brokers is to seek best execution. In determining best execution, Crossmark will consider research and brokerage services provided by the firm in addition to price and other factors. This may involve paying a commission to a broker, dealer or exchange member on a transaction that exceeds the commission that Crossmark might have obtained if the transaction had been executed through another broker, dealer or exchange member if it is determined by Crossmark in good faith that the amount of commission is reasonable in relation to the value of research and brokerage services provided by such broker, dealer or exchange member. Such research must provide lawful and appropriate assistance to Crossmark in carrying out its investment decision-making responsibilities.

Directed Brokerage

Where Crossmark has discretionary authority, it may determine without consultation with the client on a transaction-by-transaction basis, the securities to be bought or sold, and the amount of securities to be bought or sold, subject to and in accordance with the investment objective and investment restrictions of the client. Crossmark manages both accounts in which Crossmark is given authority by the client to select brokers and negotiate commissions, and accounts in which the client designates the broker-dealer to which brokerage should be directed.

You are under no obligation to use any particular broker-dealer. We are regularly asked if we would recommend a particular broker-dealer. Because we have established relationships with several broker-dealers and receive services as outlined in the section titled "Research and Soft Dollar Benefits", and they are firms whom we feel can provide our customers with high quality service, we may suggest them. However, you are free to use any broker-dealer that you may choose.

If you allow us to choose the broker-dealer for your account, your investment management agreement with us will reflect that you are providing us with the authority to determine the broker-dealer to use. In addition, you will also be allowing us to choose the commission costs that will be charged to you for these transactions.

You may change your broker-dealer at any time, as well as amend or revoke discretionary authority at any time by providing us with written notice.

If you should request that we utilize a specific broker-dealer that is someone we do not utilize on a regular basis you should be aware that your choice may interfere with our ability to "batch" or combine your trades with other client trades. This may impact the price at which your security is bought or sold and may impact the commission cost you pay for your order.

Brokerage for Client Referrals

Our firm does not receive or participate in any program whereby we receive client referrals in exchange for using any particular broker-dealer.

Trade Aggregation and Allocation

Transactions for each Client account generally will be effected independently unless the Firm decides to purchase or sell the same securities for multiple Firm clients at approximately the same time **and** from the same brokerage firm.

At that point our firm may, **but is not obligated to**, combine or “batch” your orders with orders of other clients and Crossmark employees. The process of combining these orders often allows us to negotiate more favorable commission rates. We also can allocate equitably among you, other clients, and employees the differences between prices, commissions, and other transaction costs that we and you may not have received had each order been placed independently. This allows you to receive the average price paid or received as well as to share in the purchase or sale pro-rata in the event that an order is only partially completed. Our firm will not receive any additional compensation as a result of aggregating these orders.

We also may choose not to aggregate orders. Reasons that we may not aggregate an order may include:

- Only a small percentage of an order is completed and thus the shares may be assigned to the account with the smallest order or position, or that is out of line with respect to a security or sector weightings.
- Allocations may be given to one account when that account has investment limitations which restrict it from purchasing other securities which are expected to produce similar investment results.
- If an account reaches an investment guideline limit and cannot participate in an allocation which may occur due to unforeseen changes in account assets after an order is placed.
- Sale allocations may be given to accounts that are low in cash.
- When a pro rata allocation would result in a de minimis allocation in one or more accounts.
- In the case where a proportion of an order is filled in all accounts, shares may be allocated to one or more accounts on a random basis.

Wrap Fee Program Considerations

Owners of accounts which are involved in wrap programs and client-directed brokerage accounts designate a registered representative of the wrap sponsor or broker-dealer through whom portfolio transactions in their account will be effected.

Transactions in wrap program accounts are effected “net” (meaning without commission) and a portion of the fee paid by the client to the wrap sponsor is generally considered as being in lieu of commissions. Transactions for client-directed brokerage accounts are most often effected net, but the client may choose to have his transactions effected with a commission charged per transaction at a schedule that he may negotiate with his brokerage firm. Because Crossmark, for client-directed brokerage accounts, is required to execute transactions

only with the broker-dealer selected by the client, Crossmark will not be free to seek best price and execution by placing transactions with other brokers and dealers and may not be able to obtain discounted rates for the client by combining his transactions with those of other clients for trading as a block; therefore, these clients may not necessarily obtain commission rates as favorable as other Crossmark clients.

The client may wish to satisfy himself that the broker-dealer offering the wrap program can provide adequate price and execution of most transactions. The client should also consider that, depending upon the level of the fee charged by the wrap sponsor or the broker-dealer, the amount of portfolio activity in the client's account, the value of custodial and other services which are provided under the arrangement, and other factors, the fee may or may not exceed the aggregate cost of such services if they were to be provided separately and if Crossmark were free to negotiate commissions and seek best execution of transactions for the client's account. A conflict of interest may exist between Crossmark's duty to obtain the most favorable commission rates and its receipt of future referrals from the client's broker-dealer or wrap fee sponsor.

Item 13 Review of Accounts

While the underlying securities within client accounts are continually monitored, your accounts may be reviewed on a monthly or quarterly basis depending on the account's origination and your investment management agreement. Accounts are reviewed in the context of each client's or investment product's stated investment objectives and guidelines. More frequent reviews may be triggered by material changes in variables such as the client's individual circumstances, or market, political or economic environment.

In addition to the monthly statements and confirmations of transactions that clients receive from their broker-dealer or custodian, we make available quarterly reports summarizing account performance and balances.

Item 14 Client Referrals and Other Compensation

Crossmark has entered into contractual arrangements with individuals who may solicit clients for Crossmark. The arrangements are made in writing pursuant to Rule 206(4)-3 under the Investment Advisers Act of 1940 ("Advisers Act"), as amended. Rule 206(4)-3 requires, among other things, that such solicitors comply with requirements of the Rule and other applicable law, as well as their contract with Crossmark. The solicitor must, at the time of his solicitation, provide the client with a copy of Crossmark's brochure required by Rule 204-3 under the Advisers Act ("Brochure"). The solicitor must also provide the client with a separate document describing the solicitation arrangement, disclosing any affiliation between Crossmark and the solicitor, his compensation for solicitation and whether advisory fees for solicited clients are higher than those for other clients due to compensation paid to the solicitor.

Item 15 Custody

We previously disclosed in the "Fees and Compensation" section (Item 5) of this Brochure that depending on the type of relationship that we have with you, we may request that you direct your custodian to allow our firm to directly debit your management fees from your account(s). Again, the approval of the direct debit of fees is solely your choice. You have no obligation to allow us to do so.

Technically, SEC rules consider the action of direct debiting of fees to be considered maintaining custody. However, if this is the only manner in which we are considered to have custody and certain conditions are met, then we will not be subject to the requirements established for true custody of your assets.

If you agree to allow us to direct debit fees from your account(s) we will require authorization in writing from you. Each billing period we will notify your qualified custodian of the amount of the fee to be deducted from your account(s). On at least a quarterly basis, the custodian is required to send to you and us a statement showing all transactions, including management fees disbursed from your account during the reporting period.

Because the custodian does not calculate the amount of the fee to be deducted from your account, it is important for you to carefully review the custodial statements to verify the accuracy of the calculation, among other things. You should contact us directly if you believe there may be an error in your statement.

In addition to the periodic statements that you receive directly from your custodians, we may also send or provide via electronic format, account statements directly to you on a periodic basis based on the requirements of your agreement.

In the event that you receive a statement from us, we urge you to carefully compare the information provided on the statements you receive from us to the statements you receive from the custodian to ensure that all account transactions, including the debit of management fees, holdings and values are correct and current.

Crossmark does not maintain actual or constructive custody over its clients' accounts. Client funds are held in custody at a number of qualified custodians chosen by the clients.

Item 16 Investment Discretion

Generally, we accept both discretionary and non-discretionary accounts. We may request that we be given discretionary authority from the outset of our advisory relationship so that we may provide discretionary asset management services for your accounts. However, you may deny such authority and request that we manage your account on a non-discretionary basis. If we do manage your account on a discretionary basis and that authority is denied or revoked in the future we may, at our sole discretion, choose to terminate any advisory relationship with you.

When you agree to give us discretionary authority we can place trades in your account without contacting you prior to each trade to obtain your permission.

Our discretionary authority includes the ability to do the following without contacting you:

- determine the security to buy or sell; and/or
- determine the amount of the security to buy or sell.

In all cases this discretion is to be used in a manner consistent with the stated investment objectives for your account. When we select securities and determine the amounts of those securities to buy or sell we will observe the policies, limitations or restrictions which you may have given us to follow.

You give us discretionary authority when you sign a discretionary investment management agreement with our firm and you may limit this authority by giving us written instructions in advance of entering into an agreement. You may also limit this authority at any time after entering into an agreement while that agreement remains in effect by once again providing us with written instructions. These limitations and other instructions will become a part of your permanent file. Examples include restrictions against owning certain stocks and bonds and limitations on the percentage of cash held at any one time.

Item 17 Voting Client Securities

Crossmark has adopted and implemented written proxy voting policies and procedures (“Proxy Voting Procedures”) which are designed to reasonably ensure that Crossmark votes proxies in the best interest of its advisory clients for whom it has voting authority.

The Proxy Voting Procedures describe the positions Crossmark generally takes in voting proxies on particular issues and require Crossmark to keep records noting the reasons for any vote that differs from its stated policies. Crossmark’s guidelines address matters that are commonly submitted to shareholders of a company for voting, such as issues relating to corporate governance, auditors, the board of directors, capital structure, executive and director compensation, and mergers. As specified in the Proxy Voting Procedures, Crossmark’s Proxy Officer is obligated to maintain records of all votes received, all votes cast and other relevant information.

The Proxy Voting Procedures also provide that, in the event a particular proxy vote would involve a conflict between the interests of Crossmark and its affiliates, and those of one or more clients of Crossmark, Crossmark may select one of the following procedures for voting the proxies:

- arranging for the proxies to be voted in proportion to votes of security holders who are not Crossmark clients;
- referring the voting decision to the client; and
- obtaining a waiver of the conflict from the client to permit voting in accordance with Crossmark’s established voting policies.

You may obtain a copy of Crossmark’s Proxy Voting Policy or information about how Crossmark voted client proxies by contacting Crossmark (toll-free) at 1-800-262-6631.

Item 18 Financial Information

Registered investment advisers, such as Crossmark, are required to provide you with certain financial information or disclosures about their financial condition.

- Crossmark has no financial condition that is reasonably likely to impair our ability to meet contractual commitments to clients; and
- Crossmark has not been the subject of a bankruptcy proceeding.

We do not require or solicit prepayment of more than \$1,200 in fees per client six months or more in advance, therefore we have no material additional financial disclosures.

Item 19 Privacy Policy

WE ARE COMMITTED TO PROTECTING YOUR PRIVACY

Crossmark appreciates the privacy concerns and expectations of our customers. We are committed to maintaining a high level of privacy and confidentiality when it comes to your personal information and we use that information only as permitted by law. This privacy policy contains information about how we fulfill this commitment to you. In compliance with government regulations, we will provide this notice to you annually.

OUR COMMITMENT TO YOU

We value the trust of our customers and will continue to recognize the importance of holding your personal financial information as confidential.

We will use information responsibly in order to protect you from fraud, offer you improved products and services and comply with legal obligations.

We will maintain accurate customer information and respond promptly to customer requests to correct information.

We will require companies with which we do business to use our customer information appropriately and to safeguard the confidentiality of such information.

COLLECTION OF INFORMATION

We collect nonpublic personal information about you from the following sources:

- Information that we receive from you personally on applications, forms, or other correspondence, such as your name, address, phone number, social security number, and e-mail address.
- Information about your transactions with us, such as your account holdings and transaction history.

DISCLOSURE OF INFORMATION

We do not disclose any information about our customers or former customers to third parties except to the extent necessary to service your account, as permitted by law.

WE PROTECT NON-PUBLIC PERSONAL INFORMATION ABOUT FORMER CUSTOMERS

If you decide to close your account(s), we will continue to adhere to the privacy policies and practices provided in this notice. As permitted by law, we may disclose non-public personal information to affiliates of Crossmark.

WE HAVE SAFEGUARDS IN PLACE

We have safeguards in place to protect the confidentiality, security and integrity of your non-public personal information. We restrict access to non-public personal information to those who need to know that information in order to service your account. We maintain physical, electronic and procedural safeguards that comply with government requirements to guard non-public personal information.

We appreciate the opportunity to serve your investment needs. We pledge to follow the policies, safeguards and guidelines as described in this notice and to protect the confidentiality of your information. Your relationship is very important to us, and we will take great care to honor these commitments to you.

For more information about Crossmark's privacy policies, please call (800) 262-6631.

ITEM 1

FORM ADV PART 2B SUPPLEMENTAL BROCHURE

Capstone Asset Management Company

3700 West Sam Houston Parkway South, Suite 250

Houston, Texas, 77042 (713)260-9000 www.capstonefinancial.com

Michael L. Kern, III, CFA

John R. Wolf

Scott H. Wynant

Patrick N. Garboden

David N. Rentfrow, CIMA

Jim A. Coppedge

Andrew J. Eras, CFA

Paul C. Townsen

Melville L. Cody

Zachary P. Wehner

Victoria L. Fernandez

Douglas E. Willingham, CTFA

This brochure supplement provides information about the above named professionals that supplements the Capstone Asset Management Company (“Crossmark”) brochure. You should have received a copy of that brochure.

Please contact us by email at info@capstonefinancial.com if you did not receive Crossmark’s brochure or if you have any questions about the contents of this supplement.

Additional information about the above named professionals is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

The qualifications of persons who will be involved in the investment advisory services will be examined for excellence in training, experience and professional reputation. While no set criteria exist for every individual to be employed, persons with account responsibilities will generally have degrees in finance, business or significant relevant experience.

Some persons involved in the investment field will hold certain professional designations. Some Individuals employed by Crossmark may hold the Chartered Financial Analyst (CFA), Certified Trust and Financial Advisor (CTFA), Certified Investment Management Analyst (CIMA), Certified Financial Planner (CFP), and/or Accredited Investment Fiduciary (AIF) designations. The minimum qualifications for each of these designations are summarized below.

A Chartered Financial Analyst (CFA Charterholder) must pass three six-hour exams (Levels I, II, III) covering a broad-based curriculum of investment principles, meet certain professional and ethical requirements, and become a regular member of the CFA Institute.

A Certified Trust and Financial Advisor (CTFA) is issued by the American Bankers Association to individuals who pass three qualifying examinations, complete the core education requirements, meet certain professional and ethical requirements and complete continuing education requirements.

A Certified Investment Management Analyst (CIMA) must pass a series of qualifying examinations, complete the core education requirements meet minimum finance experience, professional and ethical requirements and complete continuing education requirements.

A Certified Financial Planner (CFP) is issued by the Certified Financial Planner Board of Standards in the United States to individuals who are required to have a bachelor's degree from an accredited college or university and to pass the CFP Certification Examination, complete the core education requirements, and meet ethics and continuing education requirements.

An Accredited Investment Fiduciary (AIF) is issued by the Center for Fiduciary Studies to individuals who meet a combination of education, relevant industry experience and/or professional development, pass a final certification exam and meet continuing education requirements.

Crossmark Global Investments, Inc.
Form ADV, Part 2B– Supplemental Brochure
August 18, 2017

The name, year of birth, formal education and business background for the preceding five years for the persons involved in investment advisory services for Crossmark are detailed below:

Michael L. Kern, III, CFA	President & CEO	Birth Year: 1973
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Education:	Wayne State University, BS in Finance and Business Economics Chartered Financial Analyst
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Business:

2015 to Present	Capstone Asset Management Company
2015 to Present	Crossmark Global Holdings, Inc.
2015 to Present	Capstone Asset Planning Company
2015 to Present	Crossmark Consulting, LLC
1996 to 2015	Stout Risius Ross, Inc.

Scott H. Wynant	Managing Director	Birth Year: 1954
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Education:	University of Oregon, BA in Business Administration
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Business:

2008 to Present	Capstone Asset Management Company
2008 to Present	Crossmark Global Holdings, Inc.
2008 to Present	Capstone Asset Planning Company
2008 to Present	Crossmark Consulting, LLC
2008 to 2012	Capstone Financial Solutions, LLC

Crossmark Global Investments, Inc.
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David N. Rentfrow, CIMA

Managing Director - Distribution

Birth Year: 1965

Education:

Eastern Illinois University, BA in Communications

St. Louis Webster University, MBA in International Business

Business:

2017 to Present

Capstone Asset Management Company

2017 to Present

Capstone Asset Planning Company

2006 to 2016

BlackRock

John R. Wolf

Managing Director - Equity Investments

Birth Year: 1961

Education:

Hofstra University, BBA in Accounting

Manhattan College, MBA in Finance

Business:

1996 to Present

Capstone Asset Management Company

1996 to Present

Capstone Asset Planning Company

2008 to Present

Crossmark Consulting, LLC

Melville L. Cody

Senior Portfolio Manager

Birth Year: 1954

Education:

University of Texas, BA in Finance

University of Texas, MBA

Business:

2009 to Present

Capstone Asset Management Company

2009 to 2012

Capstone Financial Solutions, LLC

2005 to 2012

Roger H. Jenswold & Company, Inc.

Crossmark Global Investments, Inc.
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Victoria L. Fernandez **Managing Director - Fixed Income Investments** **Birth Year: 1973**

Education: Rice University, BA,
Mayes Business School, Texas A&M University, MBA

Business:

2012 to Present Capstone Asset Management Company

1994 to 2012 Fayeze Sarofim

Douglas E. Willingham, CTFA **Senior Investment Adviser** **Birth Year: 1954**

Education: Missouri State University, BS in Accounting
Certified Trust and Financial Advisor

Business:

2012 to Present Capstone Asset Management Company

2008 to 2012 Capstone Financial Solutions, LLC

Patrick N. Garboden **Senior Portfolio Manager** **Birth Year: 1957**

Education: Attended University of Oregon School of Business

Business:

2008 to Present Capstone Asset Management Company

2008 to 2012 Capstone Financial Solutions, LLC

Jim A. Coppedge **General Counsel & Chief Compliance Officer** **Birth Year: 1968**

Education: TEXAS A&M University, BBA, Finance
St. Mary's University School of Law, Juris Doctor

Business:

2017 to Present Capstone Asset Management Company

2007 to 2015 American International Group, Inc.

1999 to 2007 Invesco Ltd.

Paul C. Townsen	Senior Portfolio Manager	Birth Year: 1971
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Education:	Incarinate Word University, BBA in Finance
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Business:	
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1993 to Present	Capstone Asset Management Company
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Zachary P. Wehner	Portfolio Manager	Birth Year: 1988
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Education:	University of Houston, JD, MBA
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	Southern Methodist University, BBA in Accounting, BA in History
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Business:	
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2014 to Present	Capstone Asset Management Company
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Andrew J. Eras, CFA	Managing Director - Global Institutional Group	Birth Year: 1961
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Education:	SUNY at Albany – BA
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Business:	
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2016 to Present	Capstone Asset Management Company
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2014 to 2016	Emerald Advisors
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2002 to 2014	Stralem & Company Incorporated
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Item 3 Disciplinary Information

There are no legal or disciplinary actions to report on any of the aforementioned professionals.

Item 4 Other Business Activities

Michael Kern, John Wolf, Scott Wynant, David Rentfrow, Patrick Garboden, Doug Willingham and Andrew Eras, are also registered representatives of Capstone Asset Planning Company (“Crossmark Distributors”), a registered broker-dealer. Mr. Kern, Mr. Wolf, Mr. Wynant, Mr. Rentfrow, Mr. Garboden, Mr. Willingham, and Mr. Eras hold these registrations solely to permit them to solicit business for five mutual funds (Steward Small-Mid Cap, Steward Large Cap, Steward International, Steward Global Equity Income Fund and Steward Select Bond Fund) for which Crossmark provides advisory services. Their status as registered representatives of a broker-dealer does not present a conflict of interest with those of Crossmark’s clients. Crossmark discloses

to all clients that it is adviser to these funds.

No other supervised persons of Crossmark are actively engaged in any other investment-related business or occupation.

Item 5 Additional Compensation

None of the above mentioned professionals receive any additional compensation from non-clients for providing advisory services.

Item 6 Supervision

Michael Kern – President & Chief Executive Officer, Jim Coppedge – General Counsel & Chief Compliance Officer, Scott Wynant – Managing Director, David Rentfrow – Managing Director - Distribution, John Wolf – Managing Director – Equity Investments, and Victoria Fernandez – Managing Director – Fixed Income Investments compose the Management Team which manages the day-to-day operations of the firm.

All other above professionals are supervised by the Management Team. The Management Team can be reached at 800-262-6631.

Crossmark has a Board of Directors which supervises the activities of the firm.