

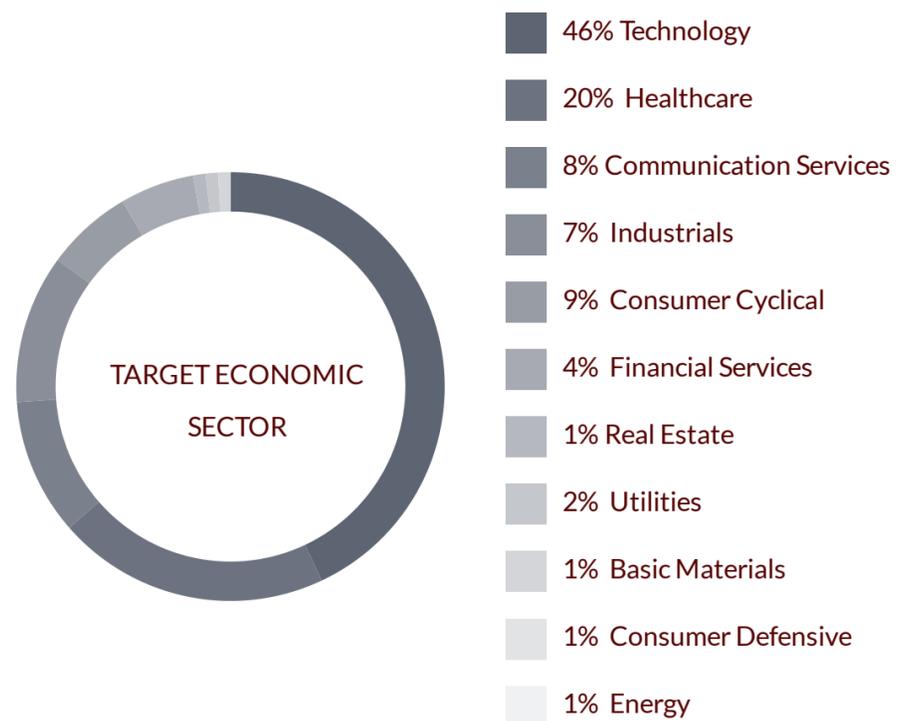
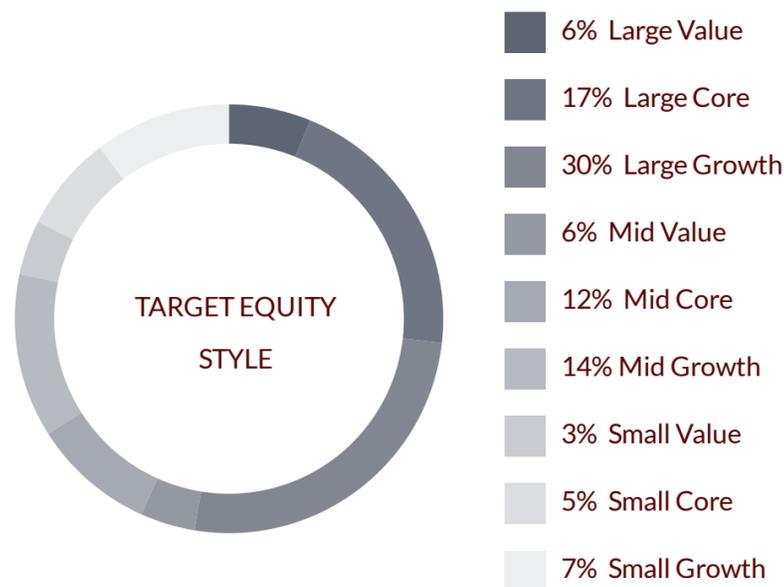
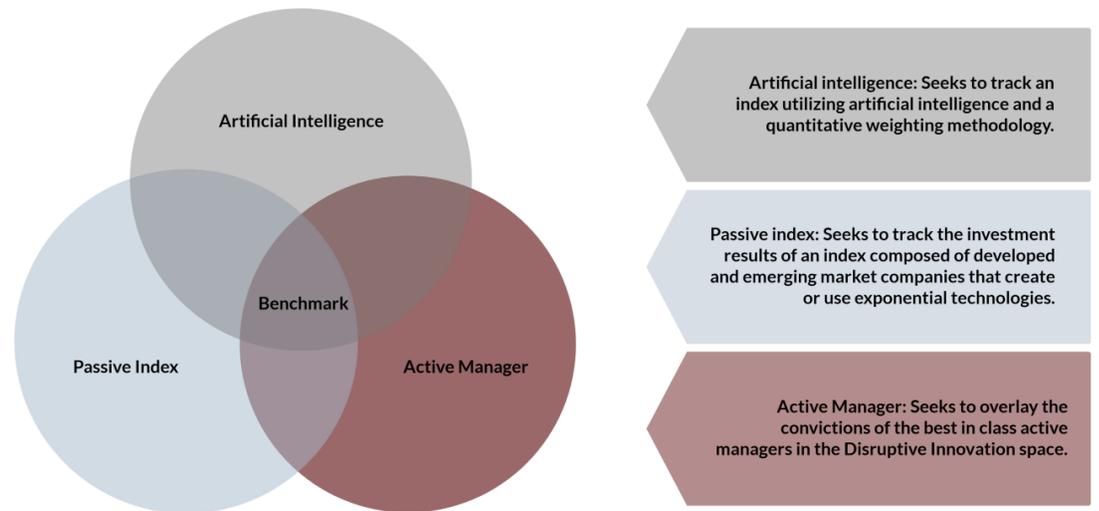
Growth Through Innovation - Direct Investment Strategy

The Disruptive Innovation Portfolio replaces certain ETFs in Core Models with select allocations of 100+ equities that aim to provide diversified exposure to emerging innovations. Concord Asset Management's disruptive innovation strategy offers a direct, purposeful, and robust exposure to more than 100 companies involved in emerging technologies such as autonomous transportation, artificial intelligence, gene editing, next-generation internet, and more. By directly investing in individual stocks versus mutual funds or ETFs, this unique exposure includes the added benefits of tax-loss harvesting and cost savings.

Last updated on March 31, 2022

Benchmark

Innovation is constantly evolving, and the pace of change is accelerating. Picking individual winners in the disruptive innovation theme is difficult, if not futile. Concord Asset Management's approach is to identify best-in-class methodologies for capturing this exposure and combine these into an internal proprietary benchmark. Utilizing state-of-the-art portfolio optimization technology, a portfolio of 100+ stocks is created with the goal of replicating the benchmark's risk and return characteristics.



Additional Direct Investment Opportunities: US Large-Cap / Mid-Cap Value & US Large-Cap / Mid-Cap Value High Dividend



Mitch York, CFA - CIO and Lead Portfolio Manager

Mitch understands the challenges financial planners face as the industry landscape is constantly evolving. He is excited that CAM's platform provides financial planners the means to offer their clients truly differentiated investment services. He has an M.A. in Economics from the University of South Florida and a B.B.A. in Finance from Eastern Kentucky University. Mitch's professional credentials include the Chartered Financial Analyst® (CFA®) designation and FINRA licenses 7 and 66.

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