CONCORD
ASSET MANAGEMENT

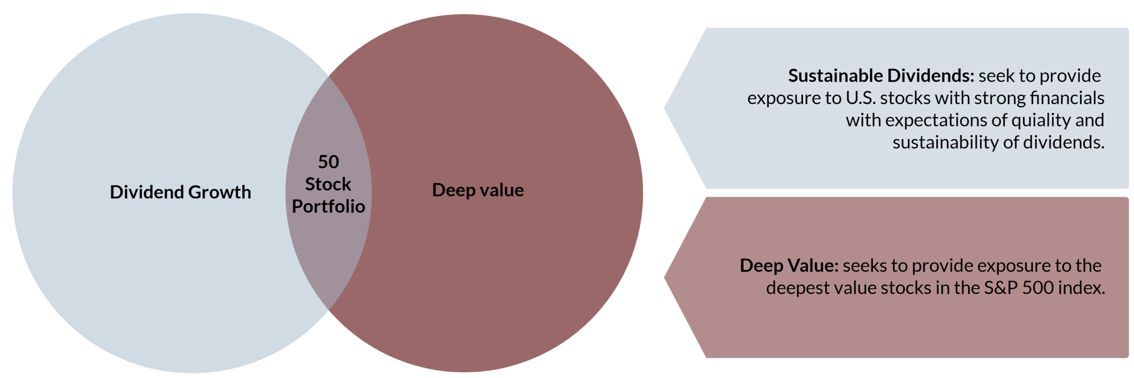
## US Large-Cap / Mid-Cap Value High Dividend - Direct Investment Strategy

The U.S. High Dividend Portfolio replaces certain ETFs with a select allocation of 50+ stocks designed to provide a value stock exposure with above-market income generation. Concord Asset Management's strategy to capture U.S. value stock exposure is to combine two distinct strategies: sustainable, quality dividends, and deep value. By directly investing in individual stocks versus mutual funds or ETFs, this exposure includes the added benefits of tax-loss harvesting and cost savings.

*Last updated on March 31, 2022*

### Benchmark

Concord Asset Management avoids the pitfalls of trying to pick individual winners and manage a highly concentrated portfolio. Instead, diversified indices representing this exposure are identified and combined into an internal, proprietary benchmark. Utilizing state-of-the-art portfolio optimization technology, a portfolio of 50+ stocks is created to replicate the risk and return characteristics of the benchmark.





- 39% Large Value
- 26% Large Core
- 1% Large Growth
- 24% Mid Value
- 6% Mid Core
- 1% Mid Growth
- 2% Small Value
- 1% Small Core
- 0% Small Growth


- 24% Financial Services
- 12% Health Care
- 13% Technology
- 13% Industrials
- 13% Consumer Defensive
- 8% Consumer Cyclical
- 2% Utilities
- 6% Communication Services
- 3% Basic Materials
- 6% Energy
- 0% Real Estate

**Additional Direct Investment Opportunities: Disruptive innovation & US Large-Cap / Mid-Cap Value**

### 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.


**info@concordassetmgmt.com - www.concordassetmgmt.com - (276) 628-5910 - 2400 Old Brick Rd, Suite 74, Glen Allen, Virginia 23060**