

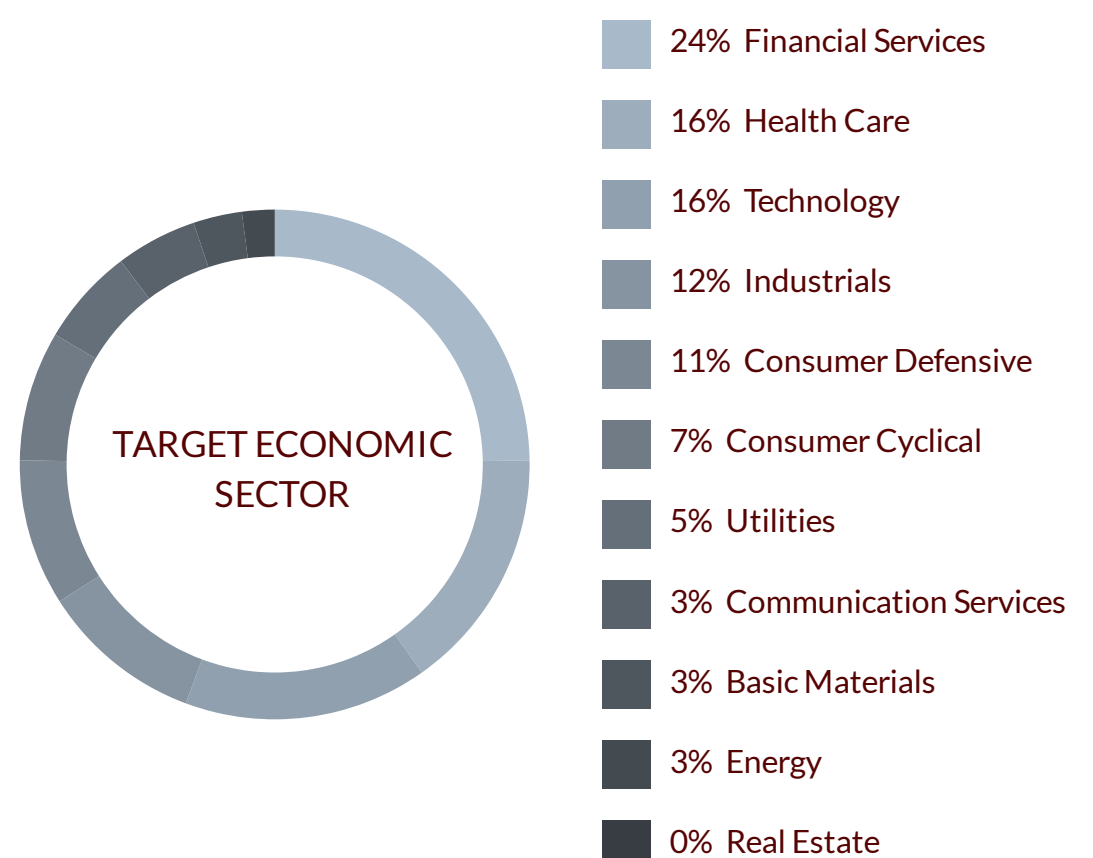
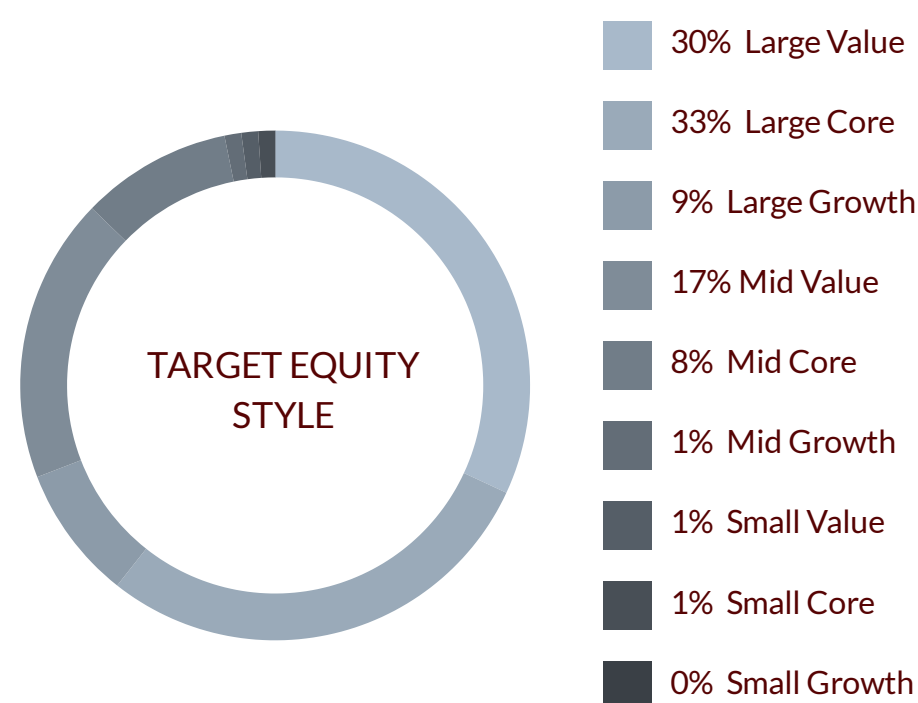
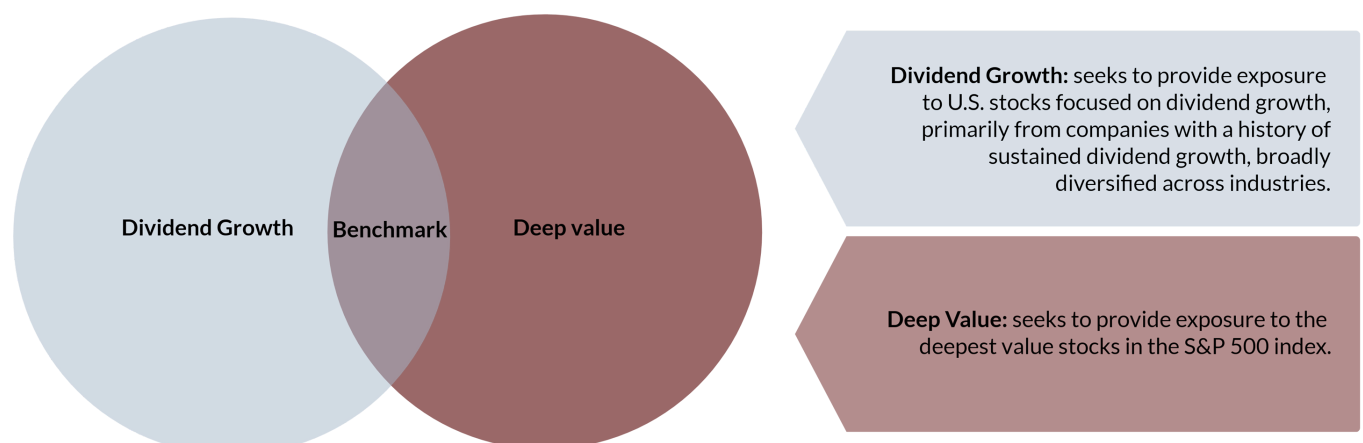
US Large-Cap / Mid-Cap Value - Direct Investment Strategy

The U.S. Large-Cap and Mid-Cap Value Portfolio replaces certain ETFs in Core Models with select allocations of 50+ equities that aim to provide diversified exposure to this asset class. Concord Asset Management's strategy to capture U.S. value stock exposure is to combine two distinct strategies: dividend growth 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 the desired asset class exposures 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.



Additional Direct Investment Opportunities: Disruptive Innovation & 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.

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