

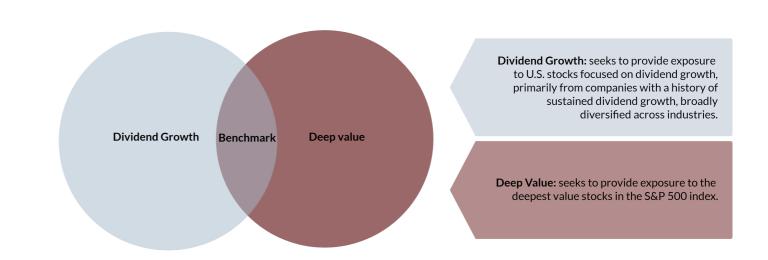
## US Large-Cap / Mid-Cap Value - Direct Investment Strategy

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

The information provided is for educational and informational purposes only and does not constitute investment advice and should not be relied on as such. It should not be considered a solicitation to buy or an offer to sell a security. It does not take into account any investor's particular investment objectives, strategies, tax status, or investment horizon. You should consult your attorney or tax advisor. The views expressed in this commentary are subject to change based on the market and other conditions.

These documents may contain certain statements that may be deemed forward-looking statements. Please note that any such statements are not guarantees of any future performance and actual results or developments may differ materially from those projected. Any projections, market outlooks, or estimates are based upon certain assumptions and should not be construed as indicative of actual events that will occur. All data is as of the end of June 2021 unless otherwise noted. Data sources include www.morningstar.com. All information has been obtained from sources believed to be reliable, but its accuracy is not guaranteed. There is no representation or warranty as to the current accuracy, reliability, or completeness of, nor liability for, decisions based on such information and it should not be relied on as such.