

FUJI MODEL

Investment Objectives: Moderate Growth - High Dividend

Fuji strives to provide high income and long-term capital appreciation. The model provides moderate risk and focuses on higher dividends and yield for investors. This portfolio provides exposure to over 1,300 stocks in U.S. and foreign markets. A moderate allocation to fixed income provides diversification and exposure to more than 5,000 U.S. Government, investment grade, and high yield corporate bonds. As part of the Diversified Core Model Portfolio Series, Fuji leverages ETFs for cost savings and tax efficiency.

Model Details

Management Fee:	0.25%
Blended Fund Expense	<u>0.25%</u>
Ratio: Total Expense:	0.50%
Portfolio Manager:	Mitch York, CFA

Target Risk Profile



Last updated on September 30, 2021

TARGET HOLDINGS	ALLOCATION
EQUITIES	
Schwab U.S. Dividend Equity ETF	24%
Vanguard Intmdt-Term Trs ETF	18%
iShares Exponential Technologies ETF	9%
SPDR® S&P Kensho New Economies Comps ETF	9%
SPDR® S&P International Dividend ETF	9%
SPDR® Portfolio Mortgage-Backed Bond ETF	7%
Vanguard Inter-Term Corp Bd ETF	6%
Xtrackers USD High Yield Corporate Bond ETF	5%
ARK Innovation ETF	5%
Invesco S&P 500 Pure Value ETF	4%
WisdomTree EM Ex-State-Owned Enterprise ETF	3%
CASH	
Cash	1%
GRAND TOTAL	100%



- 51% US Equity
- 15% Foreign Equities
- 4% Emerging Markets
- 15% Government Bonds
- 9% Corporate Bonds
- 5% Securitized Bonds
- 1% Cash & Equivalents



- 27% Large Value
- 28% Large Core
- 9% Large Growth
- 13% Mid Value
- 10% Mid Core
- 4% Mid Growth
- 3% Small Value
- 3% Small Core
- 3% Small Growth



- 21% Technology
- 15% Healthcare
- 18% Financial Services
- 12% Industrials
- 7% Consumer Cyclical
- 9% Communication Services
- 8% Consumer Defensive
- 1% Basic Materials
- 4% Utilities
- 2% Energy
- 3% Real Estate

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

Concord Asset Management can replace certain funds with a portfolio of individual stocks selected through our portfolio optimization technology. This format includes the added benefits of tax-loss harvesting and costs savings by directly investing in individual stocks versus mutual funds or ETFs.



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@concordassetgmt.com - www.concordassetgmt.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 November 2020 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.