CONCORD ASSET MANAGEMENT

THE EVEREST ESG MODEL

Investment Objectives: Maximum Growth

The Everest ESG strives to provide long-term capital appreciation for investors willing to assume a high level of risk. This all-equity portfolio provides exposure to over 2,300 stocks in the U.S., foreign developed, and emerging markets. As part of the Concord IMPACT Model Portfolio Series, Everest ESG leverages ETFs for cost savings and tax efficiency.

Model Details

Management Fee:	0.25%
Blended Fund Expense Ratio:	0.29%
Total Expense:	0.54%
Portfolio Manager:	Gary Aiken

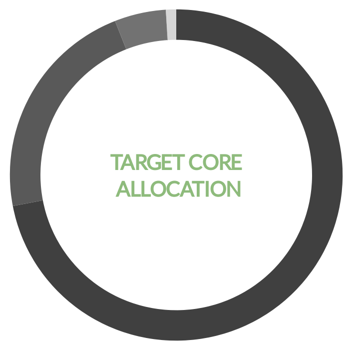
Target Risk Profile

For illustrative purposes only.

Low Risk High Risk

Updated as of July 31, 2022

TARGET HOLDINGS	ALLOCATION
EQUITIES	
Nuveen ESG Large-Cap Value ETF	34%
iShares MSCI KLD 400 Social ETF	17%
iShares Exponential Technologies ETF	12%
iShares ESG Aware MSCI EAFE ETF	12%
iShares ESG Aware MSCI USA Small-Cap ETF	8%
SPDR® Kensho Clean Power ETF	6%
Invesco S&P Global Water Index ETF	5%
iShares ESG Aware MSCI EM ETF	5%
CASH	
Cash	1%
GRAND TOTAL	**100%**

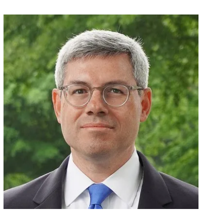


- 72% US Equity
- 22% Foreign Equities
- 5% Emerging Markets
- 0% Government Bonds
- 0% Corporate Bonds
- 0% Securitized Bonds
- 1% Cash & Equivalents

- 17% Large Value
- 30% Large Core
- 16% Large Growth
- 7% Mid Value
- 13% Mid Core
- 6% Mid Growth
- 3% Small Value
- 5% Small Core
- 3% Small Growth

- 21% Technology
- 14% Healthcare
- 13% Financial Services
- 15% Industrials
- 5% Consumer Cyclical
- 5% Communication Services
- 9% Consumer Defensive
- 4% Basic Materials
- 7% Utilities
- 3% Energy
- 4% Real Estate

Additional ESG Strategies: Aggressive Growth, Growth, Moderate Growth, Moderate & Balanced.



Gary Aiken | CIO and Lead Portfolio Manager

Gary is the Chief Investment Officer (CIO) for Concord Asset Management and is responsible for macroeconomic analysis, asset allocation, and security selection, in addition to trading and investment operations. He has over 21 years of investment experience and holds an undergraduate degree in economics from the University of Maryland and an MBA from The George Washington University School of Business.

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