

The Everest Model

Investment Objectives: Maximum Growth

The Everest 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 4,200 stocks in U.S., foreign developed, and emerging markets. As part of the Diversified Core Model Portfolio Series, Everest leverages ETFs for cost savings and tax efficiency.

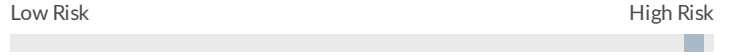
TARGET HOLDINGS	ALLOCATION
EQUITIES	
iShares Core Dividend Growth ETF	26%
SPDR® Portfolio S&P 500 Growth ETF	13%
SPDR® Portfolio Developed World Ex-US ETF	12%
Invesco S&P 500 Pure Value ETF	11%
Avantis Emerging Markets	9%
iShares Exponential Technologies ETF	8%
SPDR® S&P 600 Small Cap Value ETF	7%
Invesco S&P MidCap Quality ETF	5%
SPDR® S&P Kensho New Economies Comps ETF	4%
ARK Innovation ETF	3%
CASH	
Cash	1%
GRAND TOTAL	100%

Model Details

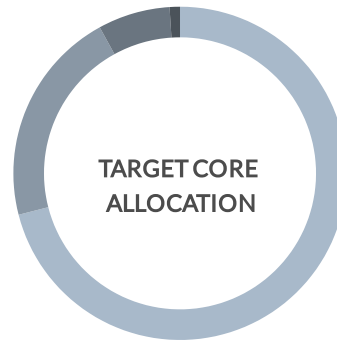
Management Fee:	0.25%
Blended Fund Expense Ratio:	<u>0.19%</u>
Total Expense:	0.44%
Portfolio Manager:	Gary Aiken

Target Risk Profile

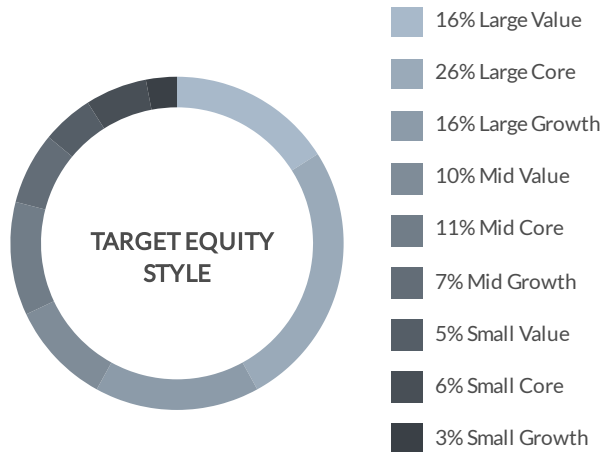
For illustrative purposes only.



Updated as of July 31, 2022



- 71% US Equity
- 21% Foreign Equities
- 7% Emerging Markets
- 1% Cash & Equivalents



- 16% Large Value
- 26% Large Core
- 16% Large Growth
- 10% Mid Value
- 11% Mid Core
- 7% Mid Growth
- 5% Small Value
- 6% Small Core
- 3% Small Growth



- 23% Technology
- 15% Healthcare
- 16% Financial Services
- 11% Industrials
- 10% Consumer Cyclical
- 5% Communication Services
- 7% Consumer Defensive
- 4% Basic Materials
- 4% Utilities
- 3% Energy
- 2% Real Estate



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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