

# THE FUJI ESG MODEL

## Investment Objectives: Moderate

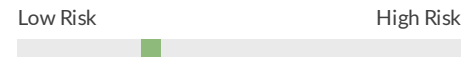
The Fuji ESG strives to provide long-term capital appreciation for investors desiring a lower to moderate level of risk. This portfolio provides exposure to over 2,300 stocks in U.S. and foreign markets. A significant allocation to fixed income provides diversification and exposure to more than 4,500 U.S. Government and corporate bonds. As part of the Concord IMPACT Model Portfolio Series, Fuji ESG leverages ETFs for cost savings and tax efficiency.

## Model Details

Management Fee:	0.25%
Blended Fund Expense Ratio:	<u>0.34%</u>
Total Expense:	0.59%
Portfolio Manager:	Gary Aiken

## Target Risk Profile

*For illustrative purposes only.*

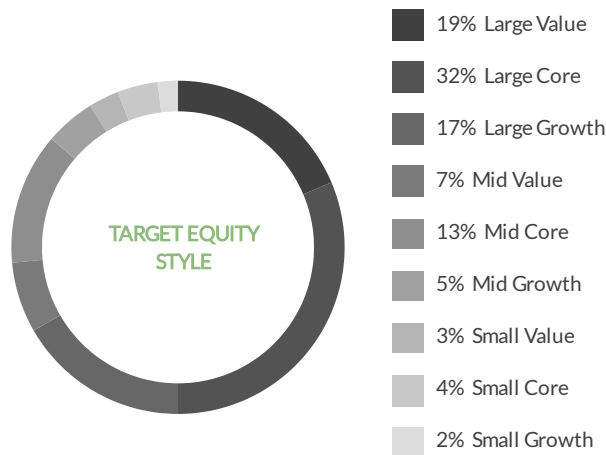


Updated as of July 31, 2022

TARGET HOLDINGS	ALLOCATION
<b>EQUITIES</b>	
Nuveen ESG Large-Cap Value ETF	22%
SPDR Blackstone Senior Loan ETF	12%
iShares MSCI KLD 400 Social ETF	12%
VanEck Vectors Investment Grade Floating Rate ETF	8%
iShares ESG Aware MSCI EAFE ETF	8%
TIAA-CREF Core Impact Bond Instl	8%
Nationwide Risk-Managed Income ETF	6%
Vanguard Intmdt-Term Trs ETF	6%
SPDR® Kensho Clean Power ETF	4%
Invesco S&P Global Water Index ETF	4%
iShares Exponential Technologies ETF	3%
iShares ESG Aware MSCI USA Small-Cap ETF	3%
iShares ESG Aware MSCI EM ETF	3%
<b>CASH</b>	
Cash	1%
<b>GRAND TOTAL</b>	<b>100%</b>



- 45% US Equity
- 11% Foreign Equities
- 3% Emerging Markets
- 8% Government Bonds
- 3% Corporate Bonds
- 2% Securitized Bonds
- 8% Floating Rate Corporates
- 12% Floating Rate Bank Loans
- 6% Alternative Investments
- 2% Cash & Equivalents



- 19% Large Value
- 32% Large Core
- 17% Large Growth
- 7% Mid Value
- 13% Mid Core
- 5% Mid Growth
- 3% Small Value
- 4% Small Core
- 2% Small Growth



- 18% Technology
- 14% Healthcare
- 14% Financial Services
- 16% Industrials
- 7% Consumer Cyclical
- 5% Communication Services
- 9% Consumer Defensive
- 4% Basic Materials
- 7% Utilities
- 3% Energy
- 3% Real Estate

## Additional ESG Strategies: Maximum Growth, Aggressive Growth, Moderate Growth & 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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