

The Matterhorn Model

Investment Objectives: Capital Preservation

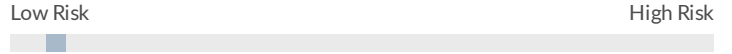
The Matterhorn strives to provide modest long-term capital appreciation and income for investors desiring a low level of risk. This conservative portfolio provides exposure to over 3,100 stocks in U.S. and foreign markets. A significant allocation to fixed income provides diversification and exposure to more than 3,800 U.S. Government and investment-grade corporate bonds. As part of the Diversified Core Model Portfolio Series, Matterhorn leverages ETFs for cost savings and tax efficiency.

Model Details

Management Fee:	0.25%
Blended Fund Expense Ratio:	<u>0.26%</u>
Total Expense:	0.51%
Portfolio Manager:	Gary Aiken

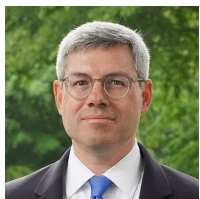
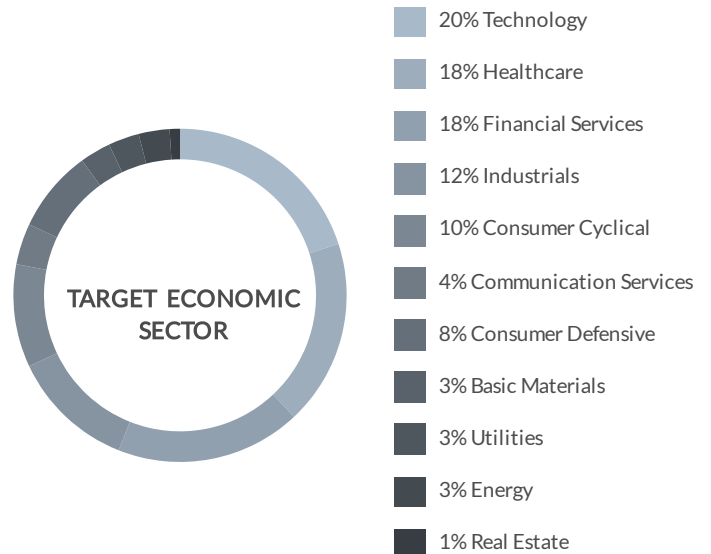
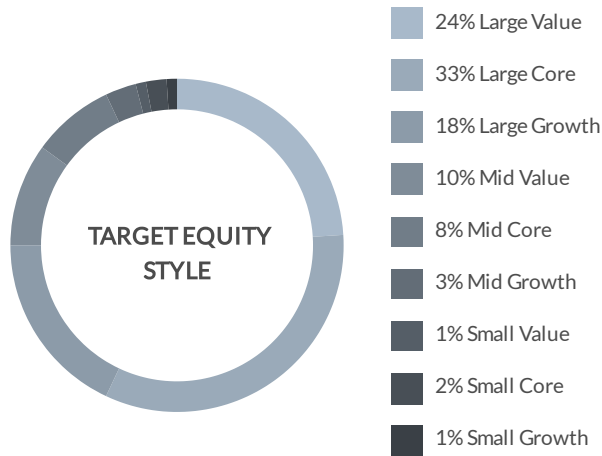
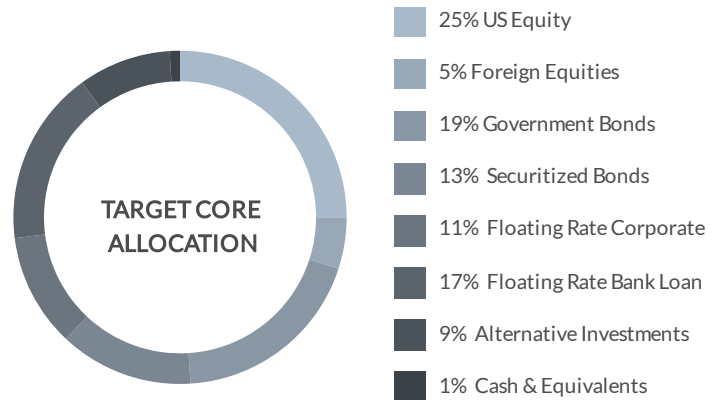
Target Risk Profile

For illustrative purposes only.



Updated as of July 31, 2022

TARGET HOLDINGS	ALLOCATION
EQUITIES	
Vanguard Intmdt-Term Trs ETF	19%
SPDR Blackstone Senior Loan ETF	17%
iShares Core Dividend Growth ETF	13%
SPDR® Portfolio Mortgage-Backed Bond ETF	13%
VanEck Vectors Investment Grade Floating Rate ETF	11%
Nationwide Risk-Managed Income ETF	9%
SPDR® Portfolio Developed Wld ex-US ETF	5%
Invesco S&P 500 Pure Value ETF	5%
SPDR® Portfolio S&P 500 Growth ETF	3%
iShares Exponential Technologies ETF	2%
SPDR® S&P Kensho New Economies Comps ETF	1%
ARK Innovation ETF	1%
CASH	
Cash	1%
GRAND TOTAL	100%



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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