CONCORD
ASSET MANAGEMENT

The Mount Rainier Model

Investment Objectives: Conservative

The Mount Rainier 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, Mount Rainer leverages ETFs for cost savings and tax efficiency.

Model Details

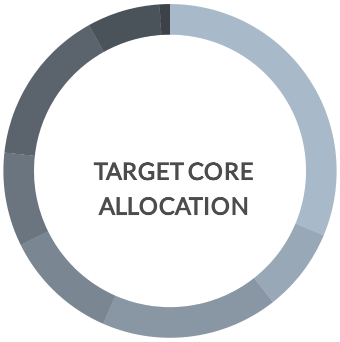
Management Fee:	0.25%
Blended Fund Expense Ratio:	0.25%
Total Expense:	0.50%
Portfolio Manager:	Gary Aiken

Target Risk Profile

For illustrative purposes only.

Updated as of July 31, 2022

TARGET HOLDINGS	ALLOCATION
EQUITIES	
Vanguard Intmdt-Term Trs ETF	17%
SPDR Blackstone Senior Loan ETF	15%
iShares Core Dividend Growth ETF	15%
SPDR® Portfolio Mortgage-Backed Bond ETF	11%
VanEck Vectors Investment Grade Floating Rate ETF	9%
SPDR® Portfolio Developed Wld ex-US ETF	8%
Nationwide Risk-Managed Income ETF	7%
Invesco S&P 500 Pure Value ETF	6%
SPDR® Portfolio S&P 500 Growth ETF	5%
iShares Exponential Technologies ETF	3%
SPDR® S&P Kensho New Economies Comps ETF	2%
ARK Innovation ETF	1%
CASH	
Cash	1%
GRAND TOTAL	100%



- 31% US Equity
- 8% Foreign Equities
- 17% Government Bonds
- 11% Securitized Bonds
- 9% Floating Rate Corporate
- 15% Floating Rate Bank Loans
- 7% Alternative Investments
- 1% Cash & Equivalents

- 23% Large Value
- 31% Large Core
- 18% Large Growth
- 10% Mid Value
- 9% Mid Core
- 4% Mid Growth
- 1% Small Value
- 2% Small Core
- 2% Small Growth

- 21% Technology
- 17% Healthcare
- 18% Financial Services
- 12% Industrials
- 9% Consumer Cyclical
- 4% Communication Services
- 8% Consumer Defensive
- 3% Basic Materials
- 4% Utilities
- 3% Energy
- 1% 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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