CONCORD ASSET MANAGEMENT

THE OLYMPUS ESG MODEL

Investment Objectives: Balanced

The Olympus ESG strives to balance long-term capital appreciation and income for investors desiring low to moderate risk. This balanced portfolio provides exposure to more than 2,300 U.S. and foreign stocks. A significant allocation to fixed income provides diversification and exposure to nearly 4,700 U.S. Government and corporate bonds. As part of the Concord IMPACT Model Portfolio Series, Olympus ESG leverages ETFs for cost savings and tax efficiency.

Model Details

Management Fee:	0.25%
Blended Fund Expense Ratio:	0.35%
Total Expense:	0.60%
Portfolio Manager:	Gary Aiken

Target Risk Profile

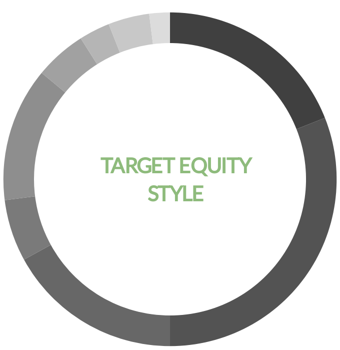
For illustrative purposes only.

Low Risk High Risk

Updated as of July 31, 2022

TARGET HOLDINGS	ALLOCATION
EQUITIES	
Nuveen ESG Large-Cap Value ETF	18%
SPDR Blackstone Senior Loan ETF	14%
VanEck Vectors Investment Grade Floating Rate ETF	10%
TIAA-CREF Core Impact Bond Instl	10%
iShares MSCI KLD 400 Social ETF	10%
Nationwide Risk-Managed Income ETF	7%
Vanguard Intmdt-Term Trs ETF	7%
iShares ESG Aware MSCI EAFE ETF	6%
SPDR Kensho Clean Power ETF	4%
Invesco S&P Global Water Index ETF	4%
iShares ESG Aware MSCI EM ETF	3%
iShares ESG Aware MSCI USA Small-Cap ETF	3%
iShares Exponential Technologies ETF	3%
CASH	
Cash	1%
GRAND TOTAL	%100%

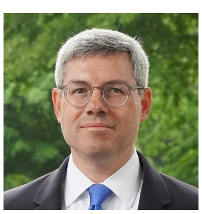
- 40% US Equity
- 9% Foreign Equities
- 2% Emerging Markets
- 10% Government Bonds
- 4% Corporate Bonds
- 2% Securitized Bonds
- 10% Floating Rate Corporates
- 14% Floating Rate Bank Loans
- 7% Alternative Investments
- 2% Cash & Equivalents



- 19% Large Value
- 31% Large Core
- 17% Large Growth
- 6% Mid Value
- 13% Mid Core
- 5% Mid Growth
- 3% Small Value
- 4% Small Core
- 2% Small Growth

- 19% Technology
- 14% Healthcare
- 14% Financial Services
- 16% Industrials
- 7% Consumer Cyclical
- 5% Communication Services
- 8% Consumer Defensive
- 4% Basic Materials
- 7% Utilities
- 3% Energy
- 3% Real Estate

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



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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