CONCORD ASSET MANAGEMENT

# The Amazon Model

### Investment Objectives: Maximum Growth

The Amazon 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 10,000 stocks in U.S., foreign developed, and emerging markets. As part of the Diversified Core Model Portfolio Series, Amazon leverages ETFs for cost savings and tax efficiency.

### Model Details

| | |
|---|---|
| Management Fee: | 0.25% |
| Blended Fund Expense Ratio: | 0.20% |
| Total Expense: | 0.45% |
| Portfolio Manager: | Gary Aiken |

### Target Risk Profile

*For illustrative purposes only.*

Low Risk — High Risk

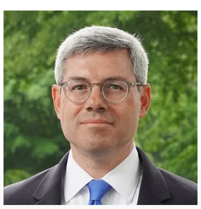
*Updated as of July 31, 2022*

| TARGET HOLDINGS | ALLOCATION |
|---|---|
| **EQUITIES** | |
| iShares Core Dividend Growth ETF | 20% |
| Avantis® US Large Cap Value | 20% |
| Dimensional Intern Core Equity Mkt ETF | 14% |
| SPDR® Portfolio S&P 500 Growth ETF | 12% |
| Dimensional U.S. Targeted Value ETF | 10% |
| Avantis® Emerging Markets Equity ETF | 9% |
| iShares Exponential Technologies ETF | 7% |
| SPDR® S&P Kensho New Economies Comps ETF | 4% |
| ARK Innovation ETF | 3% |
| **CASH** | |
| Cash | 1% |
| **GRAND TOTAL** | **100%** |


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


- 18% Large Value
- 27% Large Core
- 15% Large Growth
- 9% Mid Value
- 10% Mid Core
- 5% Mid Growth
- 7% Small Value
- 6% Small Core
- 3% Small Growth


- 22% Technology
- 16% Healthcare
- 14% Financial Services
- 13% Industrials
- 10% Consumer Cyclical
- 6% Communication Services
- 6% Consumer Defensive
- 5% Basic Materials
- 4% Utilities
- 3% Energy
- 1% Real Estate



**Gary Aiken | CIO and Lead Portfolio Manager**

Gary is the Chief Investment Of cer (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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