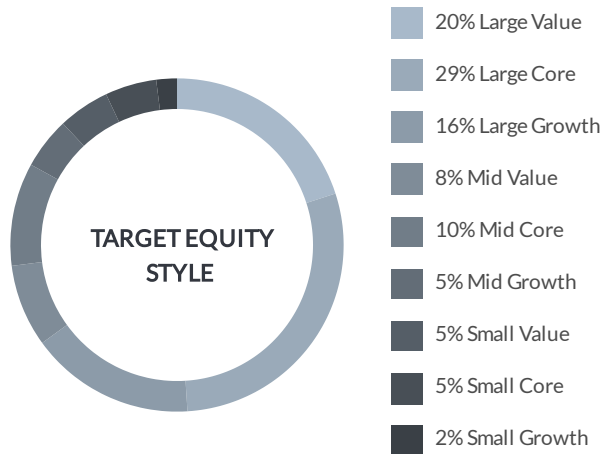


The Ganges Model

Investment Objectives: Growth

The Ganges strives to provide long-term capital appreciation for investors seeking to assume a moderate to high-risk level. This portfolio provides exposure to over 10,500 stocks in U.S., foreign developed, and emerging markets. A modest allocation to fixed income provides diversification and exposure to more than 1,900 U.S. Government and investment-grade corporate bonds. As part of the Diversified Core Model Portfolio Series, Ganges leverages ETFs for cost savings and tax efficiency.

TARGET HOLDINGS	ALLOCATION
EQUITIES	
iShares Core Dividend Growth ETF	18%
Avantis® US Large Cap Value	18%
Dimensional Intern Core Equity Mkt ETF	11%
SPDR® Portfolio S&P 500 Growth ETF	10%
iShares Exponential Technologies ETF	6%
Avantis® Emerging Markets Equity ETF	6%
Vanguard Intmdt-Term Trs ETF	5%
Nationwide Risk-Managed Income ETF	5%
Dimensional U.S. Targeted Value ETF	4%
SPDR® Portfolio Mortgage-Backed Bond ETF	3%
SPDR® S&P Kensho New Economies Comps ETF	3%
SPDR Blackstone Senior Loan ETF	3%
ARK Innovation ETF	3%
Invesco 1-30 Laddered Treasury ETF	2%
Vanguard Interm-Term Corp Bd ETF	2%
CASH	
Cash	1%
GRAND TOTAL	100%

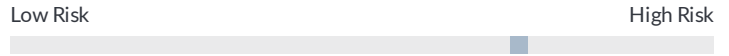


Model Details

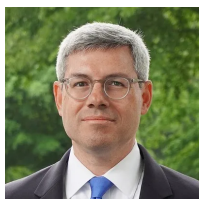
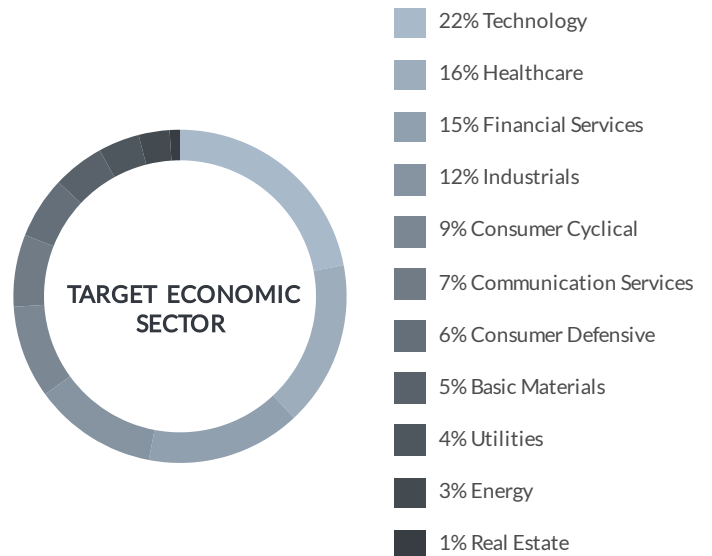
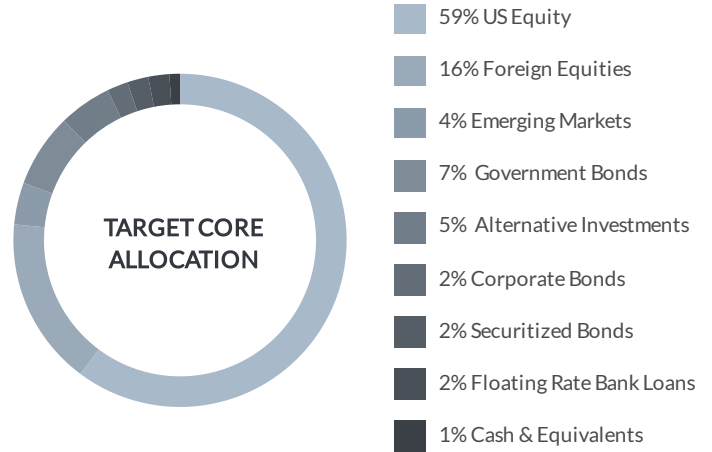
Management Fee:	0.25%
Blended Fund Expense Ratio:	<u>0.22%</u>
Total Expense:	0.47%
Portfolio Manager:	Gary Aiken

Target Risk Profile

For illustrative purposes only.



Updated as of July 31, 2022



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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