CONCORD
ASSET MANAGEMENT

Income Growth Core Model

Investment Objectives: Income & Growth

The Income Growth Core Model strives to provide modest long-term capital appreciation and income for investors desiring a lower level of risk. The equity allocation for this model ranges from 20-40% and provides exposure to primarily dividend paying stocks. A significant allocation to fixed income provides diversification and exposure to U.S. Government and investment-grade corporate bonds. As part of the Diversified Core Model Portfolio Series, this model leverages ETFs for cost savings and tax efficiency.

Model Details

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

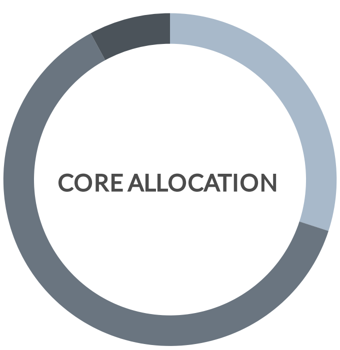
Model Risk Profile

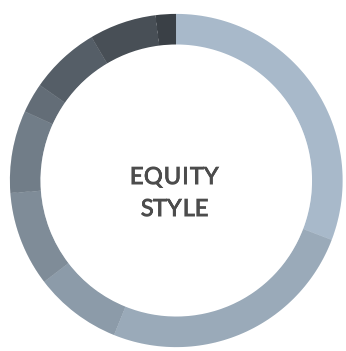
Benchmark: 30% MSCI ACWI IMI Total Return Net | 70% Bloomberg Intermediate Govt/Credit

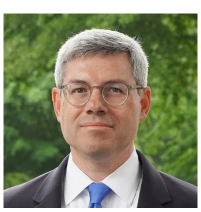
Low Risk High Risk

Updated as of May 31, 2023. For illustrative purposes only.

MODEL HOLDINGS	ALLOCATION
EQUITIES	
iShares Core Dividend Growth ETF	7.5%
Schwab US Dividend Equity ETF™	5.0%
Nationwide Dow Jones Risk-Mngd Inc ETF	5.0%
Avantis® US Large Cap Value ETF	4.5%
ProShares S&P 500 Dividend Aristocrats ETF	3.0%
SPDR® S&P 600 Small Cap Value ETF	2.5%
Invesco S&P MidCap Quality ETF	2.5%
FIXED INCOME	
SPDR® Portfolio Short Term Corp Bd ETF	20.7%
Invesco Senior Loan ETF	10.4%
SPDR Blackstone Senior Loan ETF	10.4%
iShares Short Treasury Bond ETF	10.4%
VanEck IG Floating Rate ETF	10.4%
CASH & EQUIVALENTS	
SPDR® Blmbg 1-3 Mth T-Bill ETF	6.9%
Cash	1.0%
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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