

# Moderate Aggressive Core Model

## Investment Objective: Aggressive Growth

The Moderate Aggressive Core Model strives to provide long-term capital appreciation for investors willing to assume a high level of risk. The equity allocation for this model ranges from 70-90% and provides exposure to U.S., foreign developed, and emerging markets stocks. A modest 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:	0.20%
Total Expense:	0.45%
Portfolio Manager:	Gary Aiken

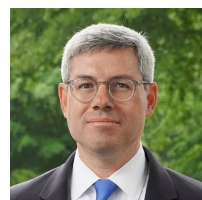
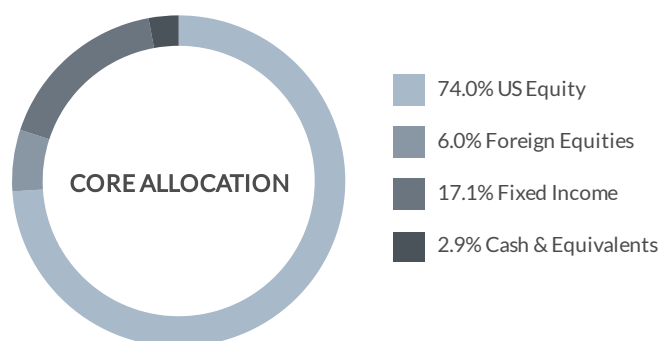
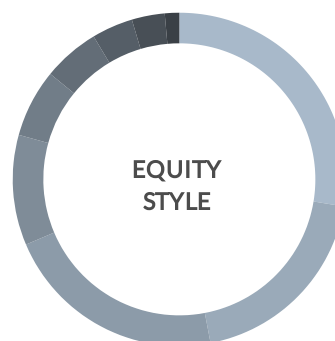
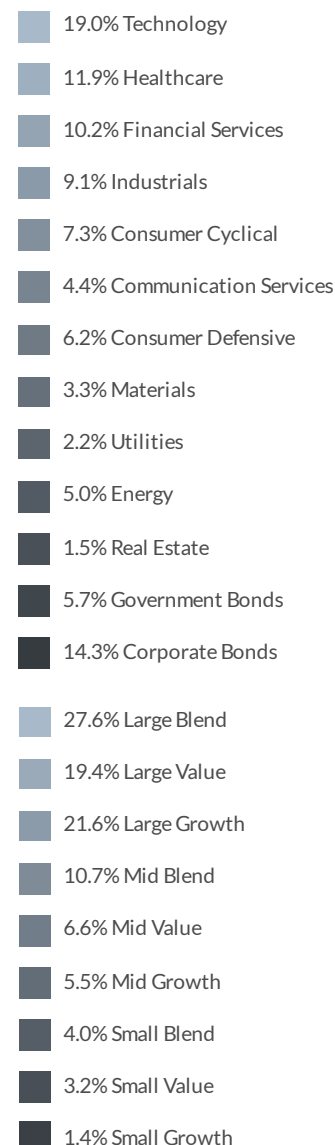
## Model Risk Profile

Benchmark: 80% MSCI ACWI IMI Total Return Net | 20% Bloomberg Intermediate Govt/Credit



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

MODEL HOLDINGS	ALLOCATION
<b>EQUITIES</b>	
iShares Core Dividend Growth ETF	15.0%
SPDR® Portfolio S&P 500 Growth ETF	13.6%
JPMorgan US Quality Factor ETF	13.6%
Avantis® US Large Cap Value ETF	9.0%
iShares Exponential Technologies ETF	6.8%
ProShares S&P 500 Dividend Aristocrats ETF	6.0%
Avantis Emerging Markets	4.0%
Nationwide Risk Managed Income ETF	2.5%
Schwab US Dividend Equity ETF™	2.5%
SPDR® S&P 600 Small Cap Value ETF	2.5%
Invesco S&P MidCap Quality ETF	2.5%
SPDR® Portfolio Developed Wld ex-US ETF	1.0%
SPDR® S&P International Dividend ETF	1.0%
<b>FIXED INCOME</b>	
SPDR® Portfolio Short Term Corp Bd ETF	5.7%
Invesco Senior Loan ETF	2.9%
SPDR Blackstone Senior Loan ETF	2.9%
iShares Short Treasury Bond ETF	2.9%
VanEck IG Floating Rate ETF	2.9%
<b>CASH &amp; EQUIVALENTS</b>	
SPDR® Blmbg 1-3 Mth T-Bill ETF	1.9%
Cash	1.0%
<b>GRAND TOTAL</b>	<b>100%</b>



**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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