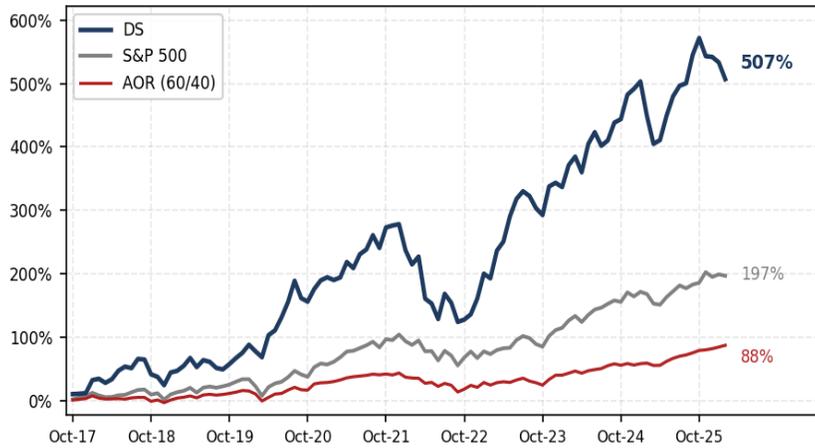


Discretionary Strategies (DS) Overview:

DS utilizes a systematic and quantitative rules-based approach that aims to capitalize on trends in the so-called "Magnificent Seven" group of stocks, the Quantum Computing and leading Artificial Intelligence (A.I.) stocks. DS's focus is on generating aggressive growth, buffered by institutional-level options and spreading risk to adjust for downside protection in adverse market conditions.

Cumulative Return & Key Statistics

Oct 2017 — Mar 2026



	DS	S&P 500	AOR
Recent Results			
Mar MTD	-4.2%	-0.8%	1.5%
YTD 2026	-5.5%	0.6%	2.9%
1-Year	10.6%	10.7%	17.6%
5-Year	109.0%	83.8%	43.8%
Since Inception			
Total Return	506.8%	197.0%	87.6%
Annualized Return	23.9%	13.8%	7.8%
Annualized Vol.	25.3%	16.2%	10.6%
Max Drawdown	-40.7%	-23.9%	-20.7%
Sharpe	0.98	0.89	0.76
Sortino	1.73	1.40	1.14
Beta to S&P 500	1.20	-	0.60

Past performance does not indicate future results

March Performance Review

3-DS returned -4.18% in February, bringing YTD to -5.45%. The S&P 500 was -0.76% in February, +0.50% YTD. The portfolio sits at approximately +379% since inception vs. +214% for the S&P 500. Alpha: +165% above benchmark.

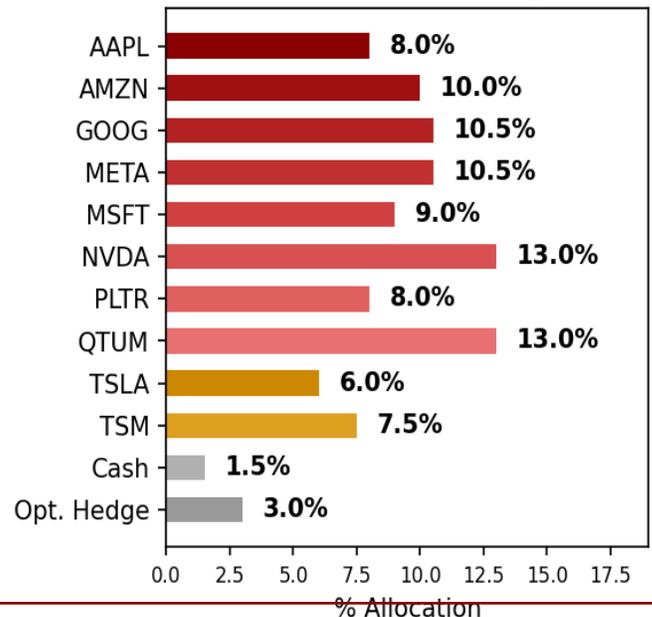
Key Developments:

- v040 rebalancing shifted toward AI infrastructure theme
- Exited BRK.B; increased NVDA, TSM, PLTR, QTUM, TSLA
- NVDA raised to 13% on AI supplier thesis strength
- QTUM raised to 13% for quantum computing exposure
- AAPL and MSFT reduced; GOOG/META/AMZN maintained
- QQQ put-spread hedge at 3% — Jun 2026 series
- All holdings remain on monthly BUY signals

March Market Environment:

- Growth-to-value rotation continued weighing on high-beta tech
- Tariff uncertainty adding cross-sector volatility
- AI capex spending validates supplier thesis for NVDA/TSM

Current Allocation (Target %)



Portfolio Characteristics

Nitrogen Risk #:	91	Annual Dividend:	0.48%
Equity Allocation:	96%	Expense Ratio:	0.05%
# Holdings:	10 Equities + Cash + Hedge	95% Range:	-26.1% to +37.5%



3-DS Performance Report

March 2026 | v040 | Generated 1234 CST, March 04, 2026
586 Crescent Blvd. Suite #501, Glen Ellyn, IL 60137 | 312-513-7486 | cb3@cb3.com

Monthly Net Returns

Net of all fees and expenses

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	YEAR
2026	-1.33%	-4.18%	-	-	-	-	-	-	-	-	-	-	-5.45%
2025	1.96%	-9.05%	-7.97%	1.19%	7.49%	5.60%	2.84%	0.68%	7.41%	4.16%	-4.26%	-0.20%	8.49%
2024	-1.52%	7.90%	2.85%	-5.08%	9.66%	3.70%	-4.09%	1.67%	5.50%	1.02%	7.07%	1.60%	33.36%
2023	15.01%	-2.46%	14.91%	4.23%	11.33%	7.03%	2.90%	-1.77%	-4.53%	-2.65%	11.46%	1.31%	69.83%
2022	-10.87%	-6.60%	3.92%	-20.21%	-3.02%	-9.60%	17.32%	-5.15%	-11.93%	1.63%	3.63%	10.52%	-30.97%
2021	1.69%	-1.47%	1.42%	8.25%	-3.02%	7.09%	2.26%	6.63%	-5.56%	9.48%	0.81%	0.56%	30.57%
2020	7.27%	-5.46%	-5.24%	20.50%	3.80%	9.67%	10.52%	13.01%	-9.42%	-2.14%	7.70%	4.95%	64.96%
2019	16.03%	1.87%	5.27%	8.01%	-8.58%	7.18%	-1.66%	-5.92%	-1.51%	5.54%	5.97%	4.98%	40.89%
2018	18.35%	1.64%	-4.78%	4.49%	9.94%	4.41%	-1.56%	9.60%	-0.63%	-14.07%	-2.83%	-9.56%	11.23%
2017	-	-	-	-	-	-	-	-	-	10.60%	0.63%	0.72%	12.10%

CB3 Financial Investing Details

Overview.All CB3 trading programs remain 100% invested in the market at all times. Thus, CB3 utilizes 100% of client assets that have been allocated to us as the portfolio manager for our clients' benefit. In unfavorable markets, the options hedging can be increased and equity allocation decreased. It is CB3 Financial's position to be fully invested at all times, even when our target allocation may become more conservative.

Strategy Specifics.Ultra-Aggressive A.I, Quantum Computing and Mag 7: 96% equities, 2.5-3% options hedging, 1.0-1.5% cash; 8-15 holdings, monthly trading signals (for portfolio adjustments) and 3-15% weightings per holding.

Minimum Investment.\$125,000.

Annual Management Fees per Investable AUM, assessed monthly in advance.\$125,000 - \$500,000: 1.5%; \$500,000 - \$1,000,000: 1.25%; \$1,000,000 - \$3,000,000: 1.0%; \$3,000,000 - \$5,000,000: 0.9% and \$5,000,000+: 0.85%.

About Us

Company Background.CB3 Financial Group, Inc. was founded in 2006 by Charles and Alice Brown. We are a boutique firm, investing for our family office and on behalf of a small group of select clients. We offer four strategies: DS (Discretionary Strategies) is the most aggressive, followed by CG (Capital Growth), GI (Growth and Income), and MP (Mini Portfolio). DS, CG, and GI utilize institutional-level advanced Put-Options Hedging at Charles Schwab. These strategies are designed to protect against harsh downside market moves that can happen very suddenly in today's trading environment.

Portfolio Manager, Charles Brown, III, CMT.Mr. Brown has been trading commodities and stocks for 30+ years. He is a member of the CMT Association and has been awarded the Chartered Market Technician (CMT) designation. Prior to CB3, he previously had a successful career trading commodities with his boutique Commodity Trading Advisor (CTA) firm, TST Capital. He is a sought-after lecturer and commentator on financial topics and economic news, is recognized for his accessible and easily-understandable approach to explaining complex topics in his everyman conversational style. YouTube.com/cb3live is the firm's YouTube channel. Mr. Brown is also an accomplished musician, performing at Carnegie Hall in NYC at the age of 17. He continues to compose and perform today. He is a graduate of the Cincinnati Conservatory of Music.

DISCLAIMER

Past performance does not guarantee future results. All investments and strategies carry the potential for both profit and loss. Different types of investments involve varying levels of risk. There is no guarantee that a specific investment or strategy will be suitable or profitable for an investor's portfolio. Asset allocation and diversification will not necessarily improve an investor's returns and cannot eliminate the risk of investment losses. CB3 Financial Group, Inc. is a State-Registered Investment Advisor in the State of Illinois, with registration exemptions in AL, CA, FL, GA, MI, MO, KS, SD, and WI.