4-MP Mini Portfolio Fact Sheet

CB3 Financial is a Registered Investment Advisor (RIA)

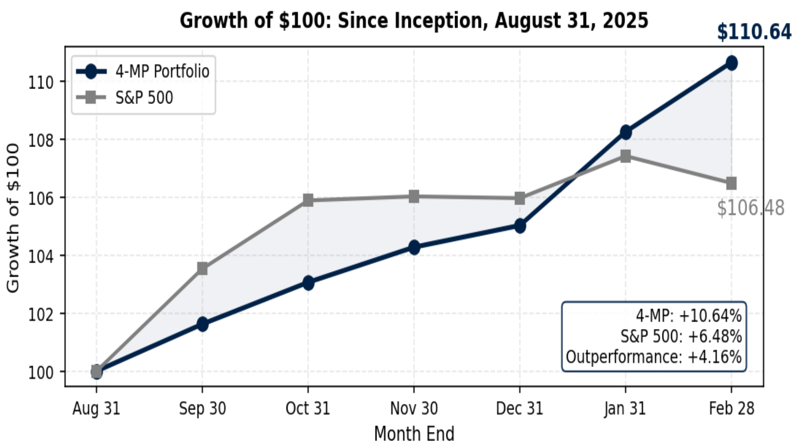
Performance as of February 28, 2026 | Generated 2152 CT March 05, 2026

The 4-MP (Mini Portfolio) Strategy Overview:

The 4-MP Mini Portfolio is a systematic ETF strategy designed for accounts under $75,000. Using the CB3 Three-Channel Signal System with monthly rebalancing, 4-MP provides broad market exposure across six low-cost ETFs spanning U.S. equity, international developed markets, value, small-cap value, income, and short-term bonds. The program operates without options hedging, serving as both a bridge to larger hedged programs and a standalone investment strategy.

Cumulative Return & Key Statistics

Since Inception: August 31, 2025



	4-MP	S&P 500
Recent Results		
Feb 2026	+2.21%	-0.87%
Jan 2026	+3.08%	+1.37%
Dec 2025	+0.72%	-0.06%
Nov 2025	+1.17%	+0.13%
Since Inception	+10.64%	+6.48%
Key Metrics		
Outperformance	+4.16%	--
Annualized Vol.	8.2%	12.4%
Max Drawdown	-1.8%	-3.5%
Sharpe Ratio	1.92	0.78
Beta to S&P	0.62	--

Past performance does not indicate future results.

March Review & Outlook

February delivered +2.21% while the S&P 500 declined -0.87%, marking 4-MP's strongest month of relative outperformance. International exposure via SPDW (+39.3% trailing 1Y) was the key driver. Growth of $100 is now $110.64 vs $106.48 for the S&P 500.

Key Developments:

- SPDW (22%) delivering +8.2% YTD
- All 6 holdings on BUY signals
- DFSV swap improved precision 3x
- IGSB overweight corrected March 3
- 0.09% expense ratio preserves returns

Portfolio Statistics

Benchmark Acct	**$29,399.36**
Inception Value	**$33,599.30**
Cumulative Return	**+10.64%**
Outperformance	**+4.16% vs SPX**
# Holdings	**6 ETFs + Cash**
Equity / FI / Cash	**96% / 3% / 1%**
Nitrogen Risk	**72 (Target: 70-80)**
Expense Ratio	**0.09% wtd avg**
Dividend Yield	**2.56%**
Rebalancing	**Monthly**
Signal System	**CB3 Three-Channel**
Custodian	**Charles Schwab**
Min. Investment	**Under $75,000**

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Current Holdings Summary

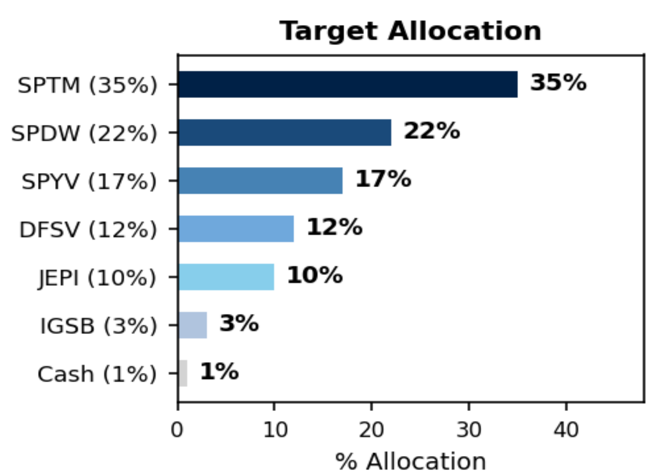
All signals verified as of February 28, 2026 via CB3 Three-Channel System

Ticker	Name	Target	Signal	Action
SPTM	SPDR Portfolio Total Stock Market ETF	35%	**BUY**	HOLD
SPDW	SPDR Portfolio Developed World ex-US ETF	22%	**BUY**	HOLD
SPYV	SPDR Portfolio S&P 500 Value ETF	17%	**BUY**	HOLD
DFSV	Dimensional US Small Cap Value ETF	12%	**BUY**	HOLD
JEPI	JPMorgan Equity Premium Income ETF	10%	**BUY**	HOLD
IGSB	iShares Short-Term Corporate Bond ETF	3%	**BUY**	REDUCE
CASH	Money Market	1%	—	HOLD

Monthly Net Returns (Growth of $100 Indexed)

Net of all fees and expenses | Inception: August 31, 2025

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	YEAR
2026	+3.08%	+2.21%	--	--	--	--	--	--	--	--	--	--	**+5.35%**
2025	--	--	--	--	--	--	--	--	+1.62%	+1.42%	+1.17%	+0.72%	**+5.02%**



Strategy Details

Investment Style: Passive ETF, systematic
Signal System: CB3 Three-Channel (Monthly)
Rebalancing: Monthly drift correction
Account Types: IRA, HSA, Taxable
Minimum: Under $75,000
Expense Ratio: 0.09% weighted average
Custodian: Charles Schwab
Inception: August 31, 2025

Bridge vs Destination

- Bridge: Grow toward $75K for migration to hedged programs (1-CG, 2-GI, 3-DS)
- Destination: Standalone strategy for clients preferring simplicity and low cost

About Us

Company. CB3 Financial, Inc. (est. 2006). Boutique RIA investing for our family office and select clients. 4-MP launched Aug 2025.
Portfolio Manager. Charles Brown III, CMT — 30+ years trading experience. Previously ran TST Capital. YouTube.com/cb3live.