1-CG Performance Report

March 2026 | v185 | Generated 0900 CST, March 30, 2026

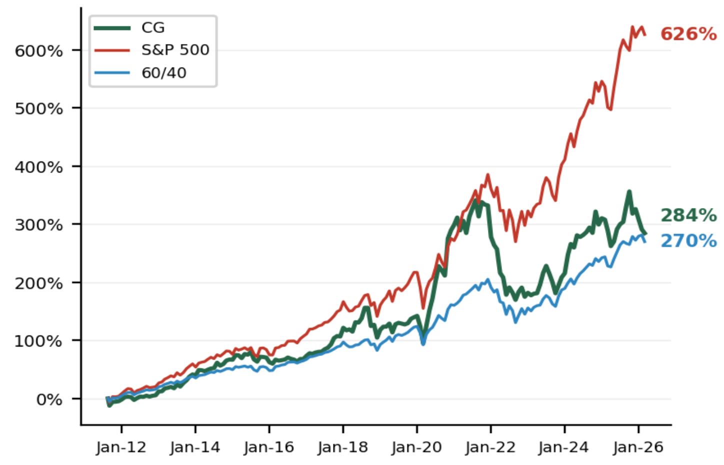
586 Crescent Blvd. Suite #501, Glen Ellyn, IL 60137 | 312-513-7486 | cb3@cb3.com

The Capital Growth Strategies (CG) Overview:

CB3 "CG" trades primarily individual equities of mega-, large-, mid-, and small-cap companies. Risk management strategies are used to attempt to reduce losses in unfavorable market conditions. The primary risk management strategy is institutional level put option hedging spreads in the S&P 500 options as well as stop-losses in place with Monthly Time Frame signals.

Cumulative Return & Key Statistics

Sep 2011 — Mar 2026



	CG	S&P 500	60/40
Recent Results			
Mar 2026 (Mar 27)	-1.7%	-1.8%	-3.0%
YTD 2026	-9.8%	0.7%	-0.7%
1-Year	-1.2%	20.9%	12.8%
5-Year	-1.3%	81.6%	37.4%
Since Inception			
Total Return	284.3%	626.2%	269.8%
Annualized Return	9.7%	14.6%	9.4%
Annualized Volatility	17.1%	14.2%	10.1%
Max Drawdown	-38.9%	-23.9%	-24.4%
Sharpe	0.63	1.03	0.94
Sortino	0.89	1.52	1.26
Beta to S&P 500	0.96	—	—

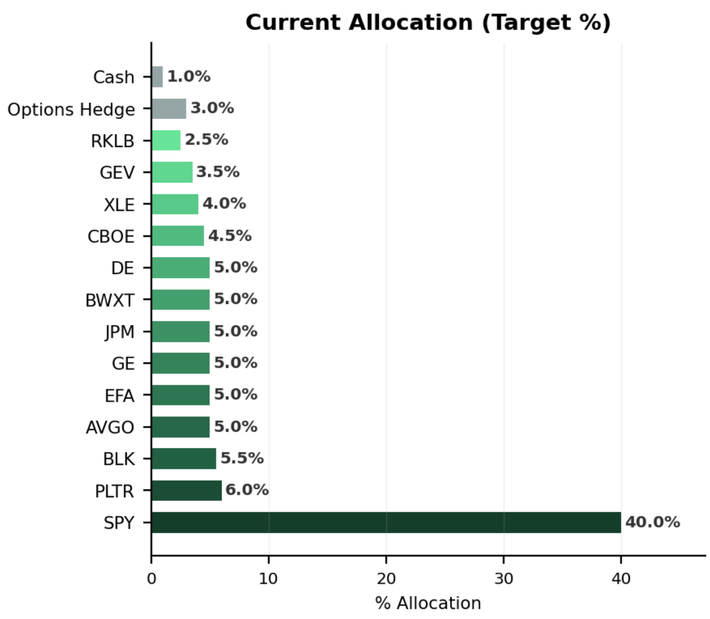
Past performance does not indicate future results

March Performance Review

March was a volatile month dominated by tariff headlines and broad equity selling pressure. The S&P 500 declined –1.8% and the 60/40 benchmark (AOR) fell –3.0%. **CG outperformed both benchmarks**, declining just –1.7% through March 27 — our SPY put-spread hedge, now approximately **12% in-the-money**, provided meaningful downside cushion exactly when it was needed.

On March 30, we executed the **v184 → v185 rebalancing**. The sole change was the addition of **GEV (GE Vernova)** as a new 3.5% satellite position, funded by trimming seven existing holdings 0.5% each. GEV is the GE energy infrastructure spinoff — all three CB3 signal channels confirmed LONG — and is held alongside GE Aerospace as a structurally distinct position. The energy grid buildout and AI power demand thesis underpins the conviction.

All 12 satellite positions held confirmed monthly BUY signals at month-end. The SPY put spreads (JUN 2026 expiry, 20Δ/10Δ structure) will be reassessed mid-April for roll timing. **YTD CG stands at –9.8%**, reflecting the difficult January–February rotation environment. The portfolio is now well-positioned with broad diversification across industrials, energy, financials, defense, and international.



Portfolio Characteristics

Nitrogen Risk	**82**	Annual Range Midpoint	**9.80%**
Annual Dividend Yield	**1.02%**	95% Range (6 Mo.)	**-18.50% to +28.40%**
Weighted Expense Ratio	**0.07%**	Equity Allocation	**96%**
Riskalyze GPA	**3.7**	Number of Holdings	**1 Core + 12 Satellites + Hedge**

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CG Monthly Net Returns

Net of all fees and expenses

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	YEAR
2026	-4.18%	-4.20%	-1.69%	-	-	-	-	-	-	-	-	-	**-9.76%**
2025	2.75%	-0.61%	-4.59%	-6.92%	2.20%	5.77%	2.14%	1.02%	6.96%	5.62%	-8.37%	1.89%	**6.69%**
2024	2.28%	10.10%	5.33%	-1.69%	5.85%	-0.75%	0.90%	1.26%	2.09%	-2.33%	9.53%	-5.32%	**29.42%**
2023	2.51%	-1.53%	0.99%	0.29%	5.17%	6.83%	3.93%	-4.08%	-4.68%	-6.36%	5.01%	4.54%	**12.20%**
2022	-12.58%	-3.68%	-1.94%	-11.44%	-2.45%	-9.70%	4.56%	-3.03%	-4.49%	5.03%	2.71%	-5.47%	**-36.39%**
2021	2.38%	3.21%	-5.37%	4.27%	-5.22%	7.27%	3.45%	3.31%	-6.33%	6.02%	-1.00%	-0.33%	**11.01%**
2020	1.00%	-7.55%	-13.05%	15.47%	11.66%	8.52%	10.60%	8.82%	-2.26%	-2.79%	20.51%	3.74%	**62.40%**
2019	6.62%	2.46%	0.01%	2.37%	-6.61%	6.55%	1.07%	-0.58%	-0.62%	0.89%	3.33%	1.15%	**17.19%**
2018	7.24%	-2.02%	0.84%	-1.82%	7.51%	-0.22%	3.17%	7.62%	-0.03%	-12.27%	0.96%	-9.76%	**-1.00%**
2017	3.24%	2.60%	-0.49%	1.20%	0.66%	0.22%	2.29%	1.43%	3.03%	5.63%	1.72%	-0.37%	**23.14%**
2016	-4.83%	-1.43%	4.25%	-1.02%	0.54%	0.71%	2.03%	-1.34%	-0.81%	-1.98%	2.71%	-0.05%	**-1.52%**
2015	-0.22%	4.80%	-0.21%	-2.81%	4.22%	-0.62%	2.67%	-7.20%	-2.30%	5.22%	-0.28%	-0.52%	**2.06%**
2014	-1.11%	6.63%	-0.27%	-1.09%	1.66%	1.40%	0.45%	6.10%	-3.12%	1.80%	3.79%	1.05%	**18.20%**
2013	6.24%	0.25%	4.24%	1.06%	1.35%	-1.99%	5.52%	-2.92%	5.06%	3.56%	5.10%	2.61%	**33.96%**
2012	3.23%	4.21%	0.64%	-0.72%	-4.78%	3.28%	2.54%	-0.42%	1.89%	-1.47%	1.45%	0.80%	**10.81%**
2011	-	-	-	-	-	-	-	-	-12.57%	7.38%	0.48%	0.85%	**-4.87%**

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. CG trades any asset class, any cap-weighted market size asset, and any sector where we believe we can deliver outperformance (alpha) over the S&P 500. 96% equities, 3% options hedging, 1% cash; 10–20 holdings, monthly trading signals (for portfolio adjustments) and 2–12% 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.