2-GI Performance Report

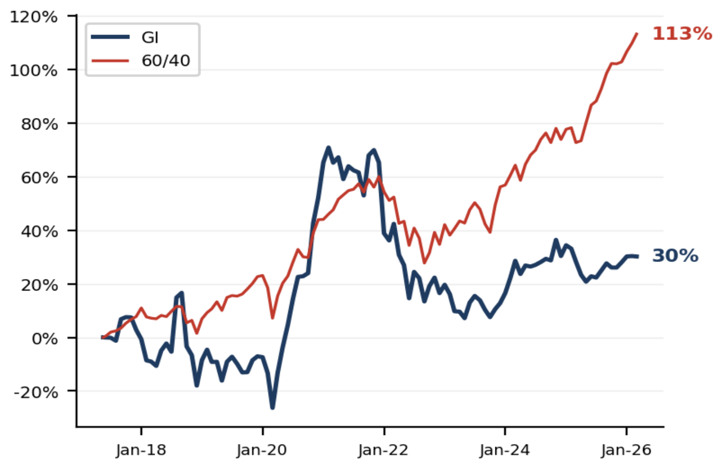
CB3 Financial is a Registered Investment Advisor (RIA)
Performance as of March 27, 2026 | Generated 1600 CST, March 28, 2026

The 2-GI (Growth and Income) Strategy Overview:

CB3 G.I. employs a Core–Satellite approach with a 40% S&P; 500 (SPY) core allocation complemented by income-focused satellites. G.I. is generally a 70/30 equity-to-fixed-income strategy. Risk management utilizes institutional-level put option debit spreads in S&P; 500 options. Monthly trading signals drive all portfolio adjustments.

Cumulative Return & Key Statistics

Jun 2017 — Mar 2026



	GI	60/40
Recent Results		
MTD	-0.1%	1.6%
YTD 2026	1.7%	5.1%
1-Year	1.5%	23.5%
5-Year	-21.2%	44.4%
Since Inception		
Total Return	30.2%	113.1%
Annualized Return	3.0%	8.9%
Annualized Vol.	21.0%	10.4%
Max Drawdown	-37.3%	-20.1%
Sharpe	0.25	0.88
Sortino	0.37	1.18
Beta to 60/40	1.48	—

Past performance does not indicate future results

March Performance Review

2-GI posted -0.12% in March, a modest decline in a month where broad markets faced significant headwinds from tariff escalation and ongoing Iran conflict. The Core-Satellite architecture continued to dampen volatility relative to equity-heavy strategies.

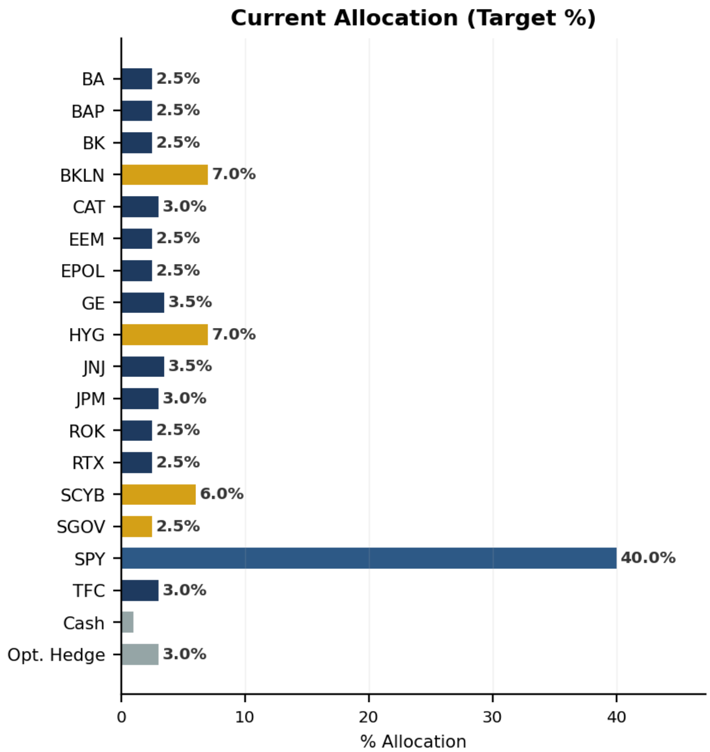
A Note on Historical Performance. The cumulative gap between 2-GI and its benchmark reflects a portfolio that **no longer exists.** The equal-weight, un-hedged strategy that lost -20% in 2018 and -30% in 2022 has been fully restructured. Today's Core–Satellite architecture with institutional options hedging is designed to prevent those outsized drawdowns going forward.

Signal Status:

- All 18 holdings confirmed on monthly BUY signals
- No trades required; v178 allocation maintained
- SPY core at 40%; options hedge at 3%
- Next options cycle: May 2026 (series H)

March Market Environment:

- Tariff inflation and Iran conflict driving risk-off sentiment
- SPY declined -4.66%; AOR (60/40) gained +1.64%
- Fixed income allocation providing portfolio stability



Portfolio Characteristics

Nitrogen Risk	**66**	Annual Range Midpoint	**8.18%**
Annual Dividend Yield	**2.70%**	95% Range (6 Mo.)	**-13.90% to +21.93%**
Weighted Expense Ratio	**0.15%**	Equity Allocation	**70%**
Riskalyze GPA	**3.9**	Number of Holdings	**1 Core + 12 Satellites + 4 FI + Hedge**

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Monthly Net Returns

Net of all fees and expenses

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	YEAR
2026	1.72%	0.10%	-0.12%	-	-	-	-	-	-	-	-	-	**1.70%**
2025	3.09%	-0.95%	-3.61%	-3.85%	-2.09%	1.69%	-0.40%	2.15%	2.14%	-1.22%	-0.01%	1.54%	**-1.80%**
2024	3.35%	4.93%	5.10%	-3.84%	2.57%	-0.33%	0.52%	0.82%	0.94%	-0.46%	5.95%	-4.42%	**15.55%**
2023	2.69%	-2.94%	-5.47%	-0.15%	-2.21%	5.45%	2.18%	-1.40%	-3.15%	-2.46%	2.78%	2.04%	**-3.17%**
2022	-15.99%	-1.93%	4.56%	-8.14%	-2.91%	-9.75%	8.60%	-1.91%	-7.09%	5.03%	2.67%	-4.74%	**-29.50%**
2021	8.72%	3.33%	-3.31%	1.22%	-4.88%	3.03%	-0.91%	-0.50%	-5.32%	9.79%	1.17%	-2.71%	**8.68%**
2020	-0.33%	-6.45%	-14.94%	17.85%	10.90%	8.63%	9.09%	7.36%	0.21%	0.93%	15.13%	6.54%	**63.58%**
2019	11.57%	4.28%	-4.78%	0.03%	-7.73%	8.40%	2.07%	-2.86%	-3.56%	0.11%	5.10%	1.61%	**13.33%**
2018	-3.44%	-7.94%	-0.46%	-1.79%	6.39%	2.78%	-3.14%	21.38%	1.51%	-17.13%	-3.41%	-12.14%	**-20.26%**
2017	-	-	-	-	-	-0.06%	-0.07%	-1.13%	8.16%	0.72%	-0.11%	-4.28%	**2.84%**

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. Balanced growth-and-income Core–Satellite approach: 40% S&P; 500 core, 30% equity satellites (financials, industrials, healthcare, emerging markets), 26% fixed income (senior loans, high yield, corporate bonds, T-bills), 3% options hedging, 1% cash; 17–19 holdings, monthly trading signals and 2–40% 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.