



3-DS Discretionary Strategies Fact Sheet

CB3 Financial is a Registered Investment Advisor (RIA)

Performance as of May 29, 2026 | v042 | Generated 1749 CT, May 29, 2026

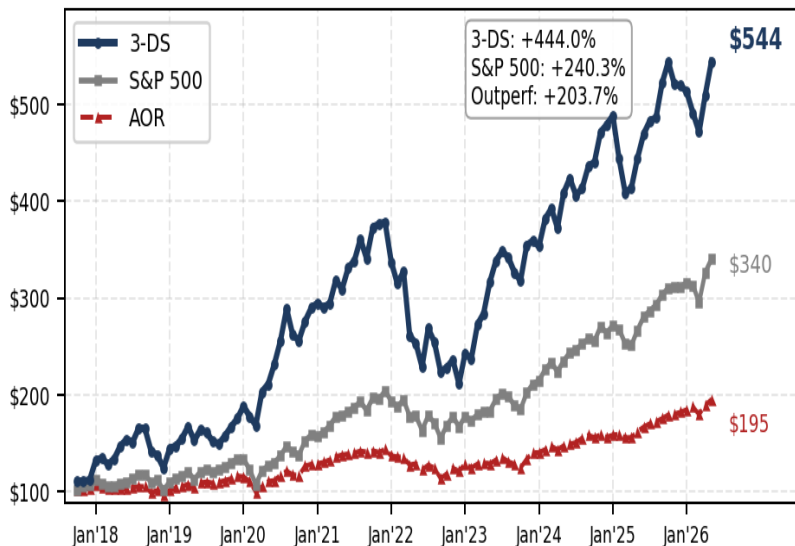
The 3-DS (Discretionary Strategies) Overview:

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 hedging and spreading risk to adjust for downside protection in adverse market conditions. Minimum investment \$125,000 with monthly rebalancing using the CB3 Three-Channel Signal System.

Cumulative Return & Key Statistics

Since Inception: Oct 2017 | Net of all fees and expenses

Growth of \$100 Since Inception (Oct 2017)



	3-DS	S&P 500	AOR
Recent Results			
MAY 2026	+6.76%	+4.25%	+3.08%
APR 2026	+8.06%	+10.42%	+5.24%
MAR 2026	-4.02%	-5.67%	-4.04%
FEB 2026	-4.18%	-0.76%	+1.51%
Since Inception	+444.0%	+240.3%	+95.3%
Key Metrics			
Outperformance	+203.7%	—	—
Annualized Return	21.6%	15.2%	8.0%
Annualized Vol.	25.4%	16.4%	10.7%
Max Drawdown	-44.1%	-23.9%	-20.7%
Sharpe Ratio	0.90	0.95	0.78
Sortino Ratio	1.56	1.53	1.17
Beta to S&P 500	1.27	-	0.61

Past performance does not indicate future results.

June 2026 Review & Outlook

May extended the spring recovery. The 3-DS portfolio gained +6.76% net (Apr 30 close \$111,684.65 to May 29 close \$119,232.47, with no cash flows in or out), lifting 2026 YTD to +4.69% and the reconciled since-inception return to +444.0% net. Ten of eleven holdings remain on confirmed CB3 Three-Channel monthly BUY signals; MSFT alone is on a monthly SELL and is held at the 5% Mag 7 floor, while META holds a marginal BUY, also at the 5% floor. No strategic change this cycle: v042 target weights are reaffirmed and the June 1 rebalance is a routine monthly drift rebalance back to target. The SEP QQQ put-debit-spread hedge (rolled May 11) is held; no roll is due.

Key Developments:

- Maintain v042 -- monthly drift rebalance to target weights; no strategic change, no version increment
- May +6.76% net; account \$111,685 -> \$119,232 (no cash flows); 2026 YTD +4.69%
- 10 of 11 holdings on confirmed BUY; MSFT on SELL held at 5% Mag 7 floor; META marginal BUY at 5% floor
- Since-inception reconciled to authoritative vendor series: +444.0% net through May 2026
- SEP QQQ put-debit-spread hedge held (rolled May 11); no roll due

Portfolio Statistics

Benchmark Acct	\$119,232.47
Prior Month-End	\$111,684.65
YTD Return	+4.69%
# Holdings	11 + Hedge + Cash
Equity / FI / Cash	97% / 2% / 1%
Nitrogen Risk	91 (Target: 85-95)
Expense / Yield	0.06% / 0.42%
Rebalancing	Monthly (CB3 3-Channel)
Custodian	Charles Schwab
Min. Investment	\$125,000



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Current Holdings Summary | v042 Effective June 1, 2026

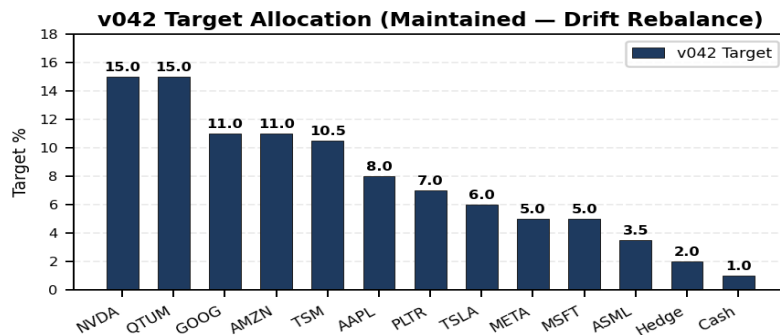
All signals verified as of May 29, 2026 via CB3 Three-Channel System

Ticker	Name	v042	Prior	Signal	Action
NVDA	NVIDIA Corporation	15.0%	15.0%	BUY	HOLD
QTUM	Defiance Quantum ETF	15.0%	15.0%	BUY	HOLD
GOOG	Alphabet Inc. Class C	11.0%	11.0%	BUY	HOLD
AMZN	Amazon.com Inc.	11.0%	11.0%	BUY	HOLD
TSM	Taiwan Semiconductor Mfg.	10.5%	10.5%	BUY	HOLD
AAPL	Apple Inc.	8.0%	8.0%	BUY	HOLD
PLTR	Palantir Technologies Inc.	7.0%	7.0%	BUY	HOLD
TSLA	Tesla, Inc.	6.0%	6.0%	BUY	HOLD
META	Meta Platforms Inc.	5.0%	5.0%	BUY	FLOOR
MSFT	Microsoft Corporation	5.0%	5.0%	SELL	FLOOR
ASML	ASML Holding N.V.	3.5%	3.5%	BUY	HOLD
Hedge	QQQ Put Debit Spreads	2.0%	2.0%	—	HOLD
Cash	Money Market	1.0%	1.0%	—	HOLD

Monthly Net Returns (Growth of \$100 Indexed)

Net of all fees and expenses | Inception: Oct 2017

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	YEAR
2026	-1.33%	-4.18%	-4.02%	+8.06%	+6.76%	—	—	—	—	—	—	—	+4.69%
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%	-44.11%
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%



Strategy Details

Investment Style: Active discretionary
Signal System: CB3 Three-Channel (Mthly)
Rebalancing: Monthly drift + strategic
Account Types: IRA, Taxable, Trust
Minimum: \$125,000
Custodian: Charles Schwab
Inception: October 2017

Strategy Profile

Designed for: Investors seeking aggressive growth from AI / Mag 7 / quantum themes with institutional put-spread hedging for downside buffering.

Risk: Highly concentrated, high volatility, suitable for long horizons and investors comfortable with deep drawdowns in exchange for high CAGR potential.

About Us

Company. CB3 Financial, Inc. (est. 2006). Boutique RIA investing for our family office and select clients. Four programs: 3-DS (Discretionary Strategies), 1-CG (Capital Growth), 2-GI (Growth & Income), and 4-MP (Mini Portfolio). DS, CG, and GI utilize institutional put-options hedging.

Portfolio Manager, Charles Brown III, CMT. 30+ years trading experience. Previously ran TST Capital. YouTube.com/cb3live.

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