4-MP Mini Portfolio Fact Sheet

CB3 Financial is a Registered Investment Advisor (RIA)

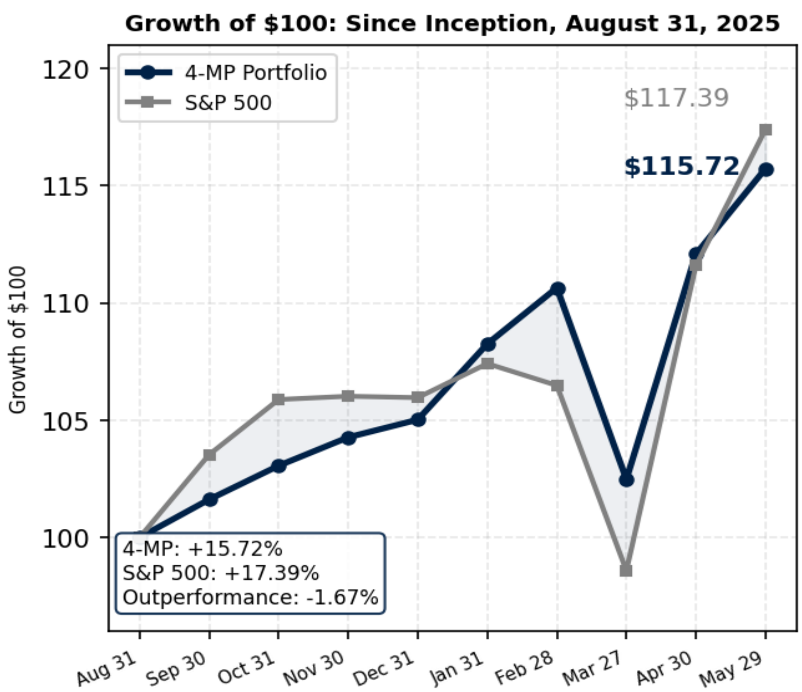
Performance as of May 29, 2026 | Generated 1454 CT, May 29, 2026

The 4-MP (Mini Portfolio) Strategy Overview:

The 4-MP Mini Portfolio is a systematic ETF strategy designed for smaller accounts starting at $10,000. Using the CB3 Three-Channel Signal System with monthly rebalancing, 4-MP provides broad market exposure across (currently) 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; accounts reaching $125,000 may migrate to a hedged SMA program (1-CG, 2-GI, or 3-DS).

Cumulative Return & Key Statistics

Since Inception: August 31, 2025



	4-MP	S&P 500
Recent Results		
May 2026	+3.24%	+5.20%
April 2026	+9.37%	+13.19%
March 2026	-7.37%	-7.41%
Feb 2026	+2.21%	-0.87%
Since Inception	+15.72%	+17.39%
Key Metrics		
Outperformance	-1.67%	--
Annualized Vol.	9.4%	13.1%
Max Drawdown	-7.4%	-7.4%
Sharpe Ratio	1.65	0.92
Beta to S&P	0.78	--

Past performance does not indicate future results.

June 2026 Review & Outlook

May extended the rally: the S&P 500 rose ~+5.2% to fresh record highs (~7,584), VIX near 15, on a 60-day Iran/Hormuz ceasefire memorandum and a strong AI-led tape (Oracle, Dell). The 4-MP Mini Portfolio gained +3.24% but again trailed the mega-cap-led SPX, as the JEPI income sleeve lagged while SPDW and DFSV rebounded to new highs. Growth of $100 now stands at $115.72 (4-MP) vs $117.39 (SPX) — the since-inception scorecard has flipped to a -1.67 point gap. June action: a standard monthly drift rebalance to v007 targets; no version change, all six on BUY.

Key Developments:

- June: standard drift rebalance to v007 (no version change)
- All 6 holdings on BUY; SPTM/SPDW/SPYV/DFSV at new highs
- SPX record highs ~7,584; VIX ~15 (Iran/Hormuz ceasefire)
- AI-led tape (Oracle, Dell) drove a 2nd strong month
- SI scorecard flipped: 4-MP $115.72 vs SPX $117.39

Portfolio Statistics

Benchmark Acct	**$30,751.88**
Inception Value	**$33,599.30**
G$100 (4-MP)	**$115.72**
G$100 (S&P 500)	**$117.39**
Outperformance	**-1.67% vs SPX**
# Holdings	**6 ETFs + Cash**
Equity / FI / Cash	**96% / 3% / 1%**
Nitrogen Risk	**71 (Target: 70-80)**
Expense / Yield	**0.10% / 2.51%**
Rebalancing	**Monthly (CB3 3-Channel)**
Custodian	**Charles Schwab**
Min. Investment	**$10,000**

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Current Holdings Summary | v007 (Monthly Drift Rebalance — June 1, 2026)

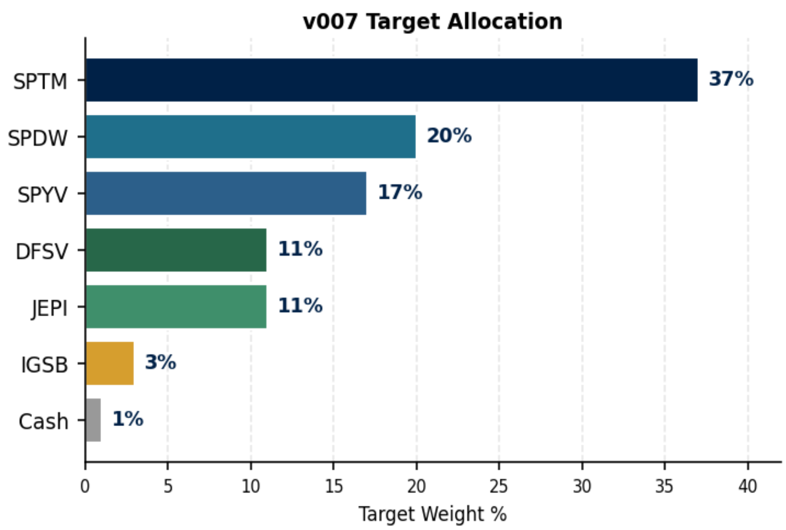
All signals verified as of May 29, 2026 via CB3 Three-Channel System

Ticker	Name	Target	Signal	Role
SPTM	SPDR Portfolio Total Stock Market ETF	**37%**	**BUY**	U.S. Broad Core
SPDW	SPDR Portfolio Developed World ex-US ETF	**20%**	**BUY**	Int'l Developed
SPYV	SPDR Portfolio S&P 500 Value ETF	**17%**	**BUY**	U.S. Large Value
DFSV	Dimensional US Small Cap Value ETF	**11%**	**BUY**	U.S. Small Value
JEPI	JPMorgan Equity Premium Income ETF	**11%**	**BUY**	Income / Vol Dampening
IGSB	iShares Short-Term Corporate Bond ETF	**3%**	**BUY**	Short Bond Anchor
CASH	Money Market	**1%**	—	Liquidity

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%	-7.37%	**+9.37%**	**+3.24%**	--	--	--	--	--	--	--	**+10.20%**
2025	--	--	--	--	--	--	--	--	+1.62%	+1.42%	+1.17%	+0.72%	**+5.02%**



Strategy Details

Investment Style: Passive ETF, systematic
Signal System: CB3 Three-Channel (Mthly)
Rebalancing: Monthly drift correction
Account Types: IRA, HSA, Taxable
Minimum: $10,000
Custodian: Charles Schwab
Inception: August 31, 2025

Bridge vs Destination

Bridge: Grow toward $125K for migration to hedged programs (1-CG, 2-GI, 3-DS).

Destination: Standalone for clients preferring simplicity and low cost, or for accounts too small for our primary SMAs.

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.