3-DS Discretionary Strategies Fact Sheet

CB3 Financial is a Registered Investment Advisor (RIA)

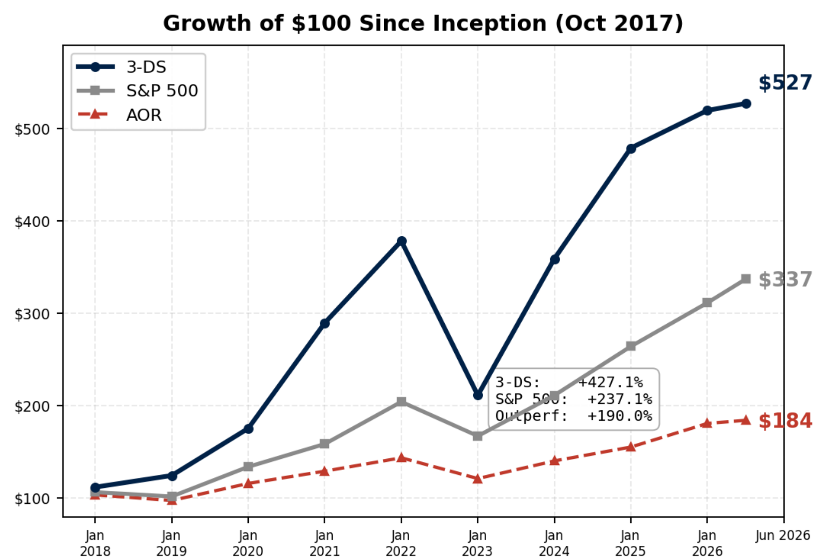
Performance as of June 30, 2026 | v043 | Generated 2307 CT, July 2, 2026

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, with signal-driven exit discipline and a small options overlay (capped at 1% of equity) to manage downside in adverse markets. 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



	3-DS	S&P 500	AOR
Recent Results			
JUN 2026	-4.50%	-0.95%	—
MAY 2026	+6.76%	+4.25%	+3.08%
APR 2026	+8.06%	+10.42%	+5.24%
MAR 2026	-4.02%	-5.67%	-4.04%
Since Inception	**+427.1%**	**+237.1%**	**+84.4%**
Key Metrics			
Outperformance	**+190.0%**	—	—
Annualized Return	+21.1%	+15.1%	+7.3%
Annualized Vol.	25.4%	16.4%	10.7%
Max Drawdown	-44.1%	-23.9%	-20.7%
Sharpe Ratio	0.86	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

June was a down month for the concentrated book: -4.50% net versus the S&P; 500 total return of -0.95%, as a broad index near record highs left the AI/quantum sleeve behind. Three holdings confirmed monthly SELL signals and were fully exited (PLTR, META, MSFT); proceeds funded a broadening from a concentrated core to a 16-name book (v043), adding a 10% QQQ sleeve to capture cap-weighted Nasdaq leadership. The options hedge is capped at 1% of equity going forward, with downside now managed through signal-driven exit discipline.

Key Developments:

- Executed v043: exit PLTR/META/MSFT (SELL); trim 6; add 8; broaden to 16 names; cash-neutral
- June -4.50% net; 2026 YTD +1.45%; since inception +427.1% net (reconciled/verified)
- Added 10% QQQ sleeve; new satellites GEV, INTC, AVGO, SPCX, BWXT, AMAT, RKLB
- Hedge capped at 1% of equity; QQQ SEP put spread rolls Monday within the cap
- Nitrogen Risk 88 (target 85-95); zero external flows verified across 2026

Portfolio Statistics

Benchmark Acct	**$113,852.51**
Prior Month-End	**$119,221.97**
YTD Return	**+1.45%**
# Holdings	**16 + Hedge + Cash**
Equity / Hedge / Cash	**98% / 1% / 1%**
Nitrogen Risk	**88 (Target: 85-95)**
Expense / Yield	**0.07% / 0.40%**
Rebalancing	**Monthly (CB3 3-Channel)**
Custodian	**Charles Schwab**
Min. Investment	**$125,000**

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Current Holdings Summary | v043 Effective July 2, 2026

All signals confirmed on the June 30, 2026 monthly close via CB3 Three-Channel System

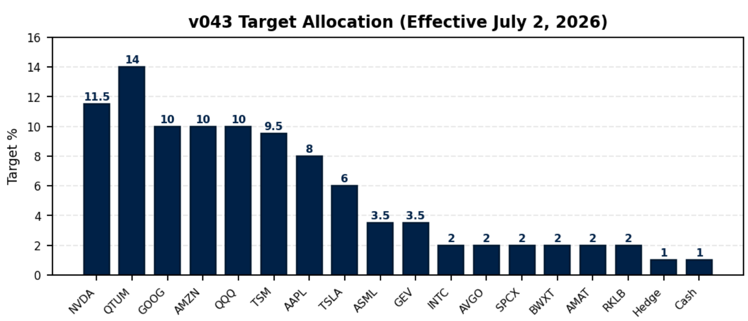
Ticker	Name	v043	Prior	Signal	Action
QTUM	Defiance Quantum ETF	14.0%	15.0%	**BUY**	TRIM
NVDA	NVIDIA Corporation	11.5%	15.0%	**BUY**	TRIM
GOOG	Alphabet Inc. Class C	10.0%	11.0%	**BUY**	TRIM
AMZN	Amazon.com Inc.	10.0%	11.0%	**BUY**	TRIM
QQQ	Invesco QQQ Trust	10.0%	0.0%	**BUY**	ADD
TSM	Taiwan Semiconductor Mfg.	9.5%	10.5%	**BUY**	TRIM
AAPL	Apple Inc.	8.0%	8.0%	**BUY**	HOLD
TSLA	Tesla, Inc.	6.0%	6.0%	**BUY**	HOLD
ASML	ASML Holding N.V.	3.5%	3.5%	**BUY**	HOLD
GEV	GE Vernova Inc.	3.5%	0.0%	**BUY**	ADD
INTC	Intel Corporation	2.0%	0.0%	**BUY**	ADD
AVGO	Broadcom Inc.	2.0%	0.0%	**BUY**	ADD
SPCX	Space Exploration Tech.	2.0%	0.0%	**BUY**	ADD
BWXT	BWX Technologies	2.0%	0.0%	**BUY**	ADD
AMAT	Applied Materials Inc.	2.0%	0.0%	**BUY**	ADD
RKLB	Rocket Lab Corporation	2.0%	0.0%	**BUY**	ADD
Hedge	QQQ Put Debit Spread	1.0%	2.0%	—	TRIM
Cash	Money Market	1.0%	1.0%	—	HOLD

Monthly Net Returns

Net of all fees and expenses | Inception: Oct 2017 | 2026 reconciled to verified Schwab statement

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	YEAR
2026	-1.33	-4.18	-4.02	+8.06	+8.33*	-4.50	—	—	—	—	—	—	**+1.45**
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**

** May 2026 is the balancing figure reconciling recorded Jan-Apr returns to the verified 5/31 statement value; 2026 YTD (+1.45%) and SI verified to Schwab.*



Strategy Details

Investment Style: Active, systematic (CSI)
Signal System: CB3 Three-Channel (Mthly)
Rebalancing: Monthly drift + strategic
Holdings: 16 + Hedge + Cash
Options Hedge: QQQ put spread, cap 1%
Minimum: $125,000
Custodian: Charles Schwab
Inception: October 2017

Strategy Profile

Designed for: investors seeking aggressive growth from AI / Mag 7 / quantum themes who accept high volatility and deep drawdowns for high CAGR potential. **Risk:** highly concentrated and high-beta; the 2022 -44.1% illustrates the downside. Exit discipline and a 1% hedge cap are the current risk framework.

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