



DS Discretionary Strategies Fact Sheet

CB3 Financial is a Registered Investment Advisor (RIA)

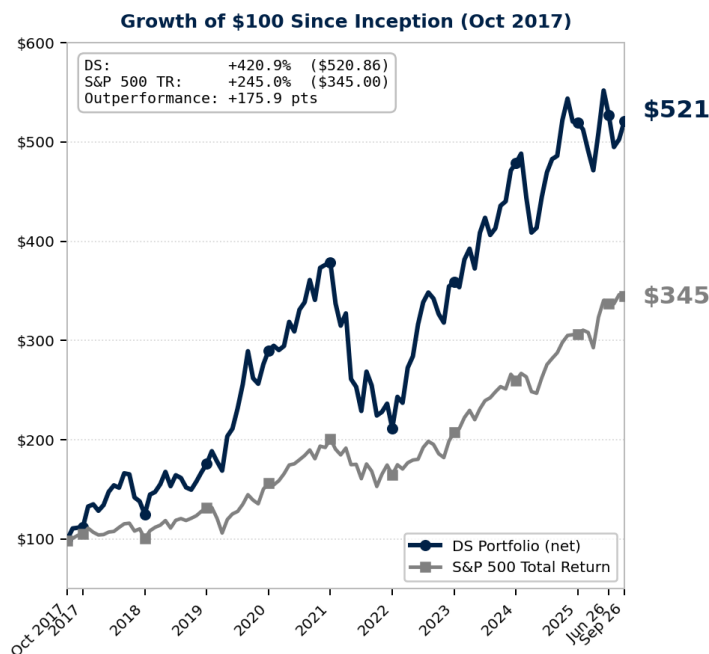
Performance as of September 30, 2026 | v045 | Generated October 3, 2026

The DS (Discretionary Strategies) Overview:

DS uses a systematic, rules-based approach that aims to capitalize on trends in the "Magnificent Seven," Quantum Computing, leading Artificial Intelligence (A.I.), and space / disruptive names, with a cyber-security position added in September 2026 and healthcare and energy diversifiers added in October 2026. DS targets aggressive growth with signal-driven exit discipline and a small options overlay (capped at 1% of equity) to manage downside. 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 | Benchmark: S&P 500 Total Return



	DS	S&P 500
Recent Results		
SEP 2026	+3.61%	-0.35%
AUG 2026	+1.56%	+2.62%
JUL 2026	-6.10%	+0.10%
JUN 2026	-4.50%	-0.95%
Since Inception	+420.9%	+245.0%
Key Metrics		
Outperformance	+175.9 pts	--
Annualized Return	+21.6%	+15.3%
Annualized Vol.	25.1%	16.0%
Max Drawdown	-44.1%	-23.9%
Sharpe Ratio	0.86	0.96
Sortino Ratio	1.48	1.54
Beta to S&P 500	1.28	--

Past performance does not indicate future results. S&P 500 total return sourced from index total-return levels (^SP500TR: 17,219.94 on 8/31/26 to 17,160.41 on 9/30/26); since-inception S&P chained from the locked August figure. Annualized, volatility, Sharpe, Sortino, drawdown and beta recomputed on the 108-month verified net series.

September 2026 Review & Outlook

September 2026 belonged to "The Bond Barrage": the S&P 500 lost 0.45% (7,686.14 to 7,651.54) as the 10-year Treasury held near 5.30% and the 30-year printed 5.64% - roughly 75% of index constituents finished lower while mega-cap AI names propped the cap-weighted figure. DS returned +3.61% in September (\$370,386.49 to \$383,757.49, no external flows - statement-verified). QTUM gained 2.8% in September (YTD +35.83%), TSM added 10.13% on the month, and TSLA held its BUY through a hard selloff.

Key Developments:

- **v045 adopted 10/2** - strategic rebalance, not a drift cycle. 15 names -> 17.
- **LLY added at 3.0%** on a confirmed September monthly BUY - healthcare diversifier.
- **XOM added at 3.0%** on a strong BUY - energy diversifier; QQQ 12 -> 11 funds it.
- **QTUM trimmed 14 -> 11, TSM 9 -> 7** - sizing discipline; both signals remain BUY.
- **September +3.61% net**; 2026 YTD +0.24%; since inception +420.9% net vs S&P 500 +245.0% (+175.9 pts).
- **Hedge (QQQ DEC 570/500)** held through the month; reviewed for Oct-Dec.
- **November watch**: SLB (earnings 10/16), MRNA, MSFT/META October bars, SPCX channel verdict, LLY earnings ~10/29.

Portfolio Statistics

Benchmark Acct	\$383,757.49
Prior Month-End	\$370,386.49
2026 YTD Return	+0.24%
# Holdings	17 + Hedge + Cash
Equity / Hedge / Cash	98.5% / 0.7% / 0.8%
Nitrogen Risk	89 (Target: 85-95)
Expense / Yield	0.08% / 0.41%
Rebalancing	Monthly (CB3 3-Channel)
Custodian	Charles Schwab
Min. Investment	\$125,000



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Current Holdings Summary | v045 Effective October 2, 2026

All signals confirmed on the September 30, 2026 monthly close via the CB3 Three-Channel System. Targets are percentage allocations for iRebal block execution.

Ticker	Name	Target	Current	Signal	Action
NVDA	NVIDIA Corporation	11.5%	11.6%	BUY	Trim to target
QTUM	Defiance Quantum ETF	11.0%	13.9%	BUY	Trim to target
QQQ	Invesco QQQ Trust	11.0%	11.8%	BUY	Trim to target
GOOG	Alphabet Inc. Class C	10.0%	9.5%	BUY	Add
AMZN	Amazon.com Inc.	10.0%	9.2%	BUY	Add
AAPL	Apple Inc.	8.0%	7.6%	BUY	Add
TSM	Taiwan Semiconductor Mfg.	7.0%	9.6%	BUY	Trim to target
TSLA	Tesla, Inc.	6.0%	5.9%	BUY	Add
ASML	ASML Holding N.V.	3.5%	3.7%	BUY	Trim to target
GEV	GE Vernova Inc.	3.5%	3.6%	BUY	Trim to target
PANW	Palo Alto Networks Inc.	3.0%	3.4%	BUY	Trim to target
LLY	Eli Lilly and Company	3.0%	--	BUY	BUY - new position
XOM	Exxon Mobil Corporation	3.0%	--	BUY	BUY - new position
INTC	Intel Corporation	2.0%	2.5%	BUY	Trim to target
AVGO	Broadcom Inc.	2.0%	1.9%	BUY	Add
AMAT	Applied Materials Inc.	2.0%	2.3%	BUY	Trim to target
SPCX	Space Exploration Techs.	2.0%	2.1%	BUY	Trim to target
Hedge	QQQ DEC 570/500 Put Debit Spread	0.7%	0.69%	--	Hold
Cash	Money Market	0.8%	2.00%	--	Deploy

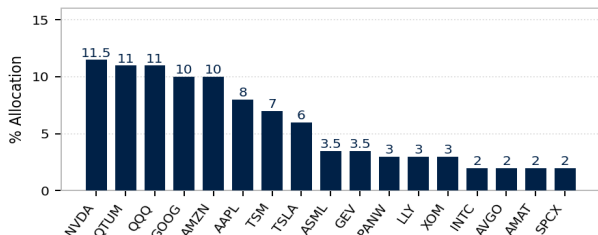
Monthly Net Returns

Net of all fees and expenses, including the 1% annual management fee | Inception: Oct 2017 | 2026 reconciled to verified Schwab statements

	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	-6.10	+1.56	+3.61	--	--	--	+0.24
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

September 2026 (+3.61%) verified to the Schwab ...445 statement. 2026 YTD (+0.24%), since-inception (+420.9%). S&P 500 from index total-return levels.

v045 Target Allocation (Effective October 2, 2026)



Strategy Details

Investment Style:	Active, systematic
Signal System:	CB3 Three-Channel (Mthly)
Rebalancing:	Monthly drift + strategic
Holdings:	17 + Hedge + Cash
Options Hedge:	QQQ put spread, cap 1%
Minimum:	\$125,000
Custodian:	Charles Schwab
Inception:	October 2017

About Us

CB3 Financial, Inc. (est. 2006). Boutique RIA investing for our family office and select clients. Programs: DS, 4-MP. PM: Charles Brown III, CMT - 30+ yrs. YouTube.com/cb3live.

DISCLAIMER: Past performance does not guarantee future results. All investments carry risk of loss; no strategy is guaranteed suitable or profitable. CB3 Financial, Inc. is a State-Registered Investment Advisor in Illinois (exemptions: AL, FL, GA, MI, MO, KS, SD, WI). Account and return data from Charles Schwab (SEP-IRA 9078-9445); returns net of the 1% annual management fee; no external flows in September 2026. S&P 500 benchmark from index total-return levels. The LLY and XOM additions are portfolio-manager decisions. DS Fact Sheet v045 | September 30, 2026.

Strategy Profile

Designed for investors seeking aggressive growth from AI / Mag 7 / quantum / space themes, now with healthcare and energy diversifiers, who accept high volatility and deep drawdowns for high CAGR potential. Risk: highly concentrated and high-beta - the 2022 -44.1% and the 2026 year-to-date shortfall of 12.51 points against the S&P 500 illustrate the downside and the tracking risk. Fifteen of seventeen positions remain within the AI / semiconductor / quantum / space complex. The monthly exit discipline and a 1%-of-equity hedge cap are the current risk framework.