

# MILLINGTON

## FINANCIAL ADVISORS

### CORE & EXPLORE PORTFOLIO

- Portfolio Construction
- ETF Selection Process
- Exposure Adjusted on Fundamental Signals

Portfolio management at Millington Financial Advisors is guided by Charles F. and Charles J. Millington, experienced advisors with advanced credentials in accounting, financial planning, and investment management. As Certified Public Accountants, CERTIFIED FINANCIAL PLANNERS™, and holders of multiple securities licenses and finance-focused MBAs, they provide the disciplined insight needed to navigate complex markets with confidence.

Together with a growing team of professionals, Millington Financial Advisors prides itself on delivering an exceptional client experience. We take the time to listen to our client's unique financial goals and tailor our efforts to help our clients achieve their financial objectives.

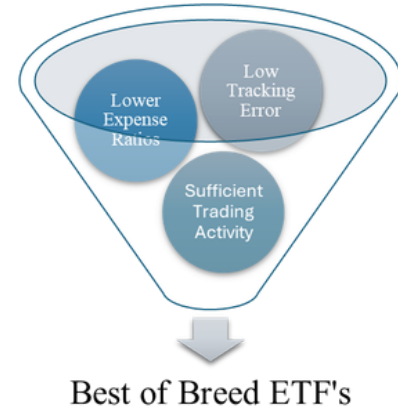


# PORTFOLIO CONSTRUCTION

Our Core and Explore portfolios are built to efficiently capture enhanced market returns when economic indicators show signals of strength and reduce exposure to historically riskier positions when economic indicators signal weakness.

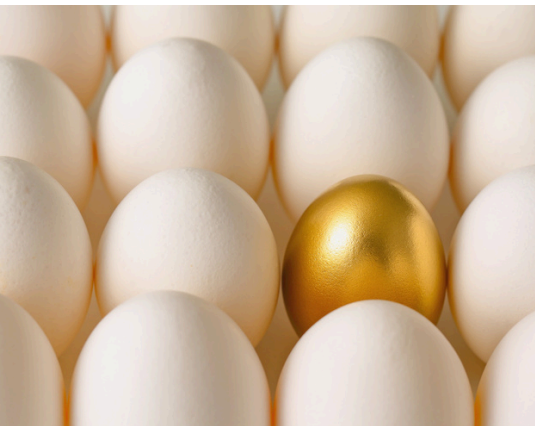
Personalized strategic allocations to Core Equity, Core Fixed Income and Explore positions are established after our advisors work with clients to build out their personal financials, matching individual resources with anticipated financial needs. It's through this process we clearly identify expectations of growth, income, and exposure to volatility.

Asset class allocations within Core Equity and Core Fixed Income sleeves are tactically adjusted after careful consideration of leading industry research providers and monitoring the results of our proprietary approach to business cycle analysis.



Asset Classes	Personalized Allocation	Strategic Allocation	Tactical Weights		
			Low		High
<b>Core Equity</b>					
Large Cap U.S. Equity	70%	40%	20%	40%	60%
Mid/Small Cap U.S. Equity		23%	0%	23%	25%
Developed International Equity		20%	5%	20%	45%
Emerging International Equity		10%	0%	10%	20%
Real Estate		5%	0%	5%	10%
Hard Assets		2%	0%	2%	10%
<b>Core Fixed Income</b>					
Investment Grade Corporates	15%	30%	0%	10%	100%
Opportunistic		30%	10%	30%	100%
High Yield		20%	0%	20%	50%
Government		10%	0%	30%	50%
International Bonds		10%	0%	10%	20%
<b>Explore</b>					
Defense Technology	15%	40%	Concentrated investments, seeking higher returns through overweights to a limited number of sectors or regions.		
Quantum Computing		40%			
Pacific Region		10%			
European Region		10%			

# EFT SELECTION PROCESS



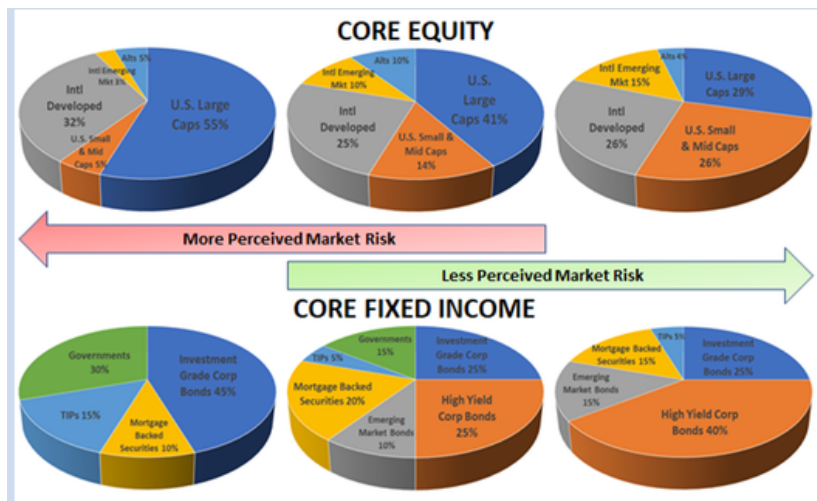
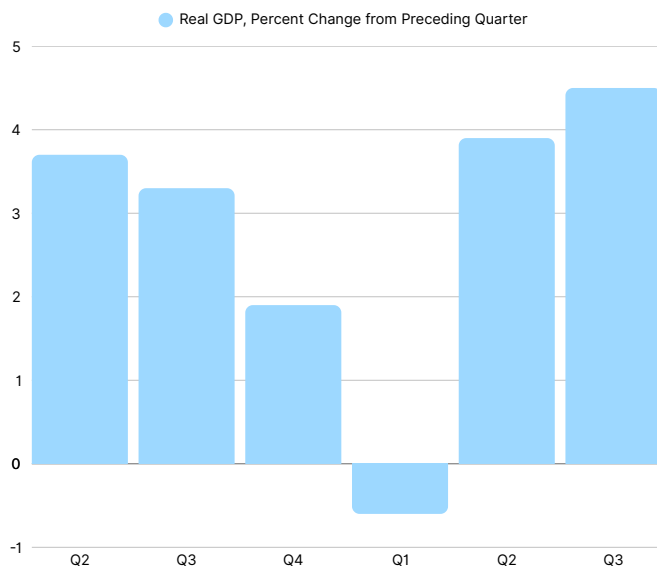
- Fundamentals are at the center of our core asset class allocation adjustment decisions.
- Core objectives include capturing superior returns, in a cost efficient manner, during fundamentally attractive environments and to reduce exposure to riskier assets when there are sustained signs of weakness.

## EXPOSURE ADJUSTED ON FUNDAMENTAL SIGNALS

- Fundamentals are at the center of our core asset class allocation adjustment decisions.
- Core objectives include capturing superior returns, in a cost efficient manner, during fundamentally attractive environments and to reduce exposure to riskier assets when there are sustained signs of weakness.




<https://www.bea.gov/news/glance>



# MILLINGTON FINANCIAL ADVISORS

## CORE & EXPLORE PORTFOLIOS

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Information presented does not involve the rendering of personalized investment, financial, legal, or tax advice. This presentation is not an offer to buy or sell, or a solicitation of any offer to buy or sell the securities mentioned herein.

Certain statements contained herein may constitute projections, forecasts, and other forward-looking statements, which do not reflect actual results and are based primarily upon a hypothetical set of assumptions applied to certain historical financial information. Certain information has been provided by third-party sources, and although believed reliable, it has not been independently verified, and its accuracy or completeness cannot be guaranteed.

Any opinions, projections, forecasts, and forward-looking statements herein are valid as of the date of this document and are subject to change.

There are inherent risks with equity investing. These risks include, but are not limited to stock market, manager, or investment style. Stock markets tend to move in cycles, with periods of falling prices.

Investments in below-investment-grade debt, securities and unrated securities of similar quality, commonly known as “junk bonds” or “high-yield securities”, may be subject to increased interest, credit and liquidity risks.

Investments in commodities can be very volatile and direct investment in these markets can be very risky, especially for inexperienced investors.

As with any investment strategy, there is no guarantee that investment objectives will be met and investments may lose money. Diversification may not protect against market loss or risk.