

# MILLINGTON

## FINANCIAL ADVISORS

### CORE & EXPLORE PORTFOLIO

#### TOPICS COVERED

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

Portfolio management at Millington Financial Advisors is guided by a cohesive team of experienced professionals holding advanced credentials in investment management, financial planning, and accounting. Bringing together professionals holding MBAs in finance, licensed securities professionals, CERTIFIED FINANCIAL PLANNER™ certificants, and Certified Public Accountants, our collective expertise provides the disciplined insight needed to navigate complex markets with confidence.


From our licensed advisors to our dedicated support staff, every individual in our office is committed to your success, making our entire team a trusted partner you can rely on. Together, we pride ourselves on delivering an exceptional client experience by taking the time to listen to your unique financial goals and tailoring our collective efforts to help you achieve them.



# PORTFOLIO CONSTRUCTION

- Our Core and Explore portfolios are built to efficiently capture enhanced market returns during economic strength, and reduce exposure to riskier positions during periods of 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.

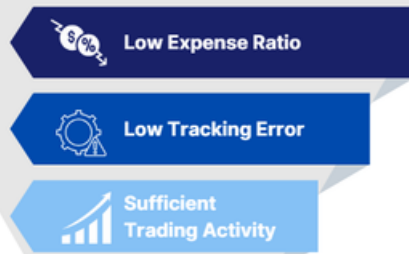
Asset Classes	Personalized Allocation	Strategic Allocation	Tactical Weights		
			Low		High
<b>CORE EQUITY</b>	70%	→ 40%	20%	40%	60%
Large Cap U.S. Equity		→ 23%	0%	23%	25%
Mid/Small Cap U.S. Equity		→ 20%	5%	20%	45%
Developed International Equity		→ 10%	0%	10%	20%
Emerging International Equity		→ 5%	0%	5%	10%
Real Estate		→ 2%	0%	2%	10%
Hard Assets					
<b>CORE FIXED INCOME</b>	15%	→ 30%	0%	10%	100%
Investment Grade Corporates		→ 30%	10%	30%	100%
Opportunistic		→ 20%	0%	20%	50%
High Yield		→ 10%	0%	30%	50%
Government		→ 10%	0%	10%	20%
International Bonds					
<b>EXPLORE</b>	15%	→ 40%			
Defense & Aerospace		→ 40%			
Quantum Computing		→ 10%			
Pacific Region		→ 10%			
European Region					



Concentrated investments, seeking higher returns through overweights to a limited number of sectors or regions.

Current allocations as of June 2026

# INVESTMENT SELECTION PROCESS



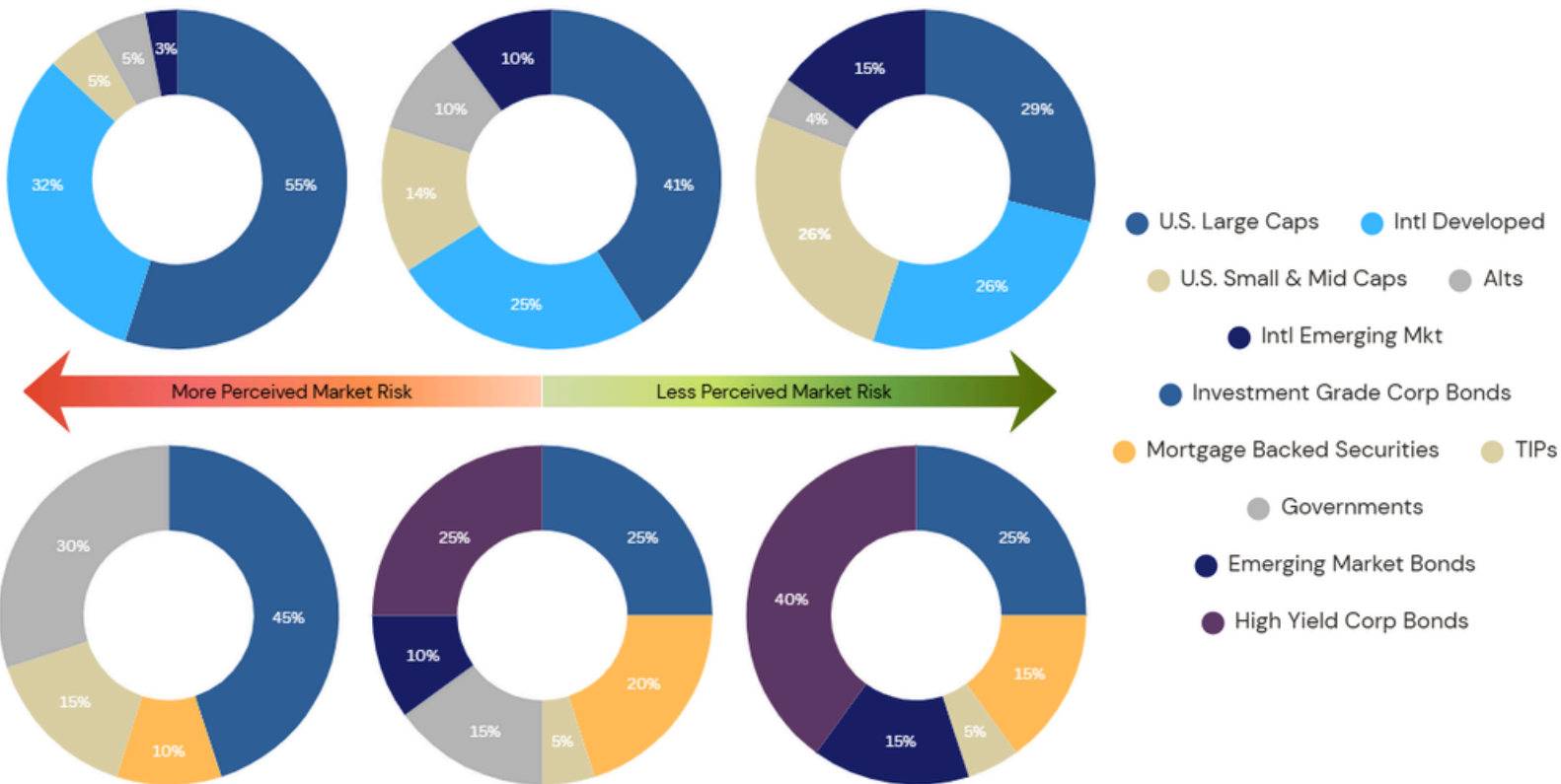
- The MFA Core and Explore portfolios gain efficient market exposure through a combination of individual stocks and 3<sup>rd</sup> party exchange traded funds (ETFs). Our selection methodology filters the ETF market to find Best of Breed ETF's.
- MFA works with independent research providers to objectively select ETFs that give broad exposure to domestic and international indexes with lower expense ratios, low index tracking errors and sufficient liquidity.

## EXPOSURE ADJUSTED ON FUNDAMENTAL SIGNALS

### Fundamental Core Objective:

Efficiently capture upside in strong markets while cutting exposure to high-risk assets when sustained weakness appears.

### Core Equity



### Core Fixed Income

# MILLINGTON FINANCIAL ADVISORS

## CORE & EXPLORE PORTFOLIOS

### CONTACT INFORMATION

-  (630) 922-7900
-  [www.millingtonfa.com](http://www.millingtonfa.com)
-  [info@millingtonfa.com](mailto:info@millingtonfa.com)
-  55 Shuman Blvd, Suite  
1050, Naperville, IL 60563



### DISCLOSURES

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.