JUNE 2026

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	Tactical Weight	Tactical Weights High
CORE EQUITY	70%				
Large Cap U.S. Equity		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%
CORE FIXED INCOME	15%				
Investment Grade Corporates		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%
EXPLORE	15%		Concentrated investments, seeking higher returns through overweights to a limited number of sectors or regions.		
Defense & Aerospace		40%			
Quantum Computing		40%			
Pacific Region		10%			
European Region		10%			

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 3rd party exchange traded funds (ETFs). Our selection methodology filters the ETF market to identify high-quality ETFs based on our investment criteria.

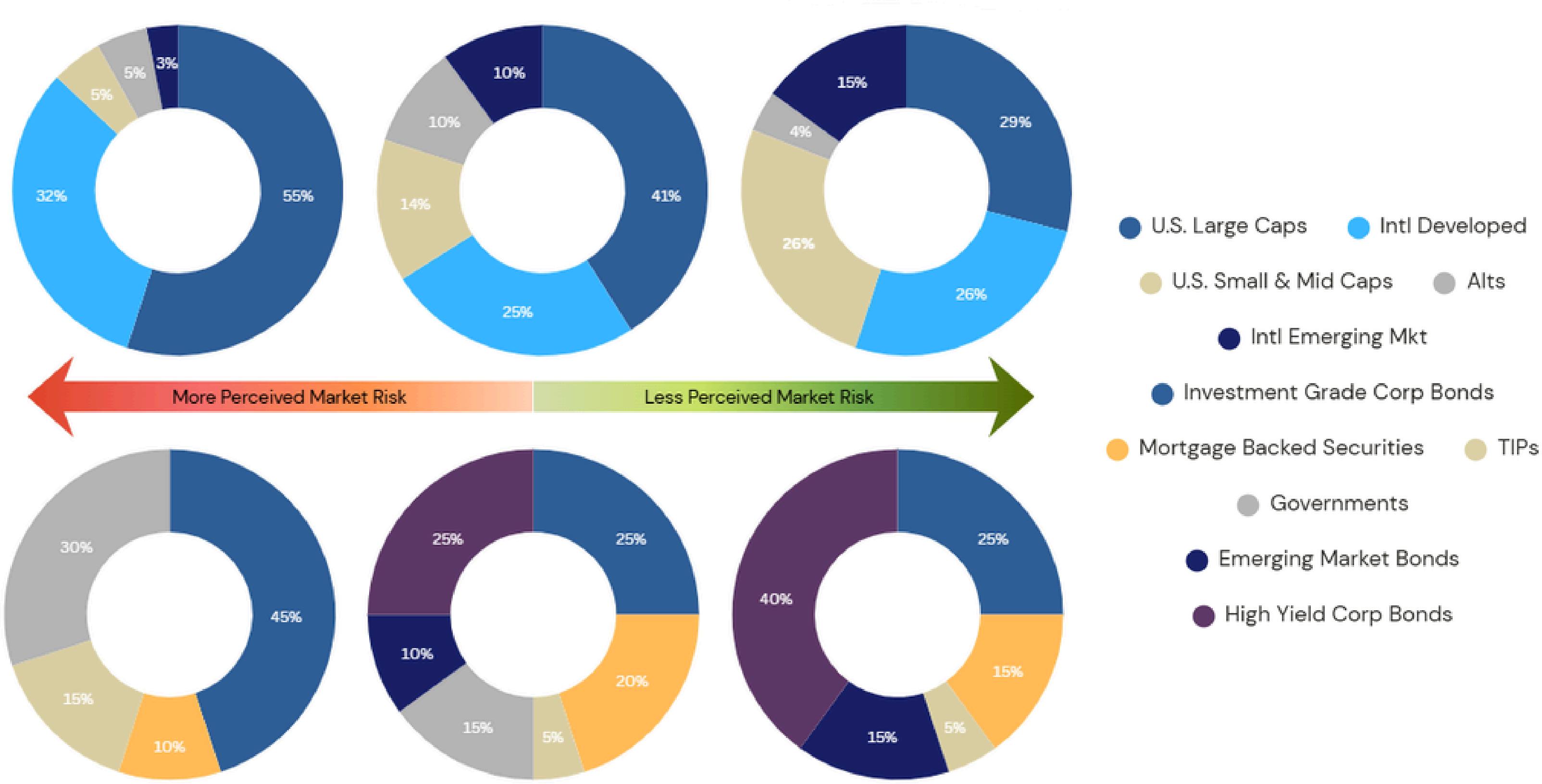
- MFA works with independent research providers to objectively select ETFs that give broad exposure to domestic and international indexes with lower expense ratios, low index tracking errors and sufficient liquidity.

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

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