

MFA High Grade Portfolio

Portfolio Construction

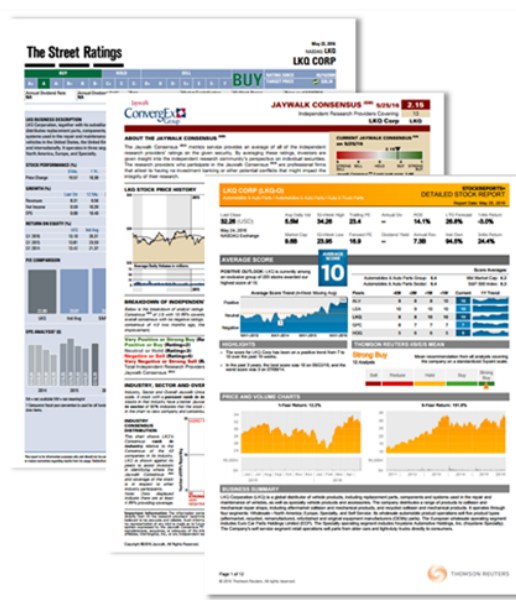
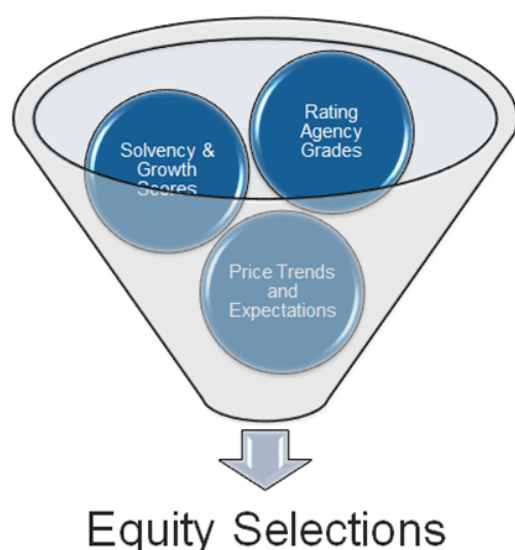
Our MFA High Grade Portfolio strives to deliver enhanced returns by developing a concentrated portfolio consisting of individual stocks of companies who have the potential for superior growth and have strong balance sheets.

We leverage several independent research reports to find companies who have achieved high grades from multiple analysts. The population of the highest grade equity positions are then filtered down to the companies that have demonstrated significant growth on their income and cash flow statements. The strength of their balance sheets are analyzed to find companies who have sufficiently passed solvency tests. The portfolio invests in

companies who we believe can not only make it through the current business cycle, but survive the next one as well.

Our holistic process is applied annually and replaces existing positions that no longer meet our criteria. Included securities are routinely monitored for dramatic rating agency changes and business specific events for potential removal or replacement.

The MFA High Grade Portfolio is appropriate for only a portion of an investor's total portfolio. It's built for investors who are aware of the risks associated with an undiversified or concentrated portfolio, and are willing and capable of taking the risks to seek the potential of attractive returns.



About Millington Financial Advisors, LLC

The firm's portfolio management is led by the father and son team of Charles G. & Charles F. Millington. They have several decades of financial industry experience, are Certified Public Accountants, CERTIFIED FINANCIAL PLANNERS™, and maintain multiple security industry licenses. Additionally, they have both obtained a Master's degree in Business Administration with a concentration in Finance. Their experience and education gives them the perspective necessary to maintain focus and a steady hand in the face of challenging markets.

MFA 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.



Equity Selection Process

At Millington Financial Advisors, LLC we believe outsized returns can be obtained through careful security selection and concentrated allocations to companies and sectors. The MFA High Grade portfolio's stock selection process is focused on finding good quality companies who are trading well below their expected price targets, and have demonstrated superior income statement growth.



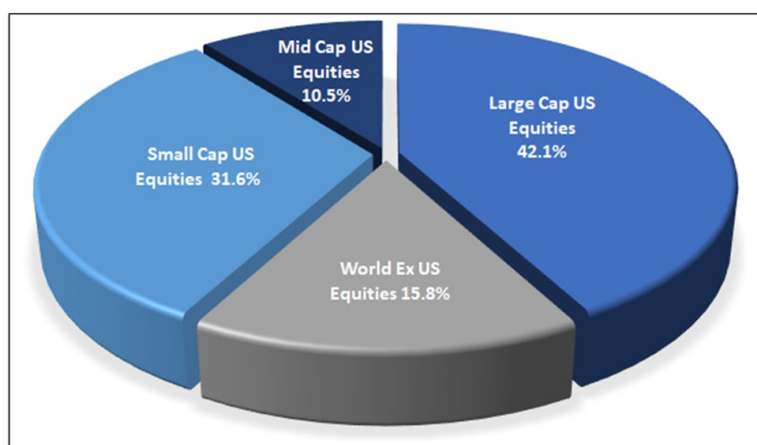
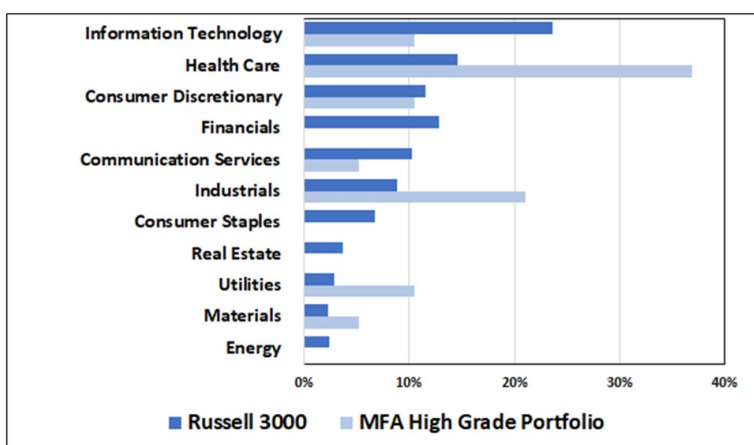
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Portfolio Characteristics as of January 2021

The MFA High Grade portfolio has no set capitalization or geographic targets. The portfolio's selection process has historically resulted in higher weightings to small and mid cap U.S. companies, but the intention of the portfolio is to include the best companies in the market as identified through our filtration process. As of December 2019 the portfolio held 17 stock positions with 88% being U.S. headquartered companies. Market capitalizations range from \$108 million to \$125 billion.



Sample Companies Included as of January 2021

Company	Weight	Sector	Industry	Business Description
Addus Homecare Corporation	5.6%	Health Care	Health Care Providers and Services	A comprehensive provider of home and community based services that include personal care, assisting with daily living and adult day services.
Atmos Energy Corporation	5.6%	Utilities	Gas Utilities	One of the United States' largest natural-gas-only distributors, serving about three million natural gas distribution customers.
Broadcom Inc	5.6%	Information Technology	Semiconductors and Equipment	American designer, developer, manufacturer and global supplier of a broad range of semiconductor and infrastructure software products.
Dollar General Corporation	5.6%	Consumer Discretionary	Multiline Retail	A discount retailer, providing various merchandise products in the southern, southwestern, midwestern, and eastern United States.
Middlesex Water Company	5.6%	Utilities	Water Utilities	A wastewater utility operating in parts of New Jersey, Delaware and Pennsylvania. They collect, treat, disperse and sell water for domestic, commercial, municipal, industrial and fire protection purposes.
Sony Corporation	5.6%	Consumer Discretionary	Household Durables	A multinational conglomerate corporation with business including consumer and professional electronics, gaming, entertainment and financial services.
UFP Technologies, Inc.	5.6%	Materials	Containers and Packaging	A medical designer and manufacturer of custom devices, sub-assemblies, components and packaging utilizing highly specialized foams, films, and plastics.

Contact Us



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Important 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.

As with any investment strategy, there is no guarantee that investment objectives will be met and investments may lose money.

Not FDIC insured	May lose value	Not bank guaranteed	Not a deposit	Not insured by any federal agency
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