

MILLINGTON

FINANCIAL ADVISORS

HIGH GRADE PORTFOLIO

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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.



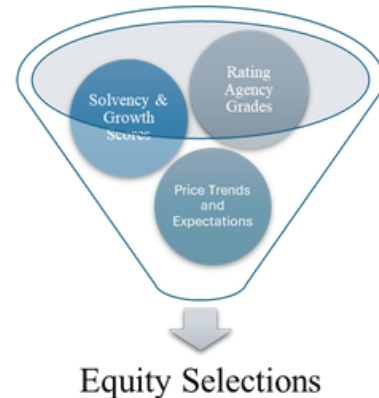
PORTFOLIO CONSTRUCTION

Our 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 research providers. 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. We then analyze the strength of their balance sheets, and only include 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.

The 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 potentially attractive returns.



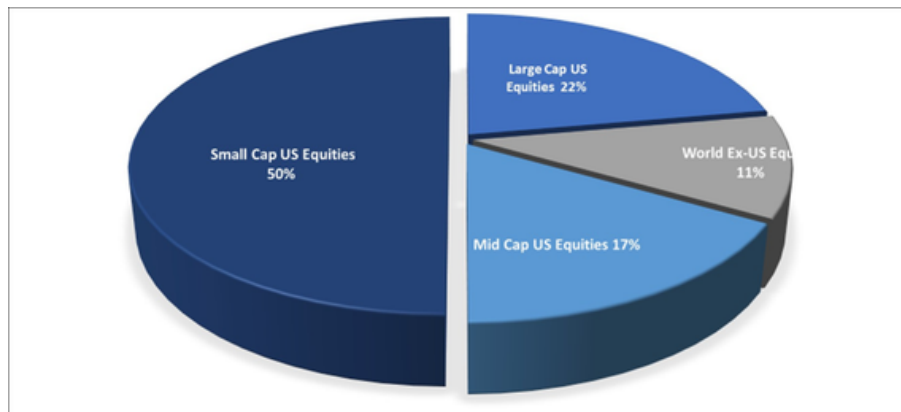
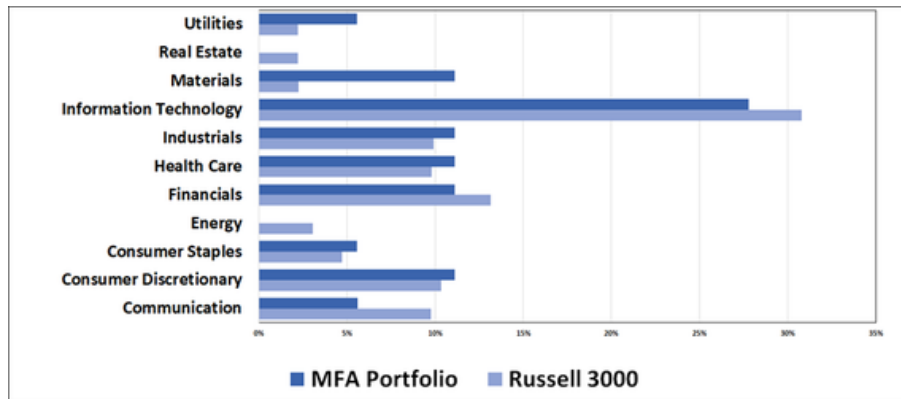
EQUITY SELECTION PROCESS

- The MFA Core and Explore portfolios gain efficient market exposure through 3rd party exchange traded funds (ETFs). Our selection methodology filters down 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.

PORTFOLIO CHARACTERISTICS

AS OF JUNE 2026

The MFA High Grade portfolio has no set capitalization or geographic targets. The portfolio's selection process has historically resulted in primarily 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 June 2018 the portfolio held 18 stock positions with 88% being U.S. headquartered companies. Market capitalizations range from \$175 million to \$225 billion within these 18 stocks.




SAMPLE COMPANIES INCLUDED AS OF JUNE 2026

Company	Weight	Sector	Industry	Business Description
Microsoft Corporation	5.5%	Technology	Software	Microsoft Corporation develops and licenses software, services, devices, and solutions worldwide. Its products support enterprise operations, cloud computing, productivity, and digital infrastructure.
NVIDIA Corporation	5.5%	Technology	Semiconductors	NVIDIA Corporation designs graphics processing units and related technologies used in data centers, artificial intelligence, gaming, and advanced computing applications.
Medtronic plc	5.5%	Health Care	Medical Devices	Medtronic plc develops and manufactures medical devices and therapies used to diagnose and treat a wide range of chronic conditions across global healthcare markets.
Incyte Corporation	5.5%	Health Care	Biotechnology	Incyte Corporation is a biopharmaceutical company focused on the discovery, development, and commercialization of proprietary therapeutics for oncology and inflammatory diseases.
The Kroger Co.	5.5%	Consumer Staples	Food Retail	The Kroger Co. operates a nationwide network of grocery stores and related retail formats, providing food and everyday household products to consumers across the United States.
Quanta Services, Inc.	5.5%	Industrials	Engineering & Construction	Quanta Services, Inc. provides specialized infrastructure solutions for electric power, renewable energy, and communications networks throughout North America.
The Bank of New York Mellon Corporation	5.5%	Financials	Asset Servicing & Custody	The Bank of New York Mellon Corporation provides investment management and investment services, supporting institutional clients with custody, asset servicing, and financial infrastructure solutions.
FirstEnergy Corp.	5.5%	Utilities	Electric Utilities	FirstEnergy Corp. is a regulated electric utility company engaged in the transmission and distribution of electricity to residential, commercial, and industrial customers.

MILLINGTON FINANCIAL ADVISORS

CORE & EXPLORE PORTFOLIOS

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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.