

MILLINGTON

FINANCIAL ADVISORS

HIGH GRADE PORTFOLIO

TOPICS COVERED

- Portfolio Construction
- Equity Selection Process
- Portfolio Characteristics

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

- The MFA High Grade Portfolio seeks to enhance returns through a concentrated selection of individual stocks from companies with strong growth potential and solid financial foundations. Our investment process begins by leveraging multiple independent research sources to identify companies that consistently receive high ratings across several providers. From this group, we further evaluate businesses that have demonstrated meaningful revenue, earnings, and cash flow growth. We then analyze the strength of their balance sheets, and only companies that meet our rigorous solvency standards are considered for inclusion.
- We seek to invest in companies that we believe are positioned not only to navigate current market conditions, but also to remain resilient through future economic cycles. This process is applied routinely, and holdings are continuously monitored for significant rating changes and business-specific events that may warrant their removal or replacement. The MFA High Grade Portfolio is intended to complement a broader investment strategy and may be appropriate for investors who understand the risks associated with a concentrated portfolio and are willing to accept higher levels of risk in pursuit of potentially greater long-term returns.

EQUITY SELECTION PROCESS

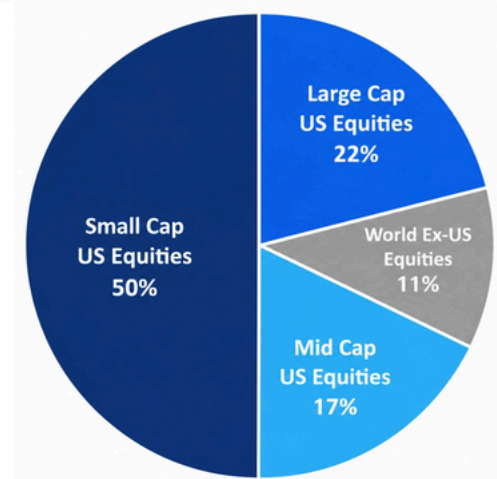
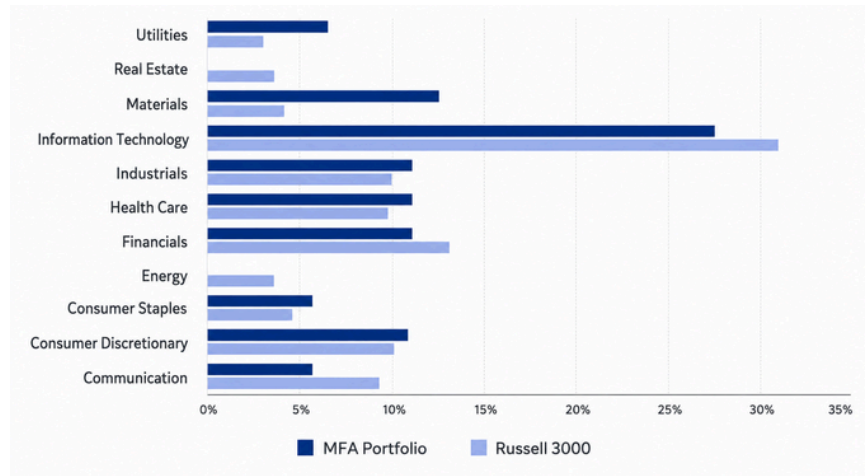
At Millington Financial Advisors, we believe careful security selection and concentrated allocations to companies and sectors may provide opportunities for enhanced returns over time, although these strategies also involve greater risk and may increase portfolio volatility.



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 companies that we believe exhibit attractive investment characteristics based on our filtration process. As of June 2026 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.

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