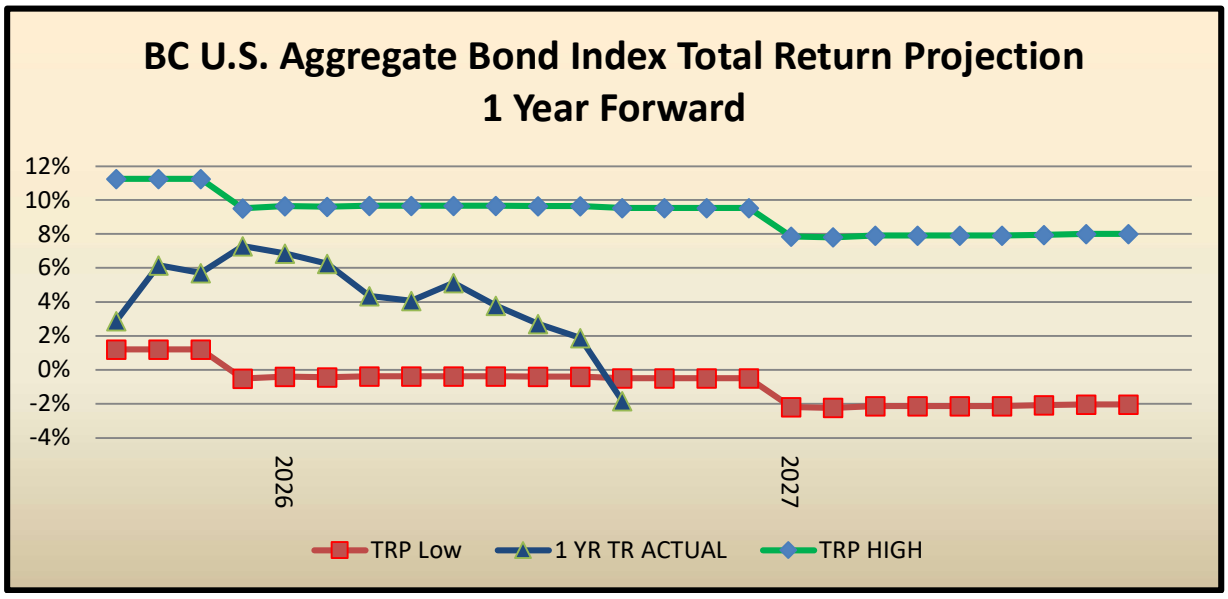
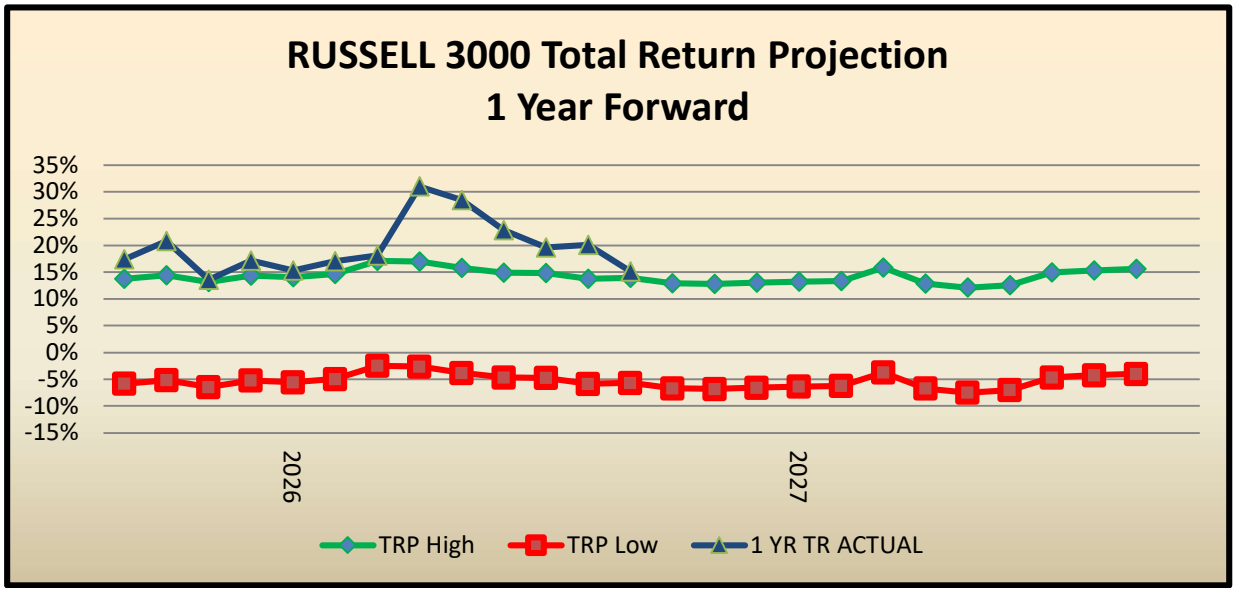
Mench Financial, Inc. Markets Outlook 4Q 2026

The composite US Treasury yield curve increased to 4.7%. We believe fixed income securities will produce volatile below normalized returns for the next 12 months. We will favor short to intermediate-term investment grade bonds going forward.



We are projecting equities will produce normalized returns. We will continue to prioritize domestic large-cap stocks over international stocks and favor equities over bonds in blended accounts.



If you have questions about our outlook and portfolio allocations, please call 513-745-5111 or go to www.menchfin.com for a more detailed presentation of market and economic conditions.

The information shown here was taken from what we believe to be reliable sources. None of this information is or should be construed as a projection of actual returns or an investment recommendation. Mench Financial, Inc. does not assure that this information is accurate.