Mench Financial, Inc. Form CRS

03/19/2025

Item 1 Introduction

Mench Financial, Inc. is registered with the Securities and Exchange Commission as an Investment Adviser.

Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. The SEC offers free and simple tools to research firms and financial professionals at Investor.gov/CRS which also provides information tailored to educate retail investors about financial professionals.

Item 2 Relationships and Services

What investment services and advice can you provide me?
Our firm offers the following principal investment advisory services to retail investors.

Our firm provides investment discretion for the following services. If you invest on a discretionary basis, our firm will buy and sell investments in your accounts without requiring you're pre-approval on an ongoing basis until you notify us in writing to switch.

- ***Portfolio management—monitored continuously as part of our standard service. $50,000 Minimum Account.***

For additional information including minimum investment amounts, please see www.menchfin.com for our Form ADV, 2A brochure (Items 4 and 7 of Part 2A.

Conversation starters. *Ask your financial professional:*
– Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investments to recommend to me?
– What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

Mench Financial, Inc. is a Cincinnati based investment advisory firm, registered with the Securities and Exchange Commission under the Investment Advisers Act of 1940. The company was formed in late 1994 by Thomas S. Mench to manage assets for individual and institutional clients. With 48 years of experience in the investment industry, Mr. Mench has created a firm in which to implement the strategy he developed back in 1977. Our approach to investing, which has been consistently implemented over the years, has been well received by the investment community. Mr. Mench is the sole owner of Mench Financial, Inc. The firm is not associated or partnered with any other firms or individuals.

Item 3 Fees, Costs, Conflicts and Standard of Conflict

What fees will I pay?
Our fees can be assessed quarterly and are disclosed in our Form ADV Part 1A, Item 5.E. and more fully described in our Form ADV Part 2A, Items 5. Some fees create a conflict of interest described below and in more detail in our Firm's Part 2A.

There are other fees and costs related to our investment advisory services and investments in addition to the principal fees and costs listed above that you will pay directly or indirectly. Examples of the most common fees and costs are wrap program fees and Portfolio Management Advisory.

Additional Information:
You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

For more detailed information about our fees and costs please review our Form ADV, Part 2A brochure (specifically

Items 5. Which can be found at www.menchfin.com.

Conversation starters. *Ask your financial professional:*

– Help me understand how these fees and costs might affect my investments.

If I give you $50,000 to invest, how much will go to fees and costs, and how much will be invested for me?

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are examples to help you understand what this means.

- Portfolio Management Advisory.

Conversation starters. *Ask your financial professional:*

– How might your conflicts of interest affect me, and how will you address them?

For more detailed information about our Code of Ethics please review our Form ADV, Part 2A brochure specifically Items 11. Which can be found at www.menchfin.com.

Additional information:

For more detailed information about our fees and costs please review our Form ADV, Part 2A brochure specifically Item 5 which can be found at www.menchfin.com.

How do your financial professionals make money?

SALARY

Item 4 Disciplinary History

Do you or your financial professionals have legal or disciplinary history?

NO

Our firm and financial professionals has no disciplinary history. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Conversation Starters. *Ask your financial professional:*

– As a financial professional, do you have any disciplinary history?

NO

For what type of conduct?

NONE

Item 5 Additional Information

You can find additional information about our services and request a copy of the relationship summary by visiting www.menchfin.com; emailing at thomas.mench@menchfinancial.com or calling us at 513-745-5111.

Conversation starters. *Ask your financial professional:*

– Who is my primary contact person?

THOMAS S. MENCH

Is he or she a representative of an investment adviser or a broker-dealer?

NO

Who can I talk to if I have concerns about how this person is treating me?

THOMAS S. MENCH