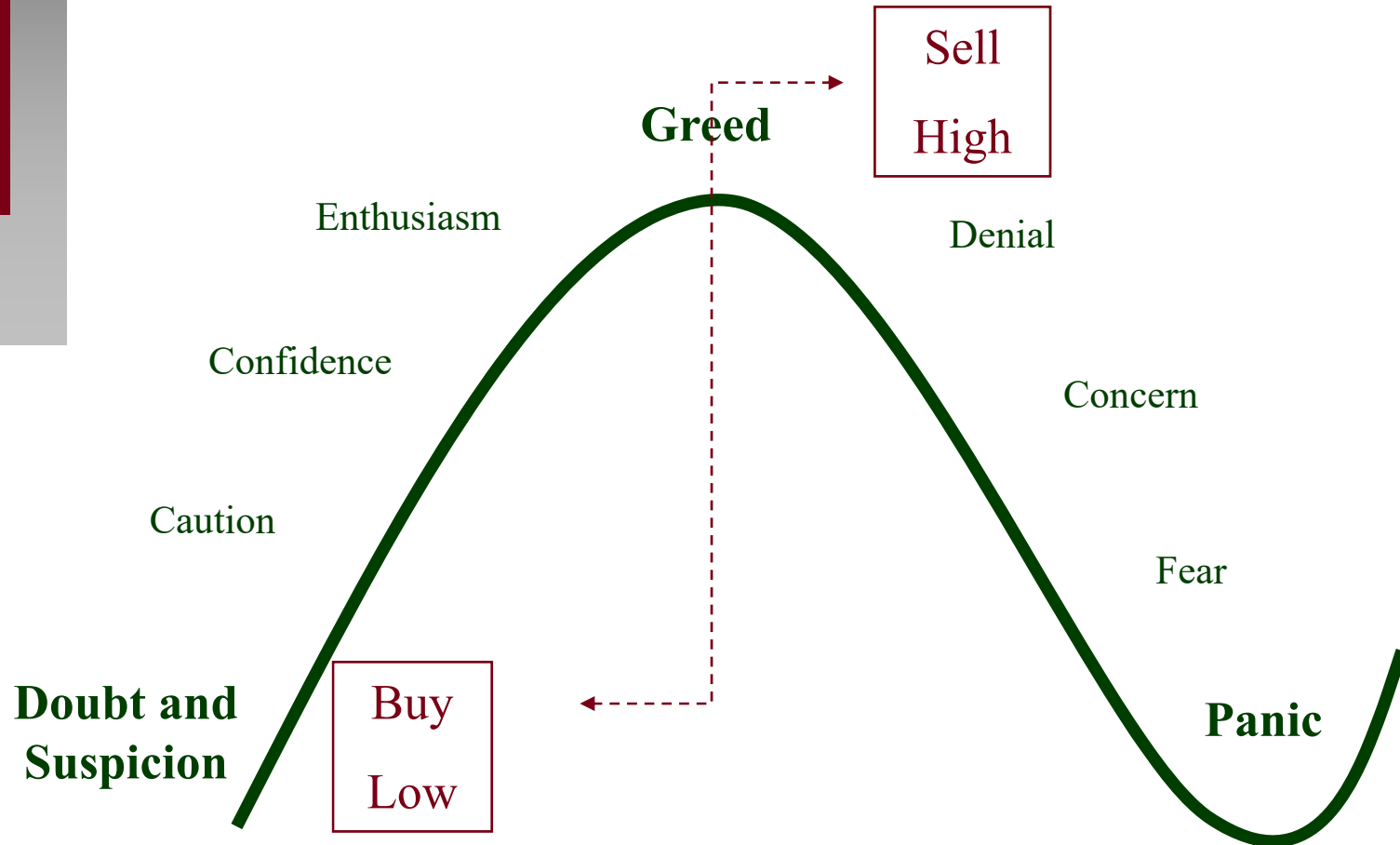


Mench Financial, Inc.

*Sector Enhanced Portfolio
Management
4Q 2025*

Mench Financial, Inc.

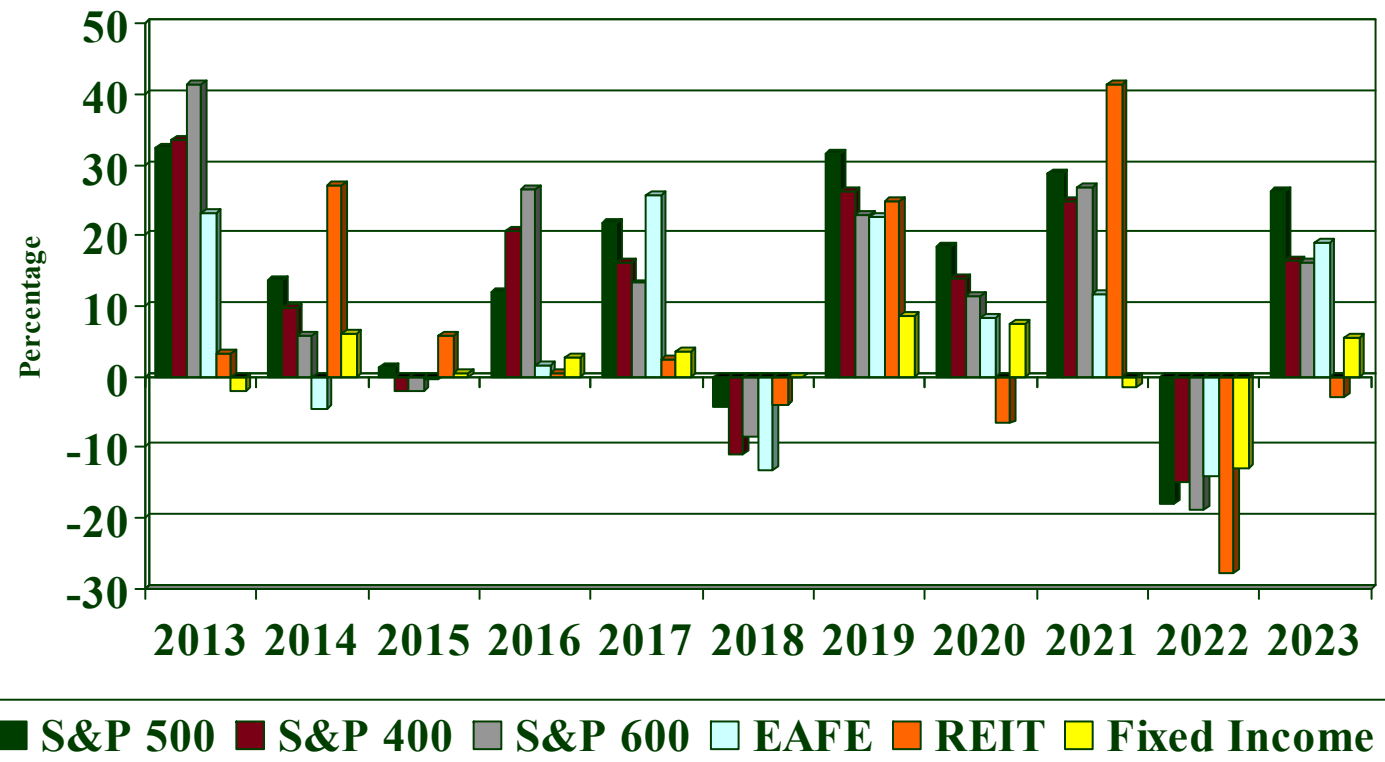
Cycle of Emotion



All investing involves risk and you may incur a profit or loss.

Mench Financial, Inc.

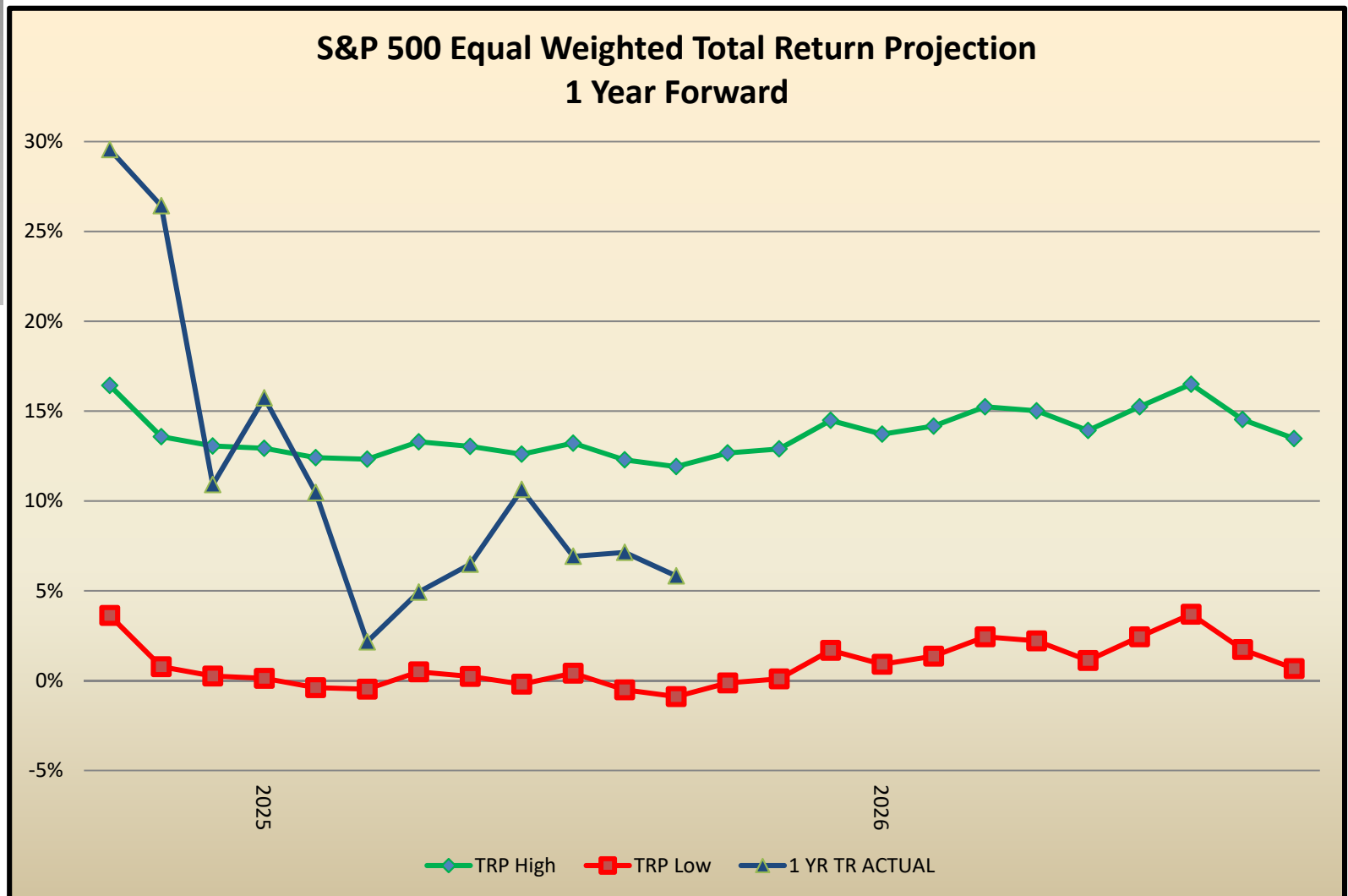
Asset Class Performance



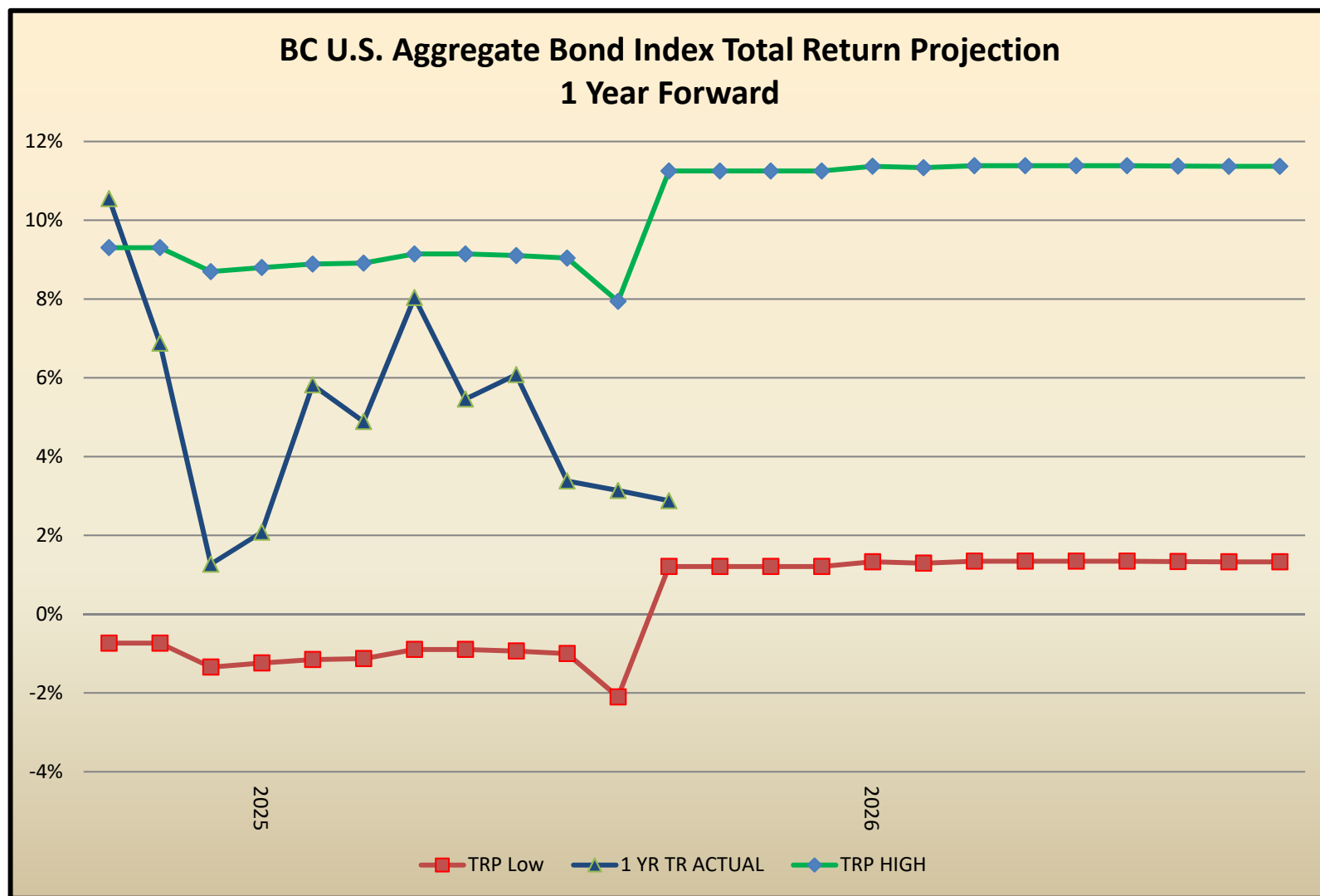
Performance fluctuates dramatically over the short-term and year to year.

Data Source: Thompson Reuters.

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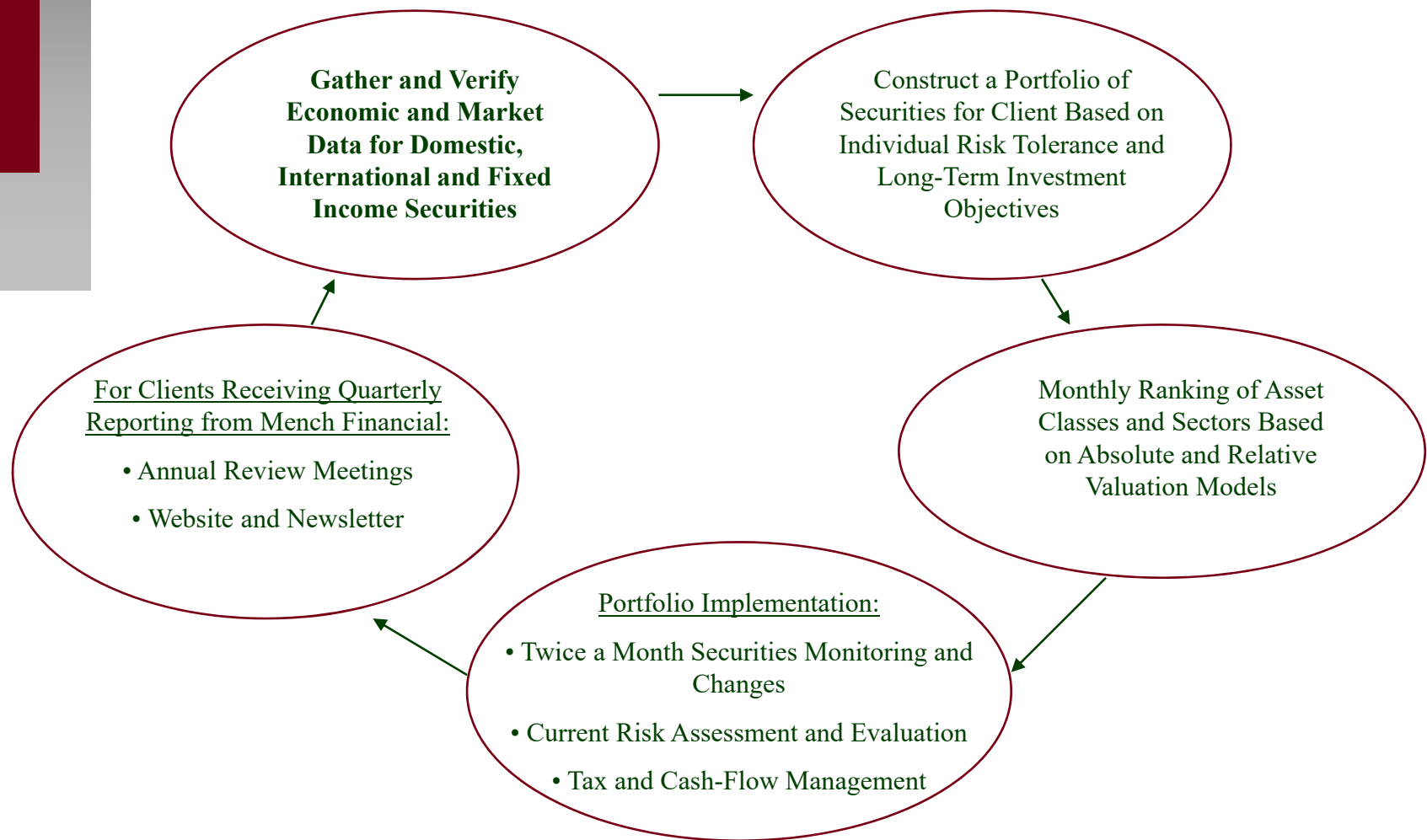


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Investment Process



Sector Enhanced Portfolio

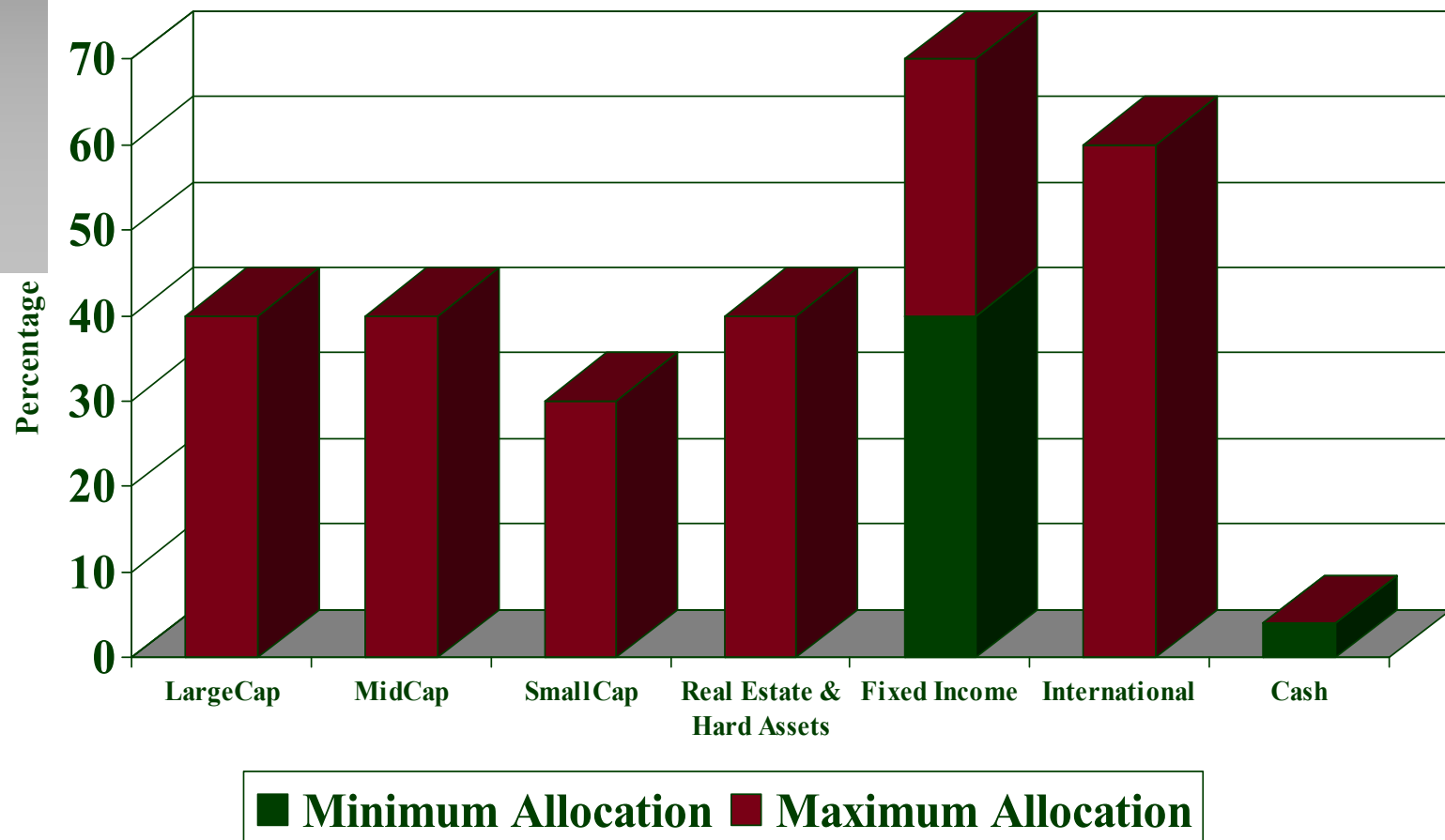
- *Utilize econometric asset allocation models to generate:*
 - *High returns in up markets*
 - *Preserve capital during declining markets*
- *Trigger portfolio purchases and sales in highly disciplined manner.*
- *Use index based securities (ETFs) to achieve competitive returns and lower deviations.*

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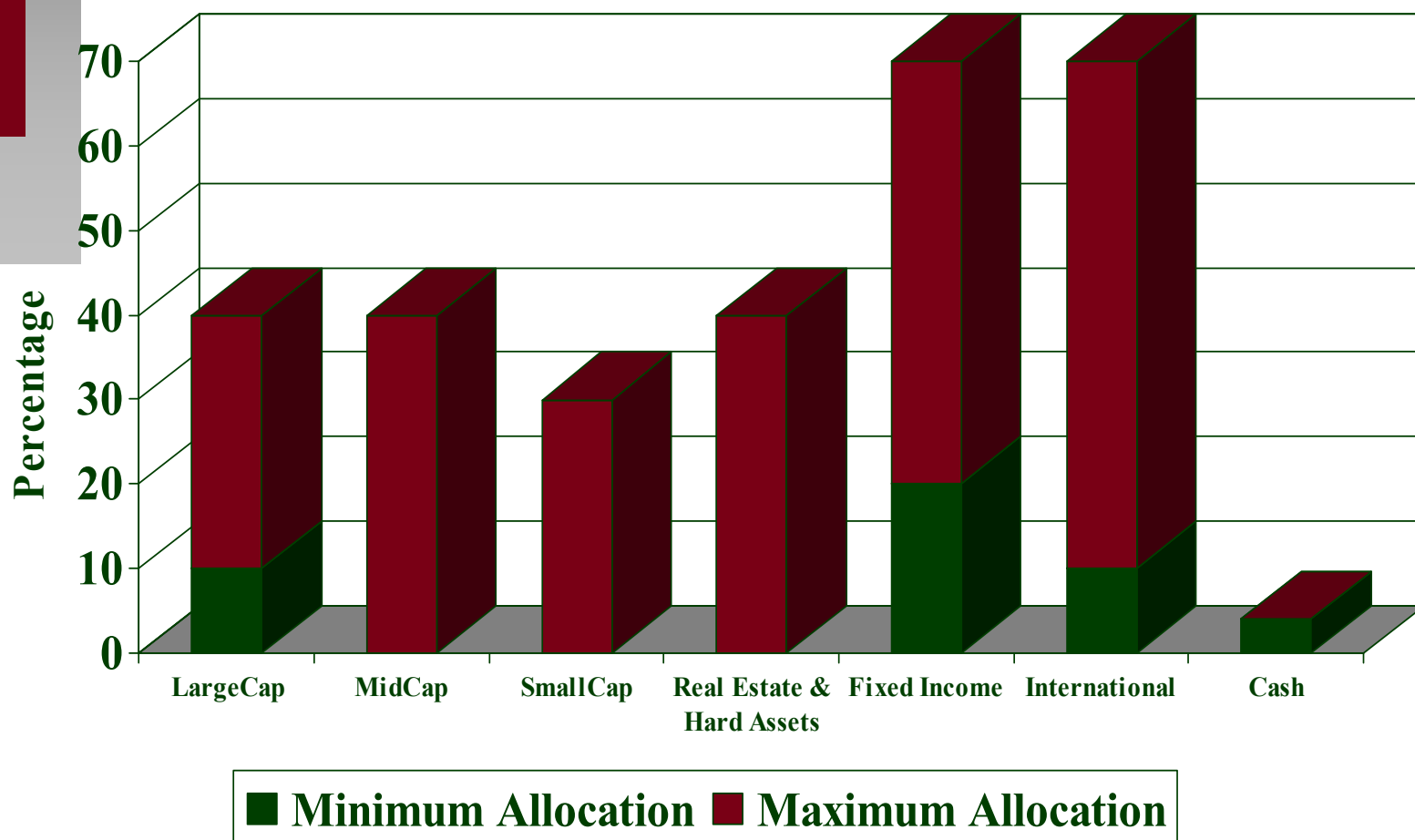
Asset Allocation Matrix

	Domestic			International		Real Estate Hard Assets	Fixed Income
	Large	Mid	Small	Developed	Emerging		
Value	IVE RSP	IJJ	IJS	EFV	EEMV	XLB	TIP SGOV
Core	<u>SPY</u> SPDR'S	MDY <u>IWV</u>	IJR	<u>EFA</u> <u>ACWI</u>	VWO VXUS	XLRE	<u>BSV</u> <u>AGG</u> BIV
Growth	IVW OEF	IJK	IJT	EFG	EPP	RWX	BLV BWX LQD

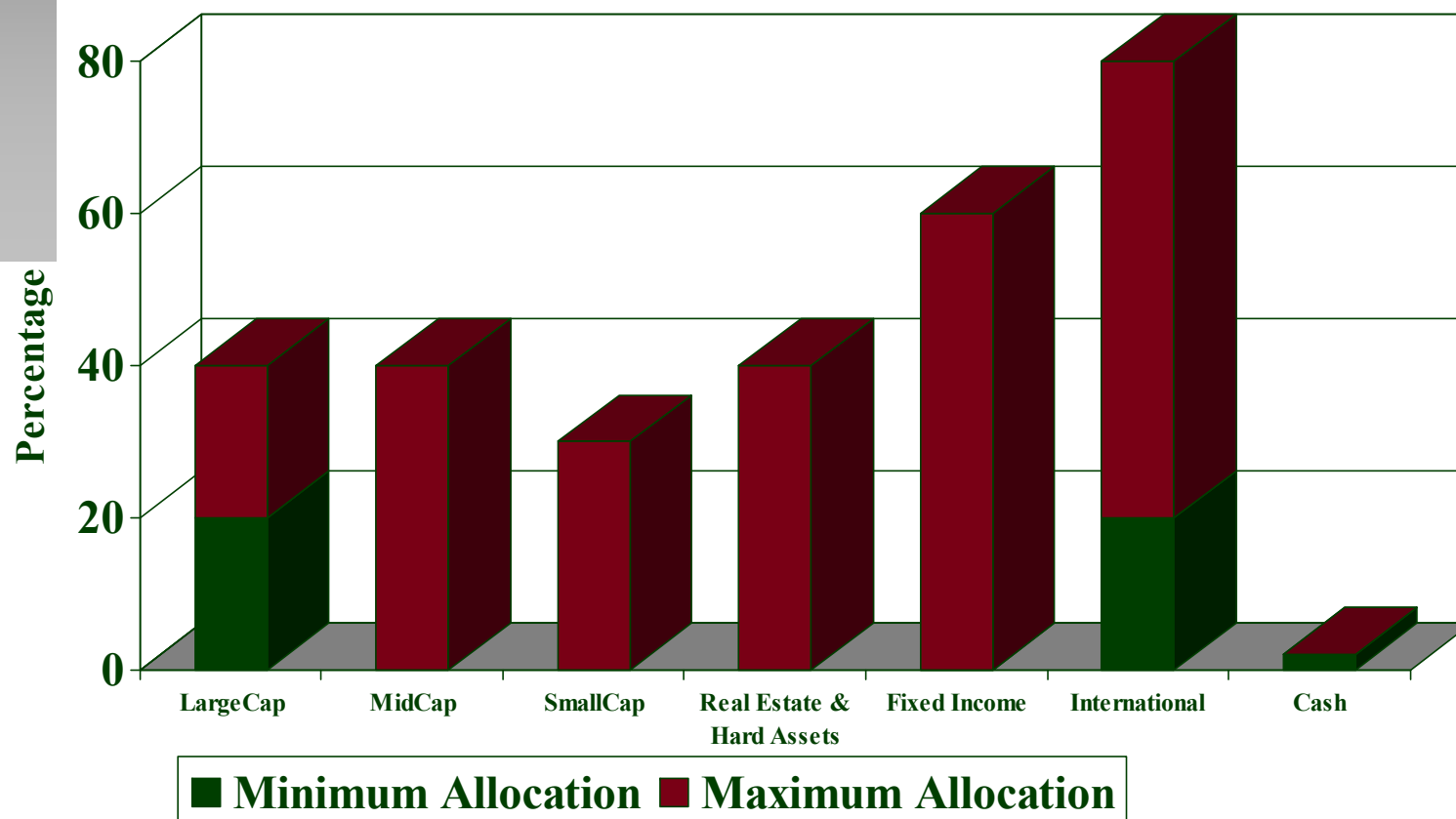
Capital Preservation & Income Sector Enhanced

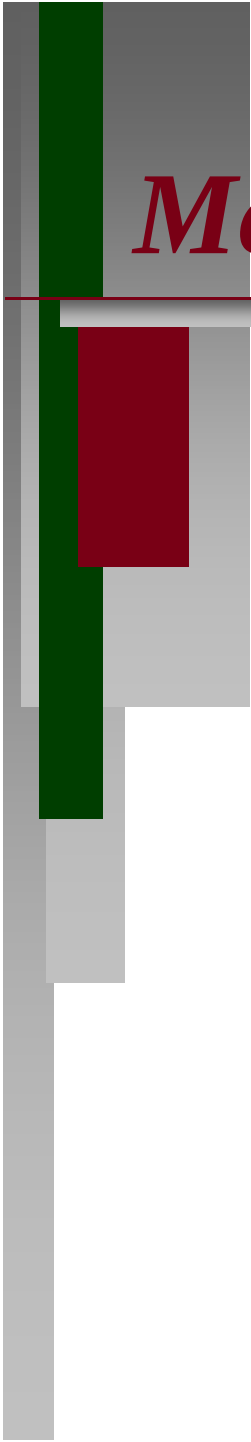


Balanced Sector Enhanced



Global Sector Enhanced





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Advantages of Private Management

- **Dynamic Portfolio Management**
 - *Identification of Market and Economic Trends*
 - *Construction of Managed Portfolio of Securities*
 - *Twice a Month Monitoring of Markets and Securities*
 - *Enhanced Tax Management Benefits*

- **Performance**
 - *Conservative Management Style*
 - *Reduced Volatility*
 - *Improved Risk/Reward Ratio*

- **For Clients Receiving Quarterly Reporting**
 - *Quarterly Market Updates*
 - *Quarterly Newsletter*
 - *Yearly Review Meetings*