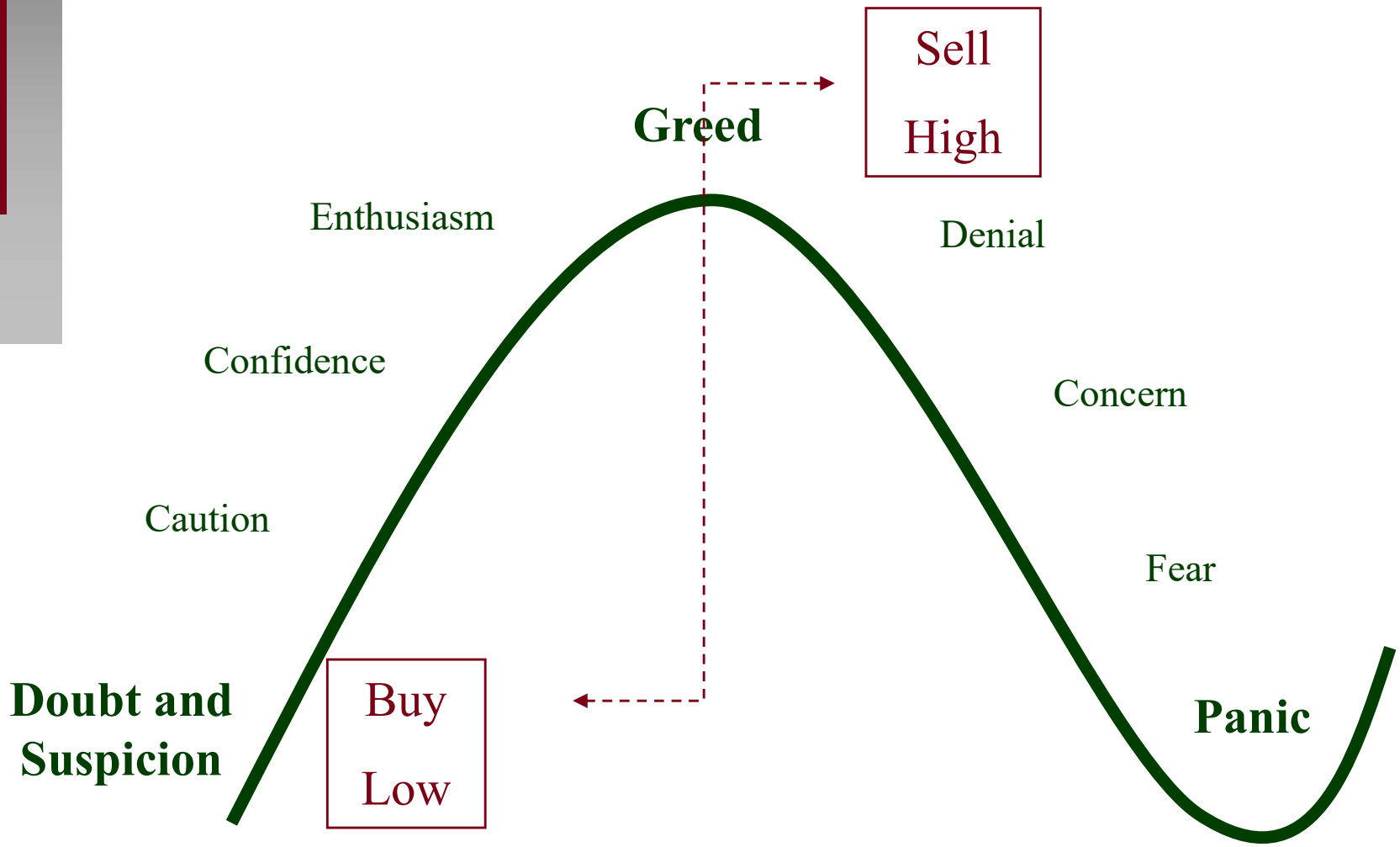
Mench Financial, Inc.

Sector Enhanced Portfolio Management

4Q 2026

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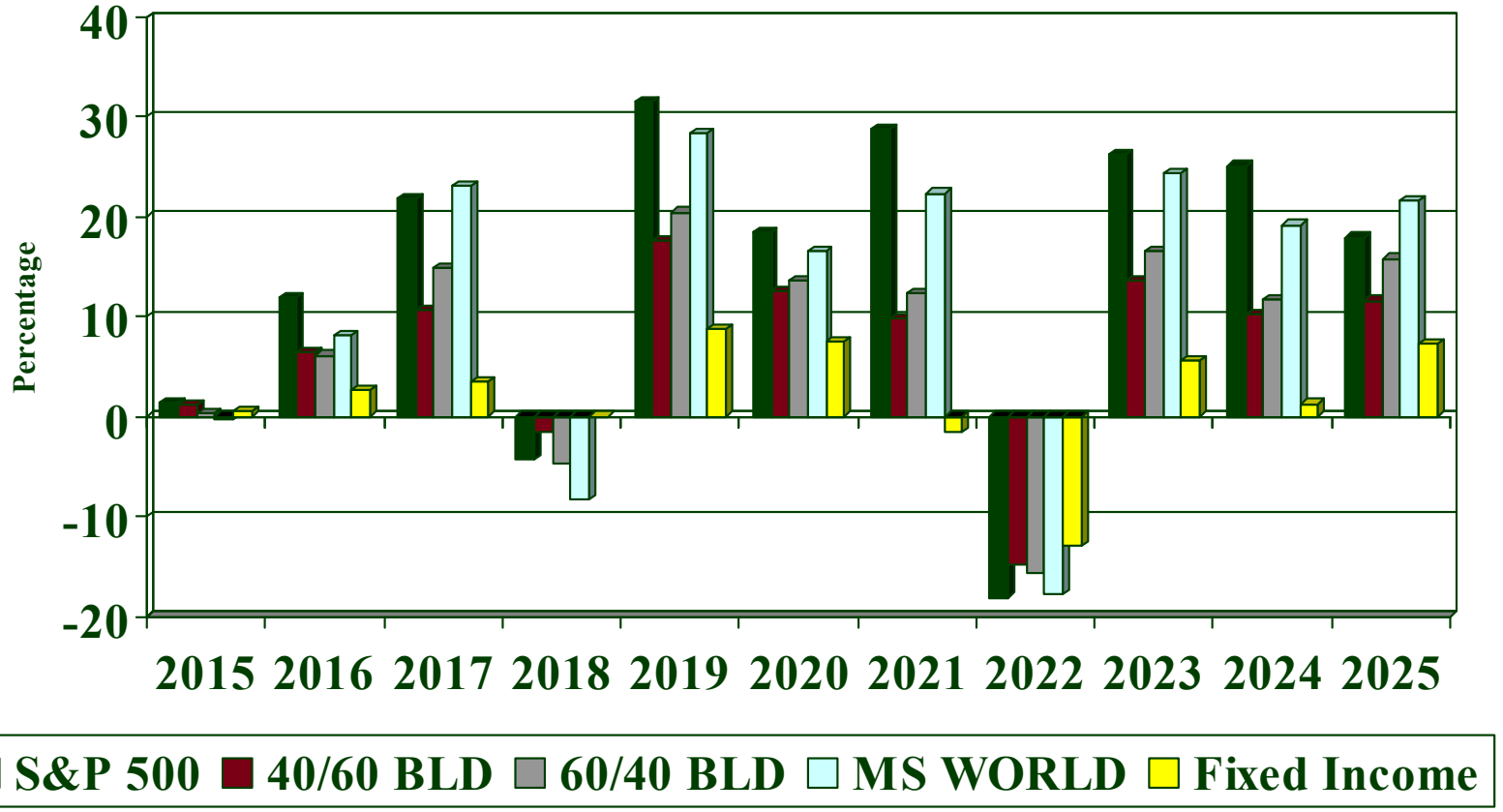
Cycle of Emotion



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

Mench Financial, Inc.

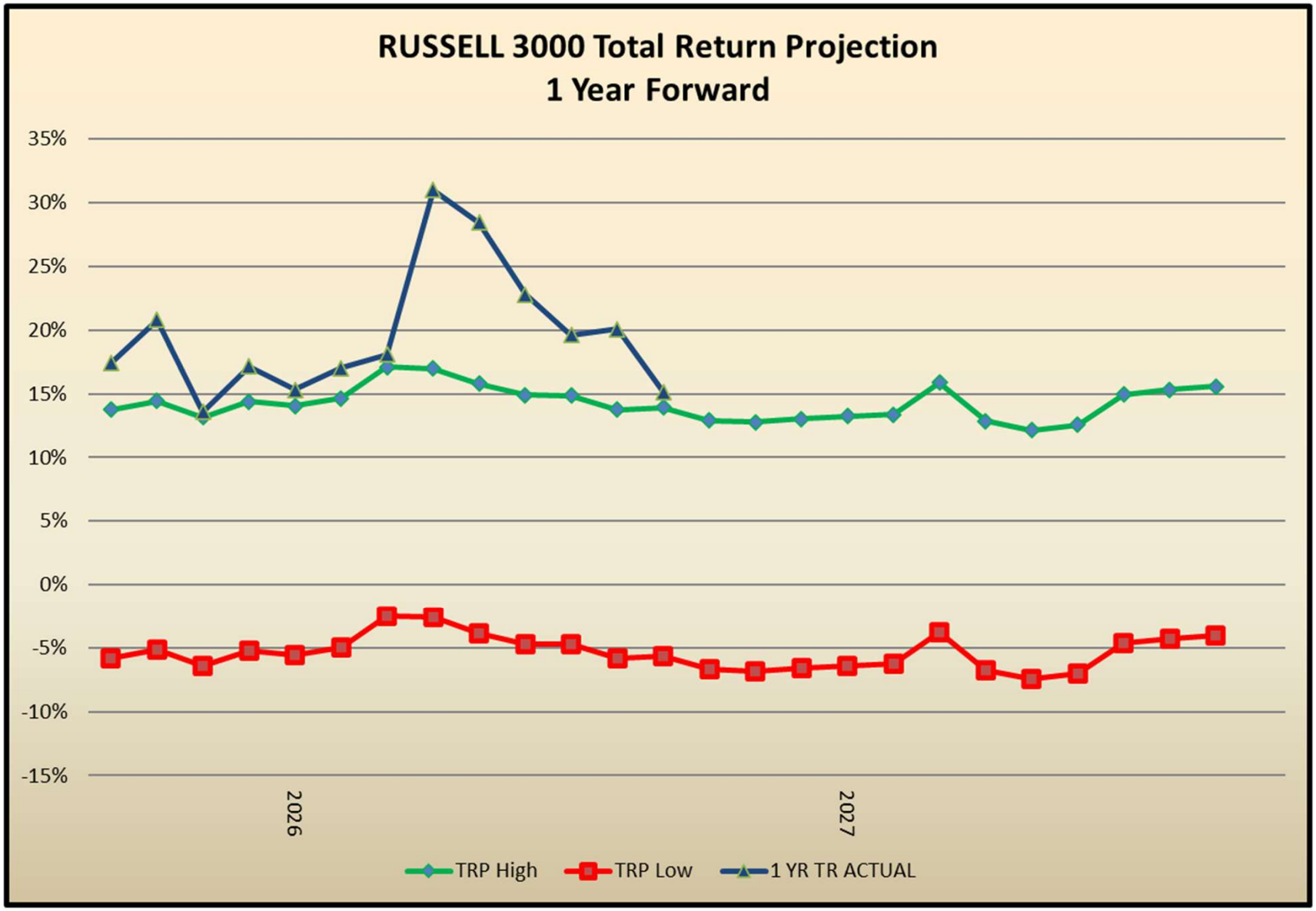
Asset Class Performance



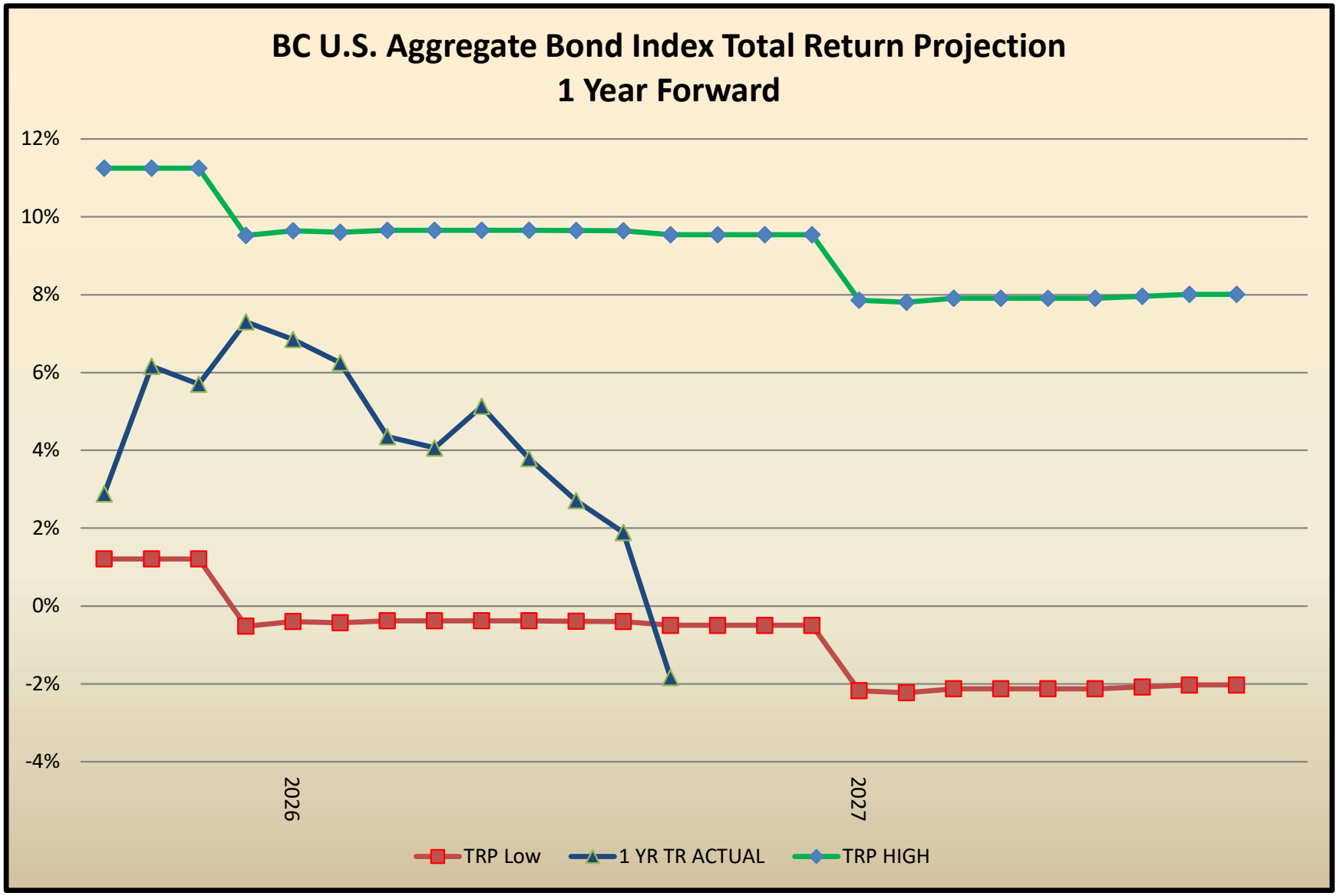
Performance fluctuates dramatically over the short-term and year to year.

Data Source: Thompson Reuters.

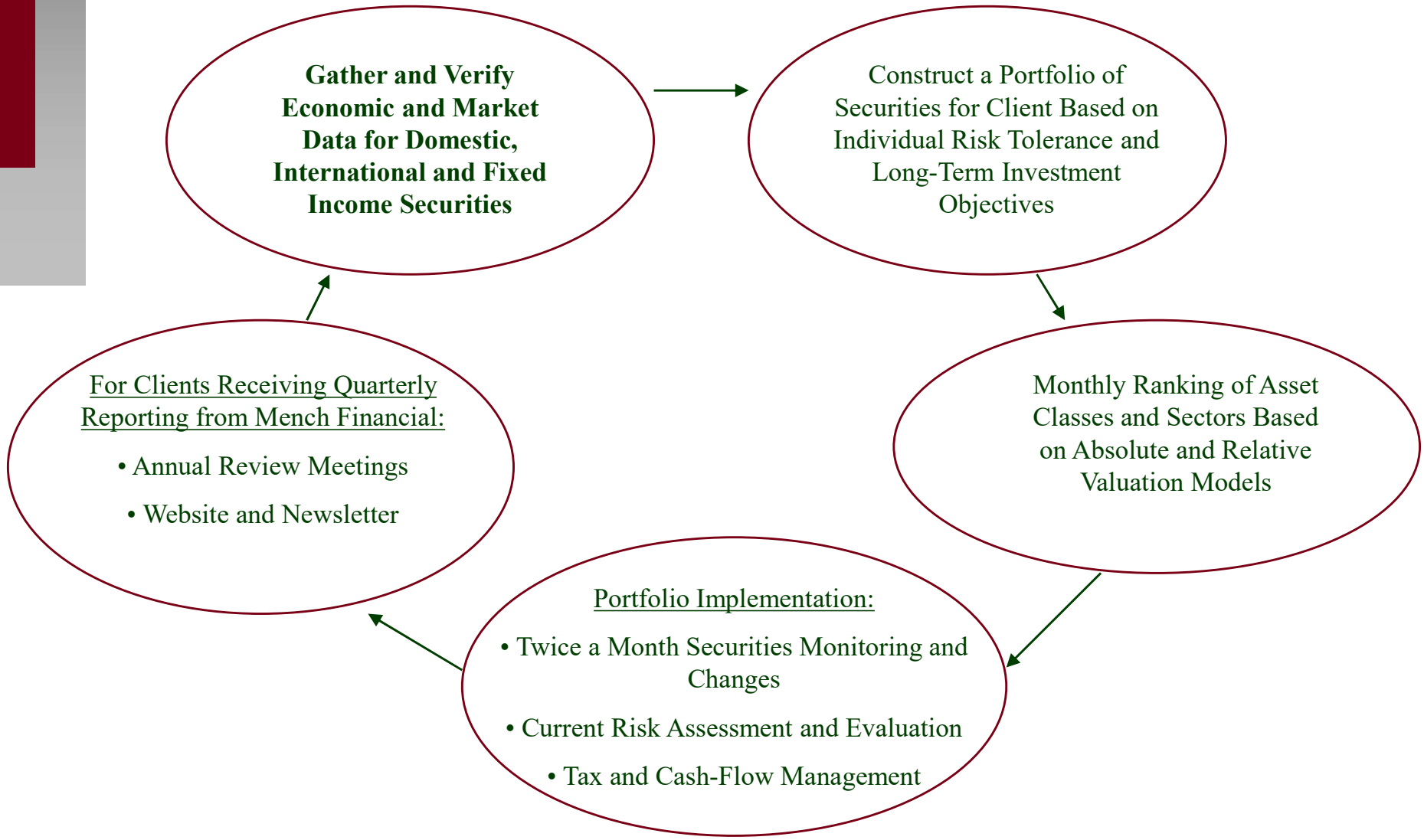
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Investment Process



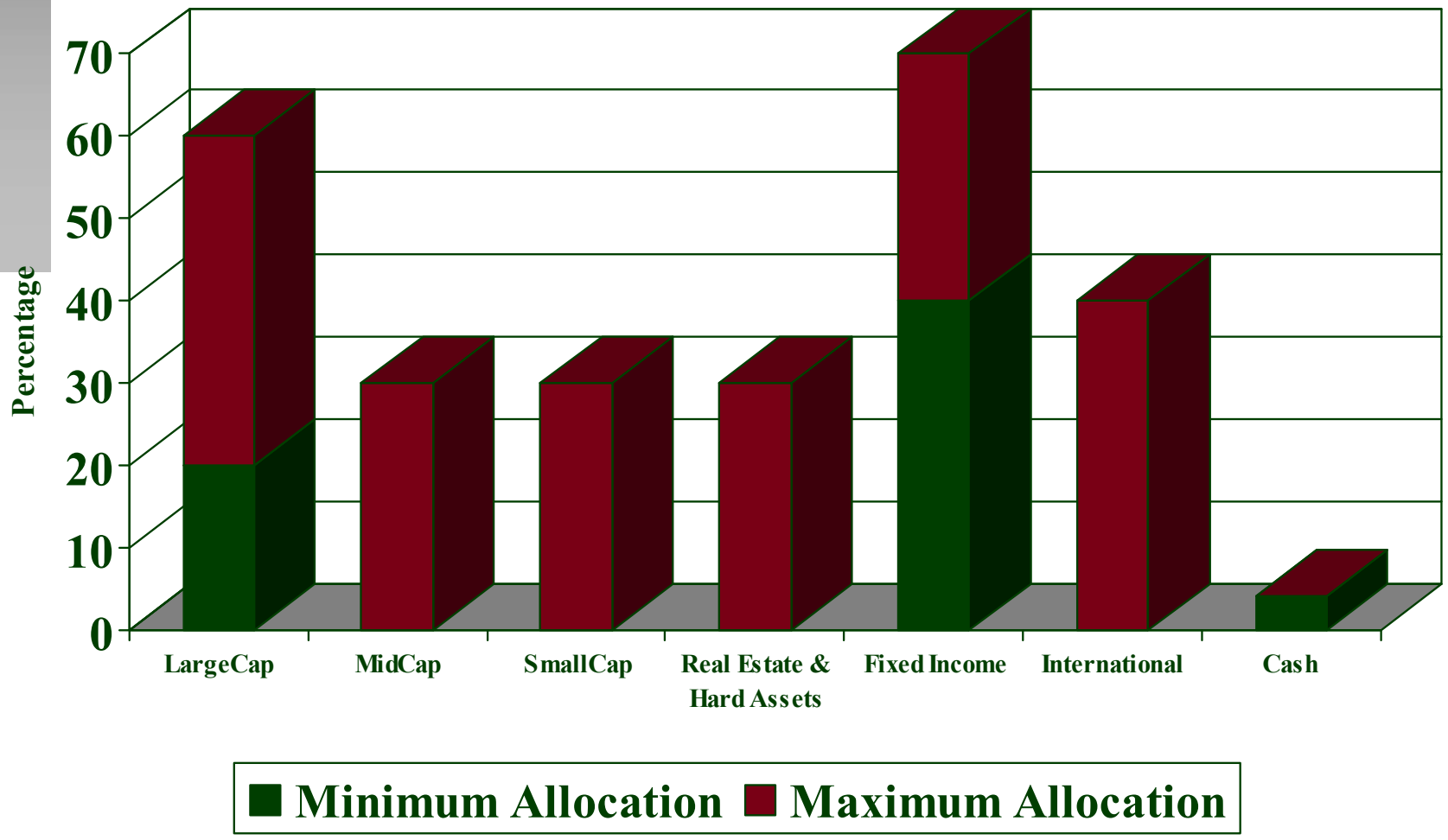
Sector Enhanced Portfolio

- *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.*

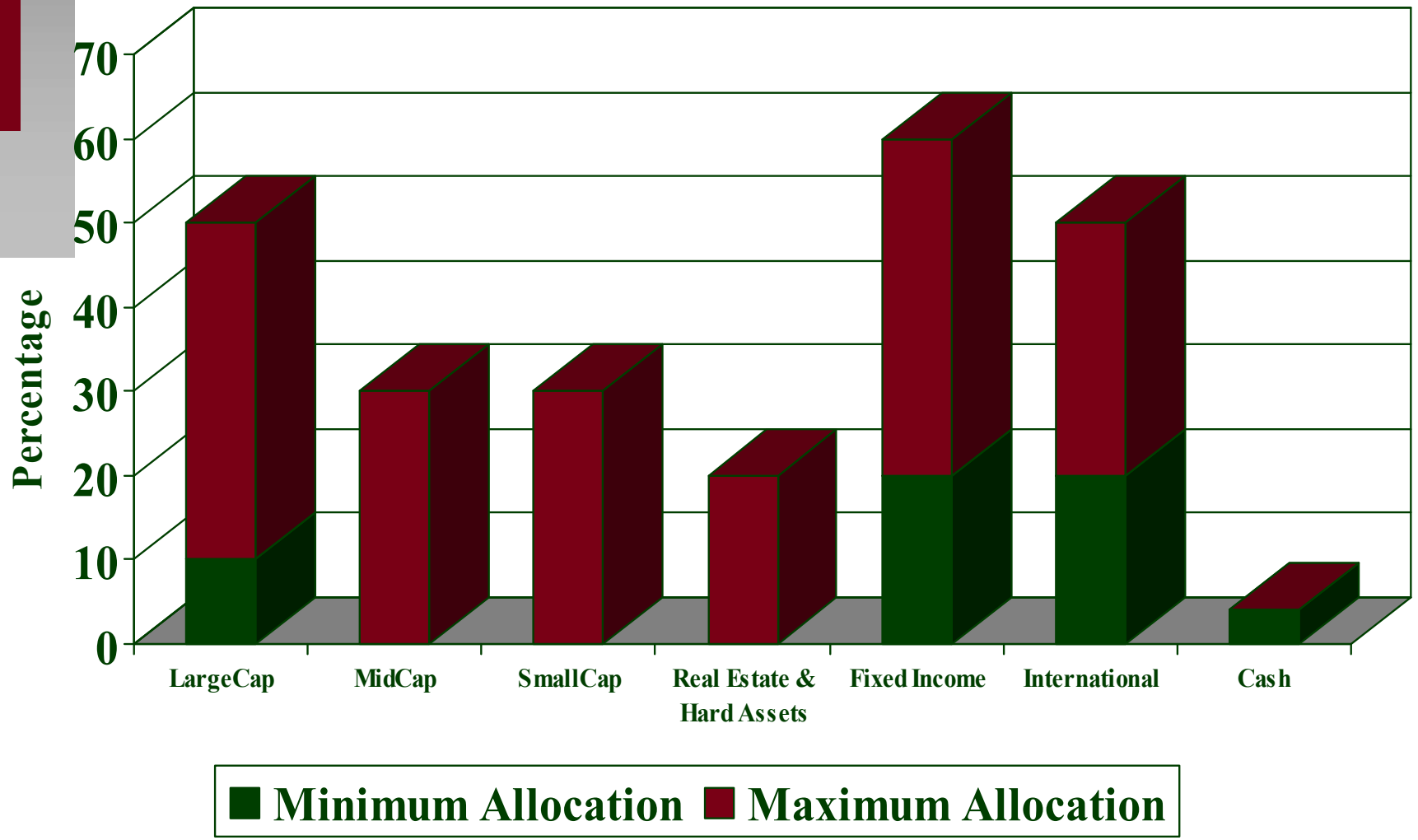
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Asset Allocation Matrix

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

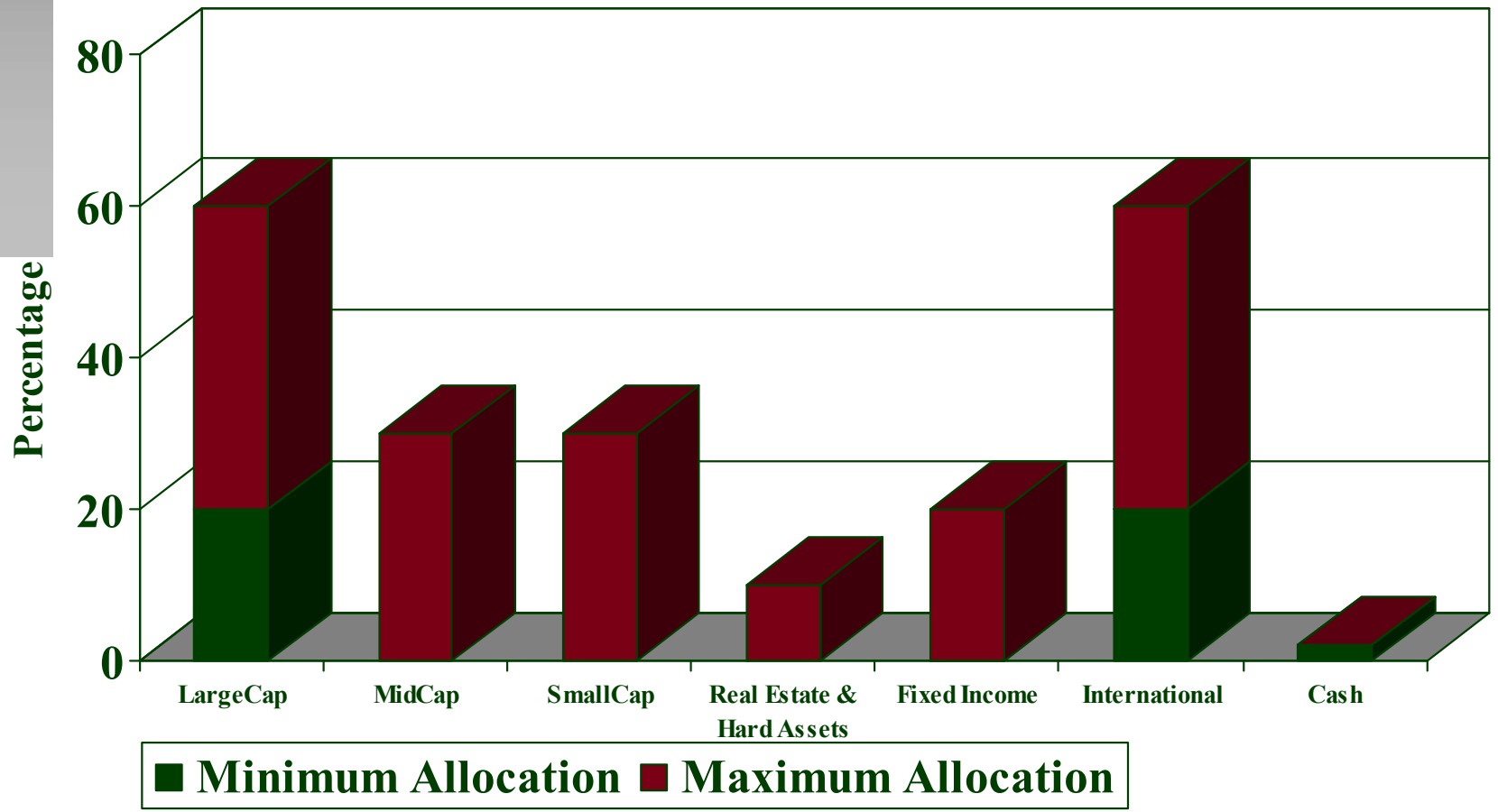
Capital Preservation & Income Sector Enhanced



Balanced Sector Enhanced



Global Sector Enhanced



Mench Financial, Inc.

- ***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*