Mench Financial, Inc.

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ORGANIZATION AND OWNERSHIP:

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 45 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.

PRODUCT OFFERINGS AND SERVICES:

Mench Financial, Inc. provides investment advice to high worth individuals, retirement plans and institutions. Mench Financial, Inc. is recognized for its ability to provide competitive performance to a national clientele by creating portfolios designed to decrease volatility and preserve assets during down markets. The key to our success is an econometric investment process and the use of exchange traded funds to participate in major changes in market trends. A composite of indicators triggers portfolio purchases and sales in a highly disciplined manner. We believe 75% of our ability to outperform the market long-term comes from this process of dynamic asset allocation. During weekly Investment Policy Committee meetings current portfolio market, sector and industry allocations are determined. These allocations allow us to attempt to decrease the volatility in a portfolio by pinpointing the markets, or sectors of a market, which we believe have the greatest potential for outperforming the general market. In turn, assets are moved away from sectors which have a high probability of underperforming. Once we have identified those sectors, which are poised to do well in the coming economic environment, we use fundamental and correlation analysis, combined with broad diversification, to shift the risk/reward ratio in our client's favor.

INVESTMENT APPROACHES:

Capital Preservation & Income, Balanced and Global Sector Enhanced

Minimum Account Size: $50,000

Total Assets under Management and Advisement: $200 Million (as of March 31, 2021)

Website: Please visit our web page at www.menchfin.com to find out more about our firm and review our performance under the Client Info page.

Contacts:

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Rebecca J. Mench; VP Operations
Andrea E. Mench; VP Portfolio Manager
Tonia Hahn; Operations – Client Services

Website 1Q 2021