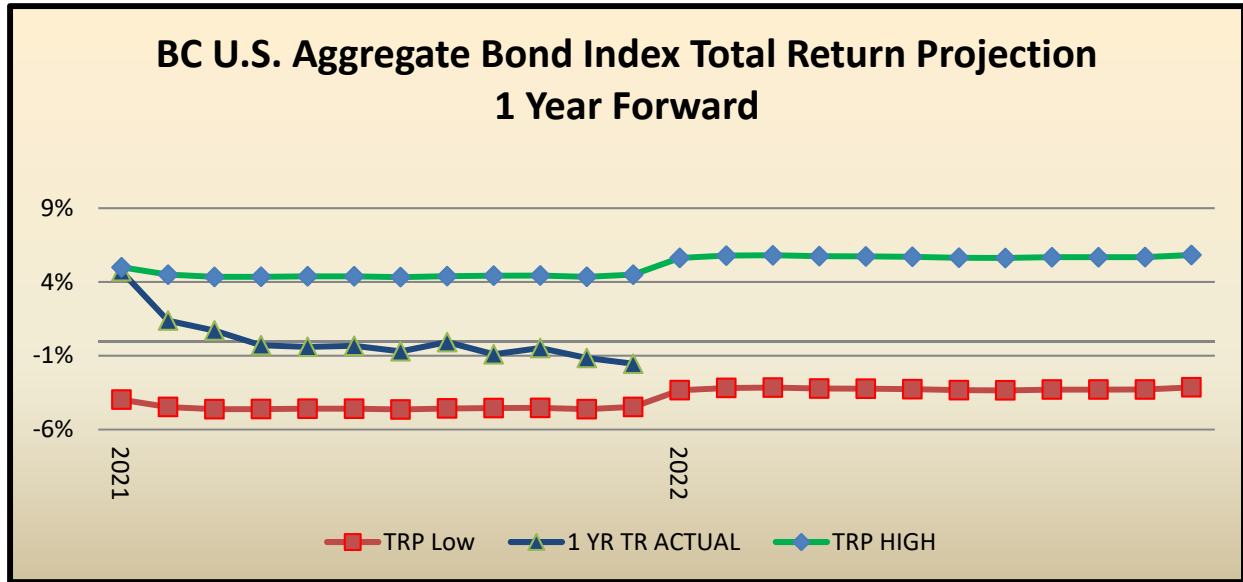
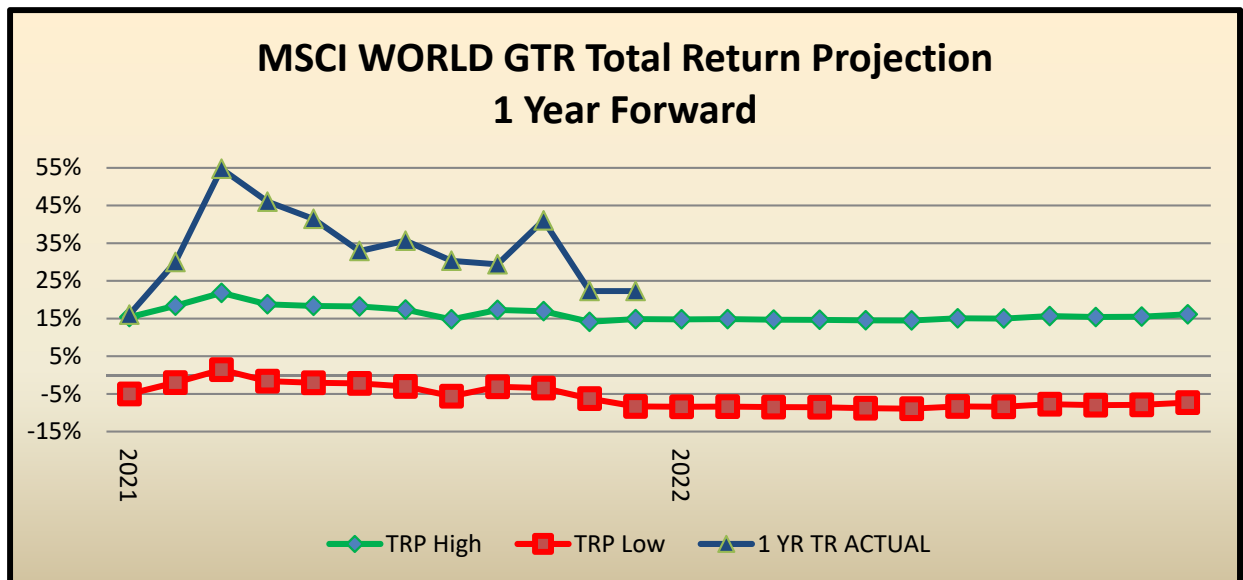


Mench Financial, Inc. Markets Outlook 1Q 2022

The composite U.S. Treasury curve yield is currently 1.4%. For the next twelve months, we believe that fixed income total returns will be nominal to negative and we will continue to favor short to intermediate term investment grade bonds.



We're projecting that global equities will produce normalized positive total returns. Based on these forecasts, we are emphasizing domestic over international stocks. We are recommending the standard 60/40 to 40/60 stock versus fixed income securities for our blended portfolios.



If you have questions about our outlook and portfolio allocations, you can call us at 800-372-9117 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 an investment recommendation. Mench Financial, Inc. does not assure that this information is accurate.