



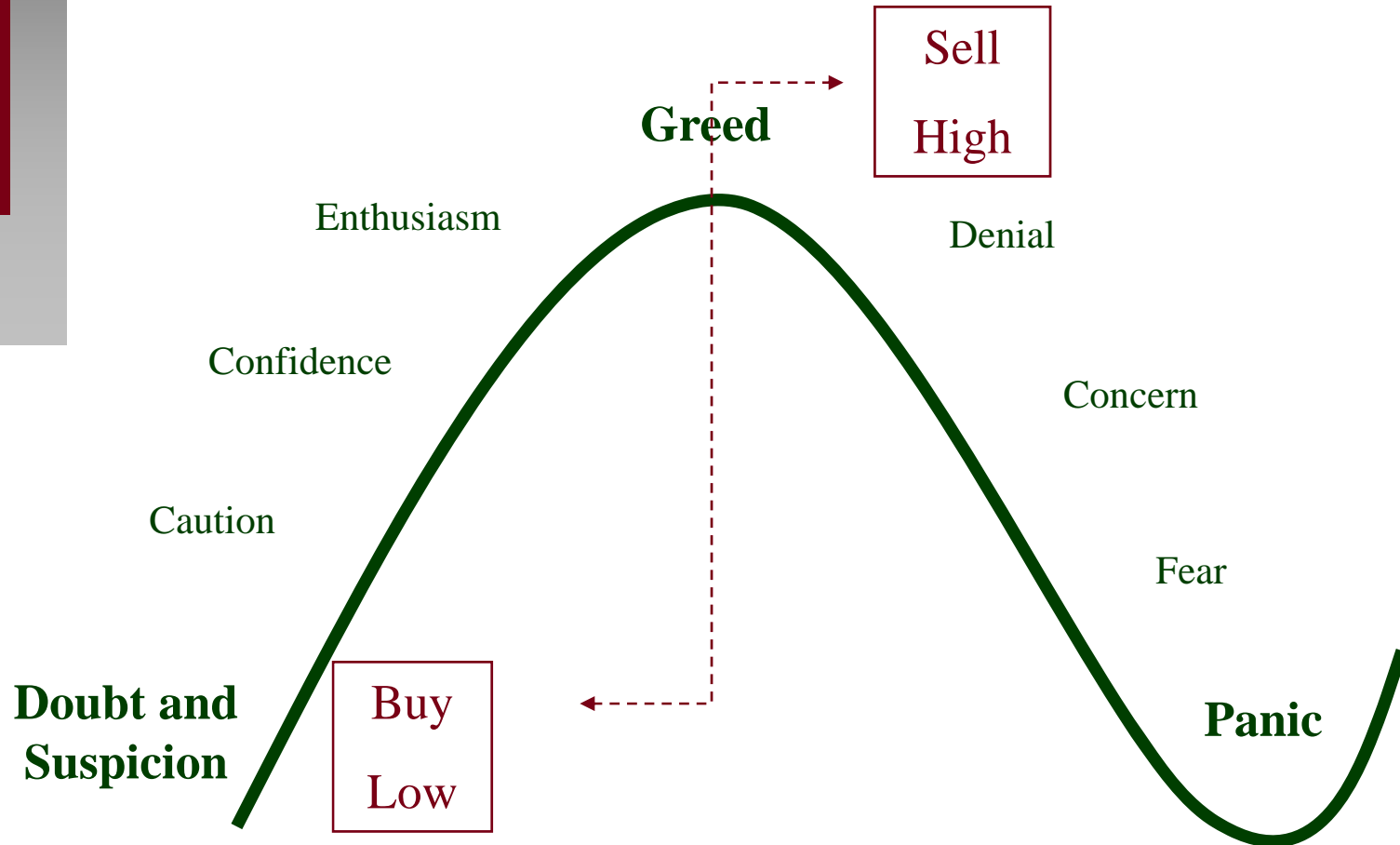
*Mench Financial, Inc.*

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*Sector Enhanced Portfolio  
Management  
1Q 2019*

# *Mench Financial, Inc.*

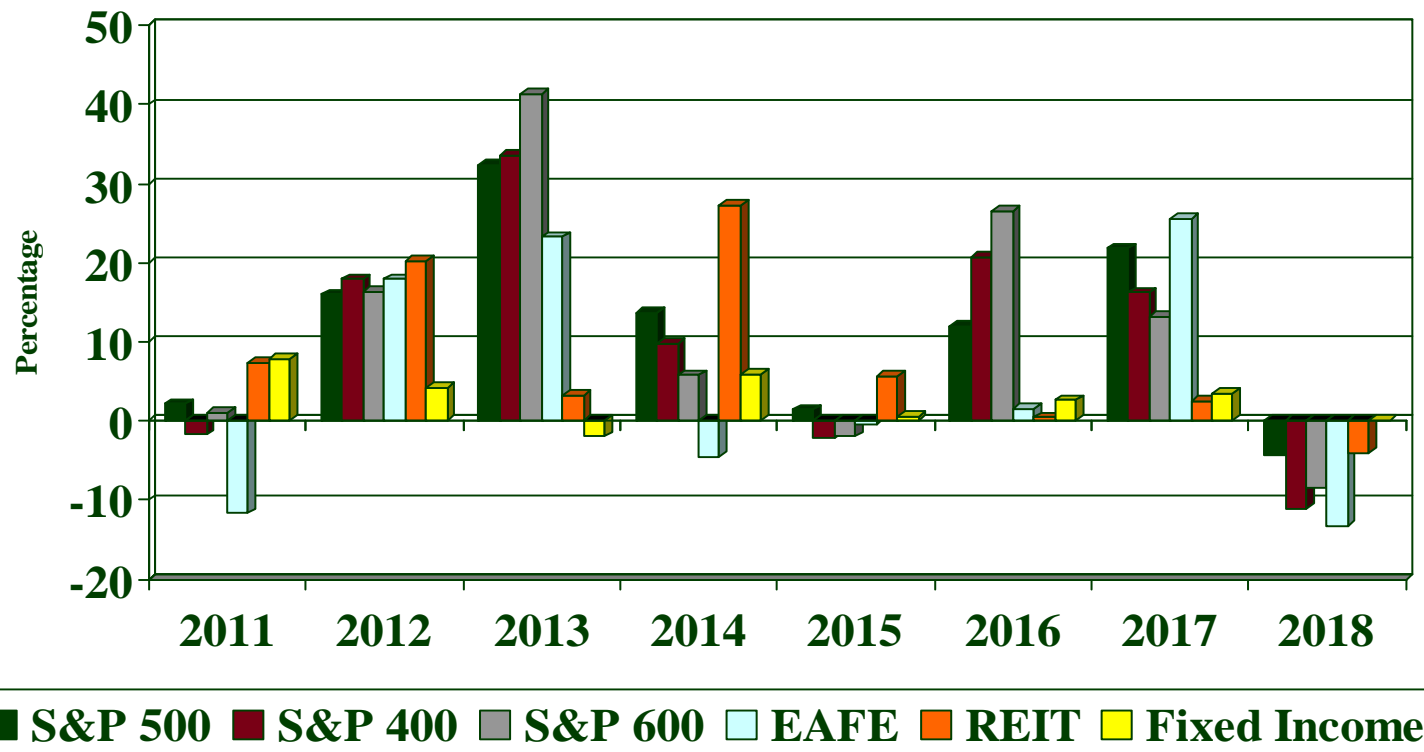
## *Cycle of Emotion*



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

# *Mench Financial, Inc.*

## *Asset Class Performance*

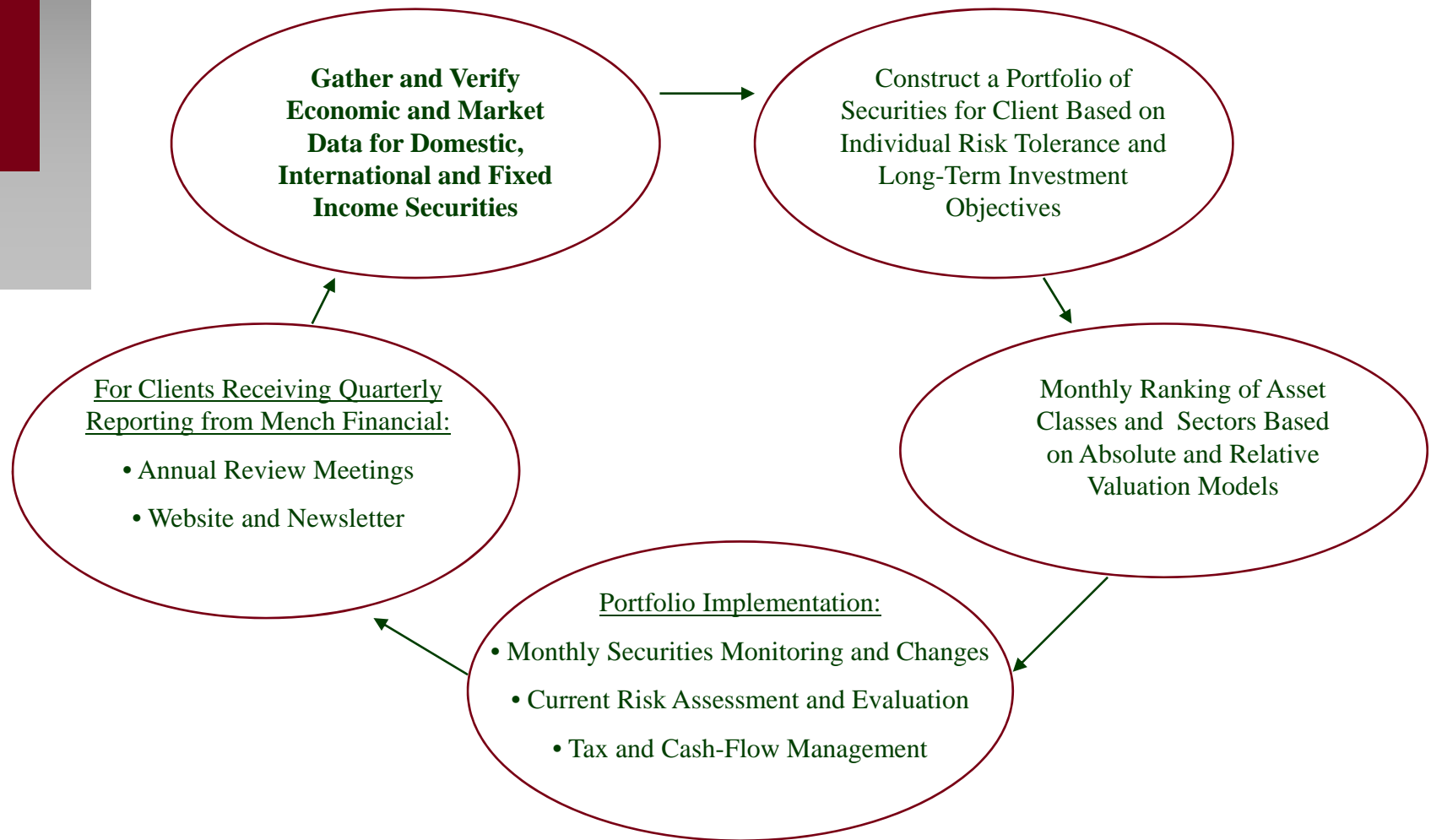


*Performance fluctuates dramatically over the short-term and year to year.*

*Data Source: Thompson Reuters.*

# *Mench Financial, Inc.*

## *Investment Process*

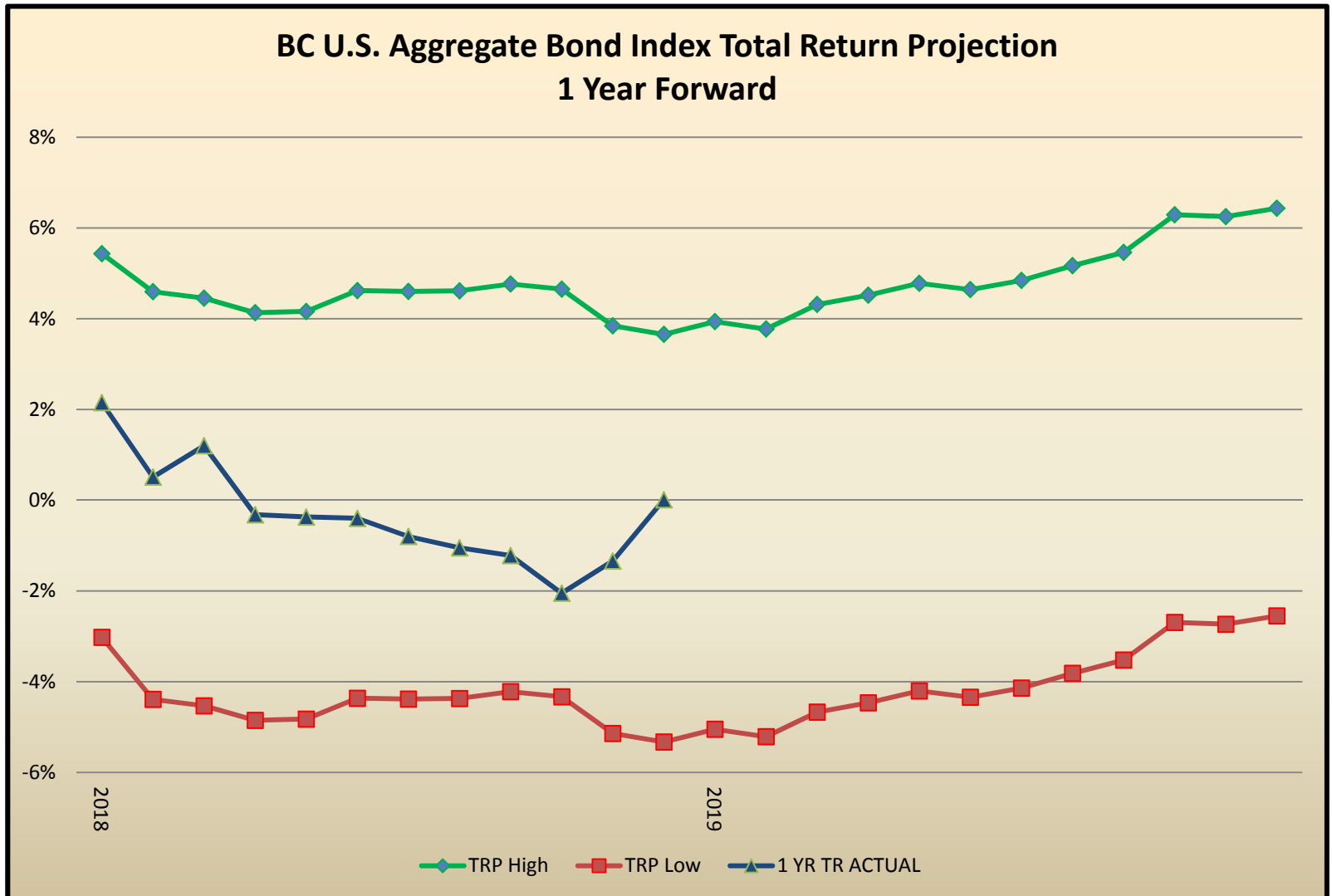


# *Sector Enhanced Portfolio*

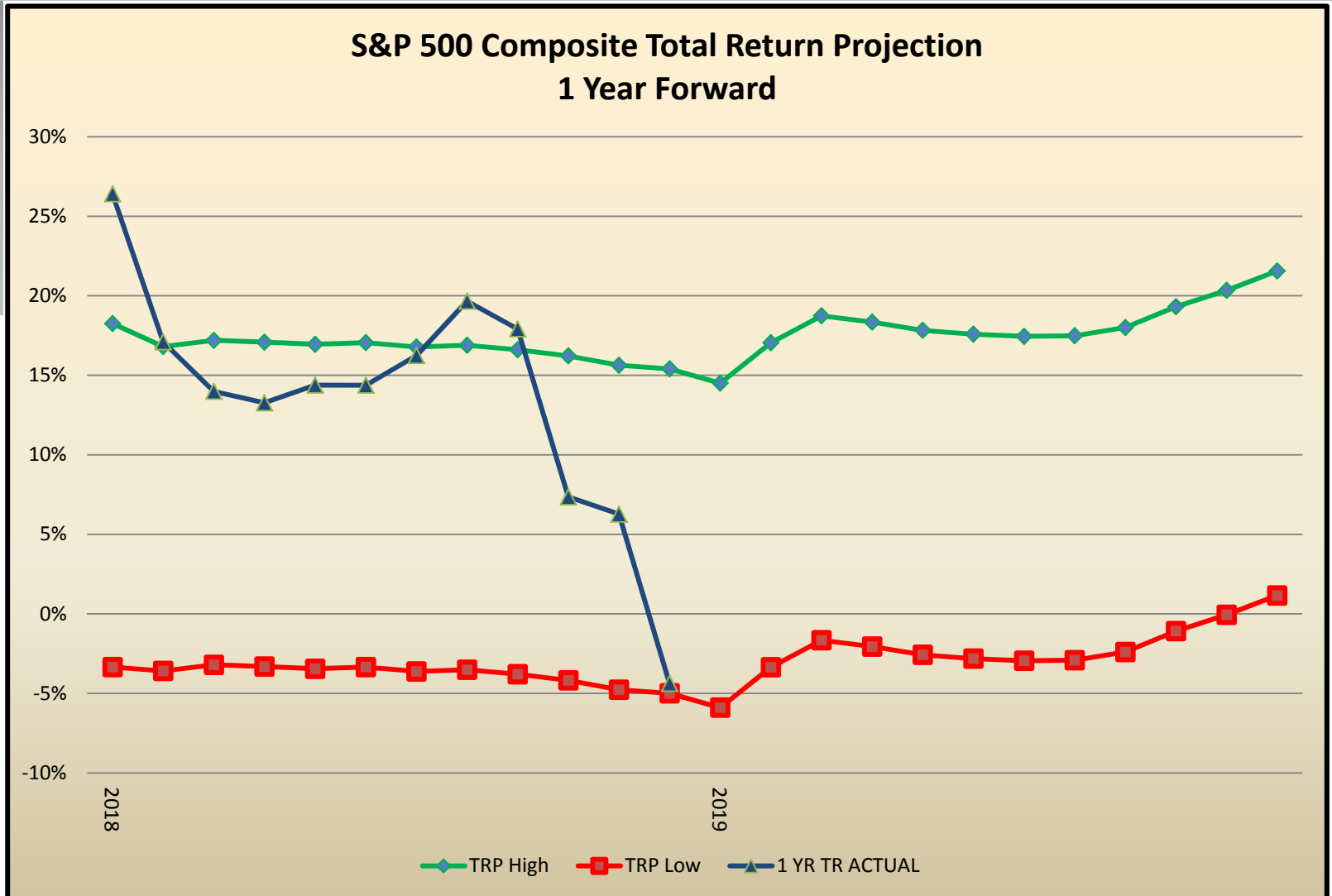
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- *Utilize econometric asset allocation models to generate:*
  - *High returns in up markets*
  - *Preserve capital during declining markets*
- *Trigger portfolio purchases and sales in highly disciplined manner.*
- *Use index based securities (ETFs)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

# *Mench Financial, Inc.*



# *Mench Financial, Inc.*



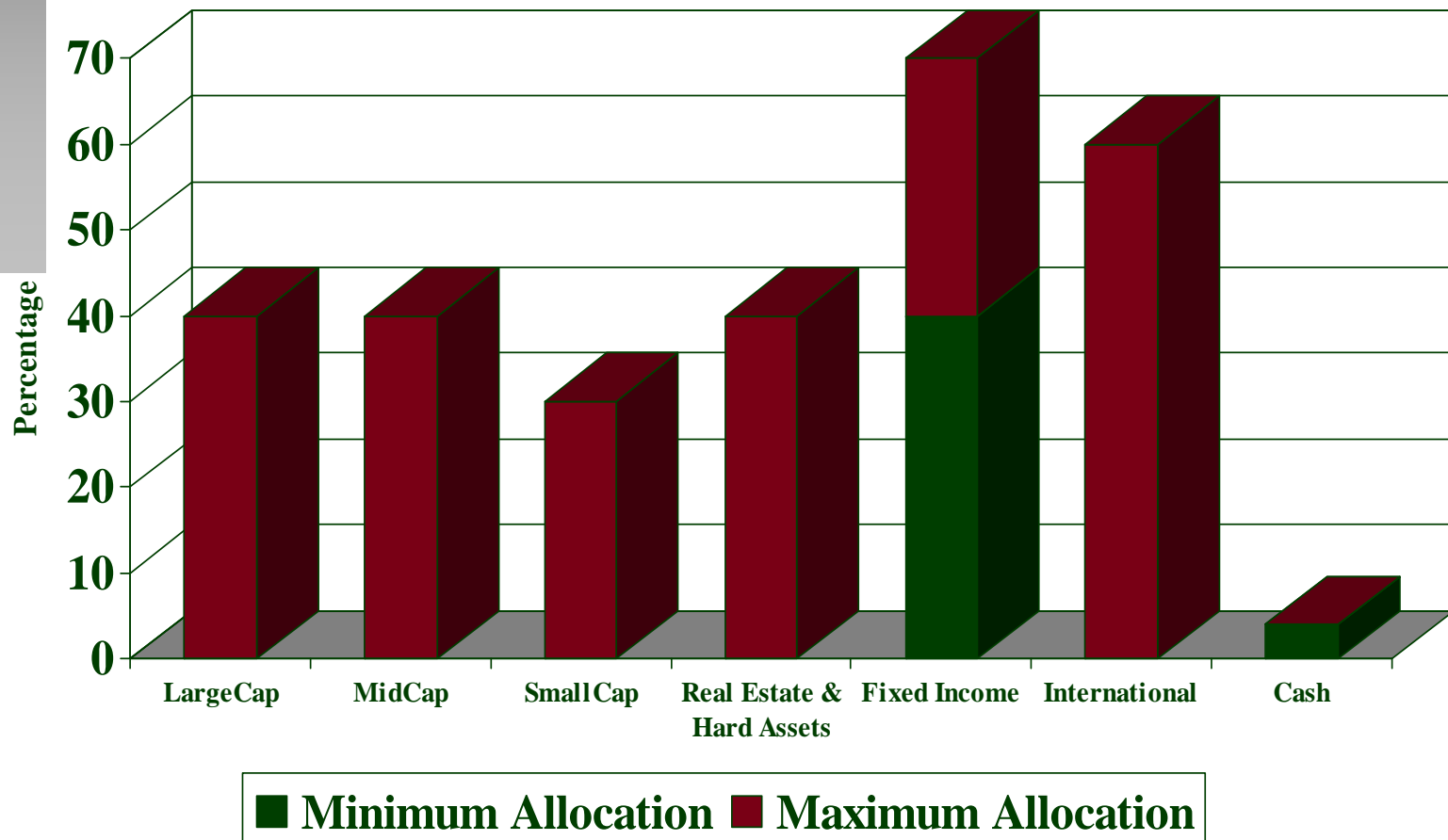
# *Mench Financial, Inc.*

## *Asset Allocation Matrix*

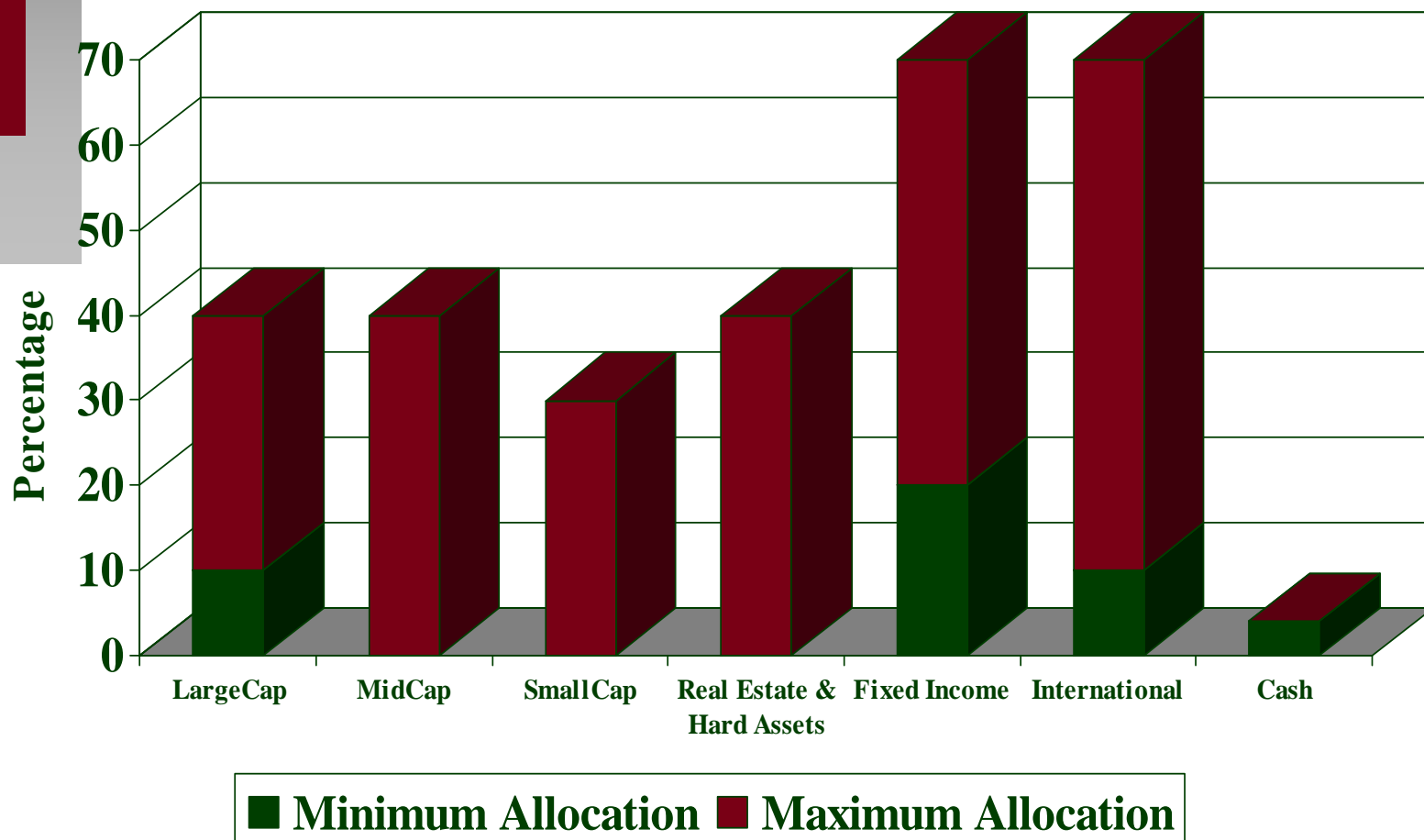
	Domestic			Real Estate Hard Assets	Fixed Income	International	
	Large	Mid	Small			Developed	Emerging
Value	IVE SPLV	IJJ USMV	IJS	GCC	<u>BSV</u> TIP	EFV EFAV	ILF EEMV
Core	<u>SPY</u>	MDY	IJR	ICF	<u>AGG</u> BIV	<u>EFA</u>	VWO
Growth	IVW	IJK	IJT	RWX	BLV BWX	EFG	EPP



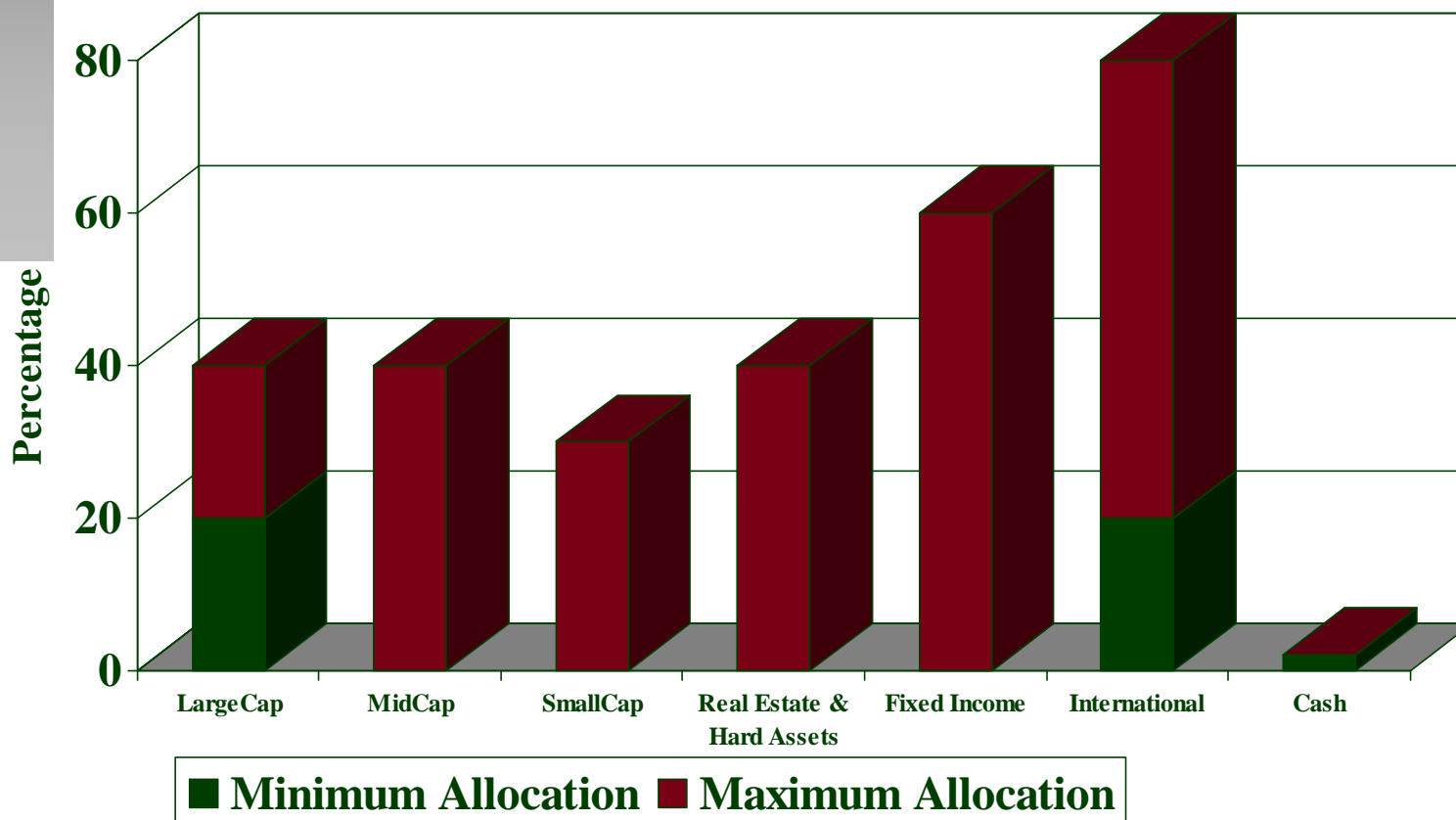
# *Capital Preservation & Income Sector Enhanced*



# *Balanced Sector Enhanced*



# *Global Sector Enhanced*



# *Mench Financial, Inc.*

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## *Advantages of Private Management*

- **Dynamic Portfolio Management**
  - *Identification of Market and Economic Trends*
  - *Construction of Managed Portfolio of Securities*
  - *Monthly 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*