



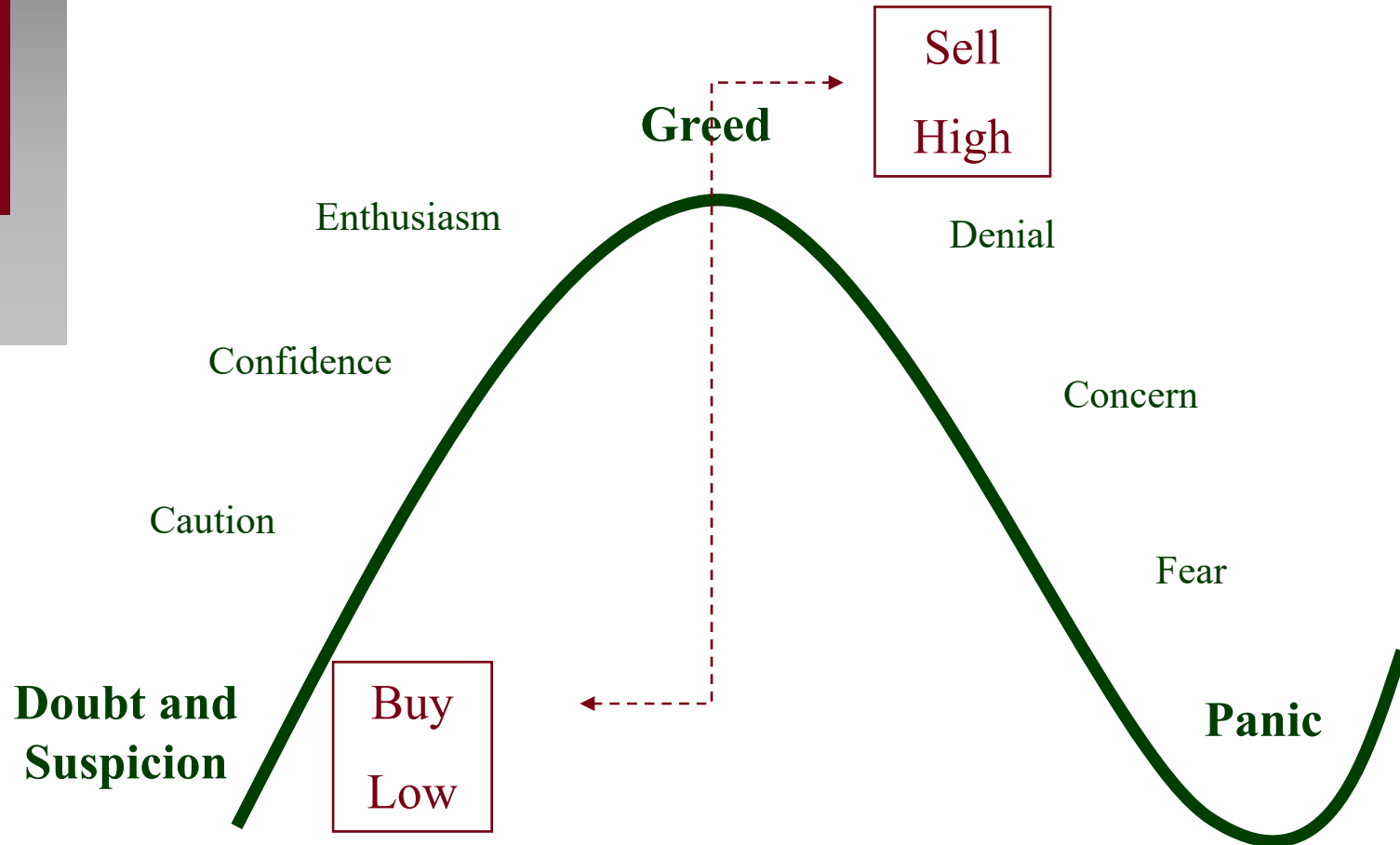
*Mench Financial, Inc.*

---

*Sector Enhanced Portfolio  
Management  
1Q 2020*

# *Mench Financial, Inc.*

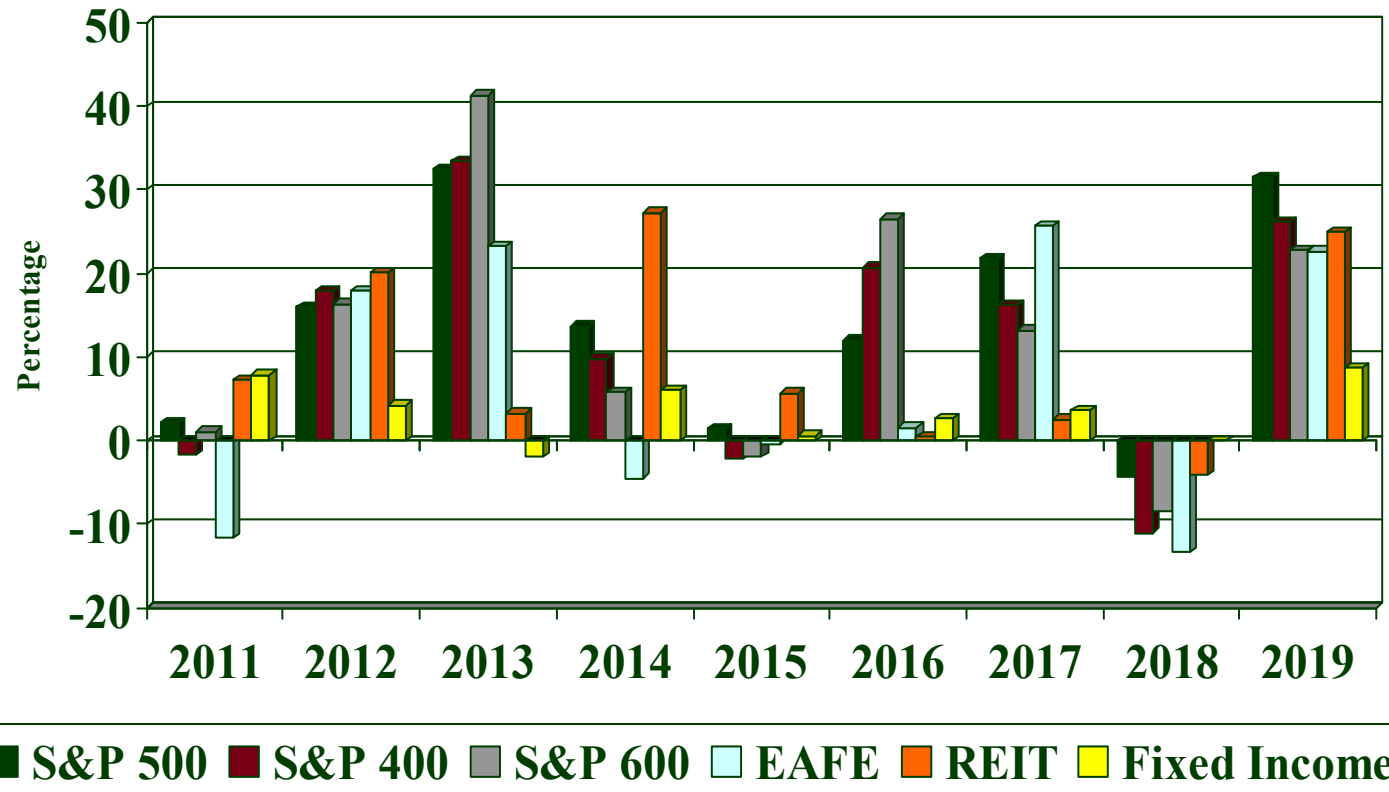
## *Cycle of Emotion*



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

*Mench Financial, Inc.*

# *Asset Class Performance*

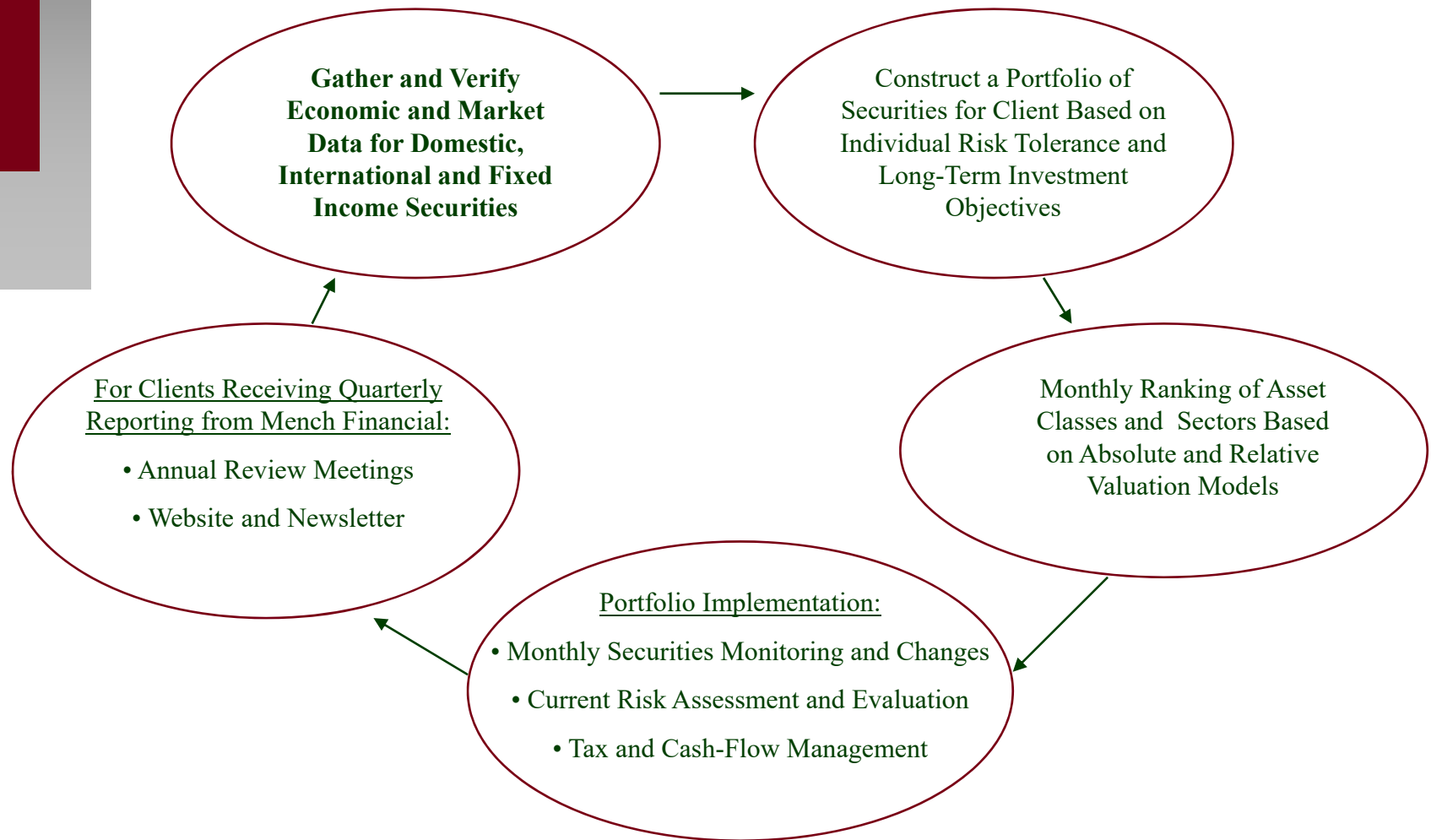


*Performance fluctuates dramatically over the short-term and year to year.*

*Data Source: Thompson Reuters.*

# *Mench Financial, Inc.*

## *Investment Process*

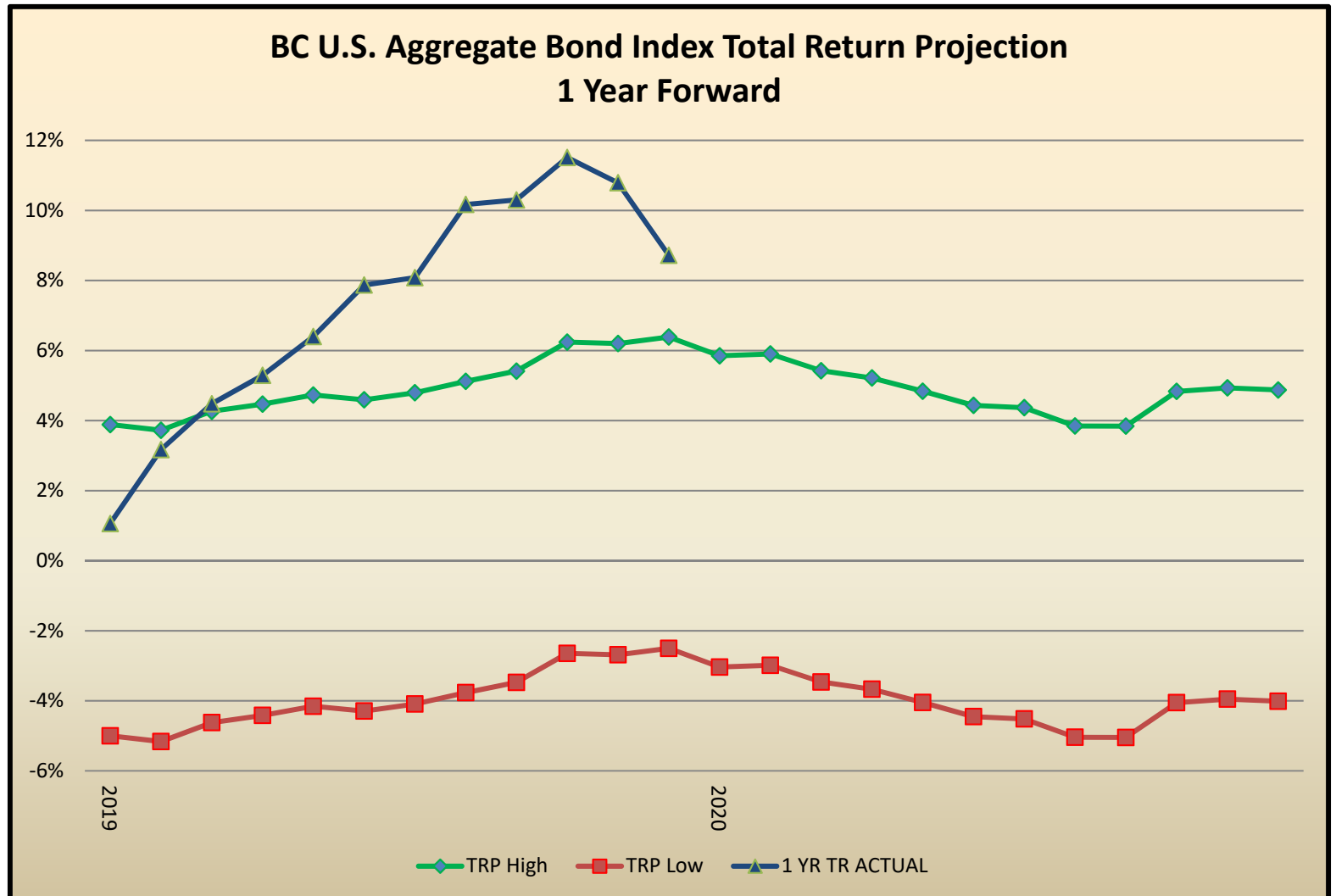


# *Sector Enhanced Portfolio*

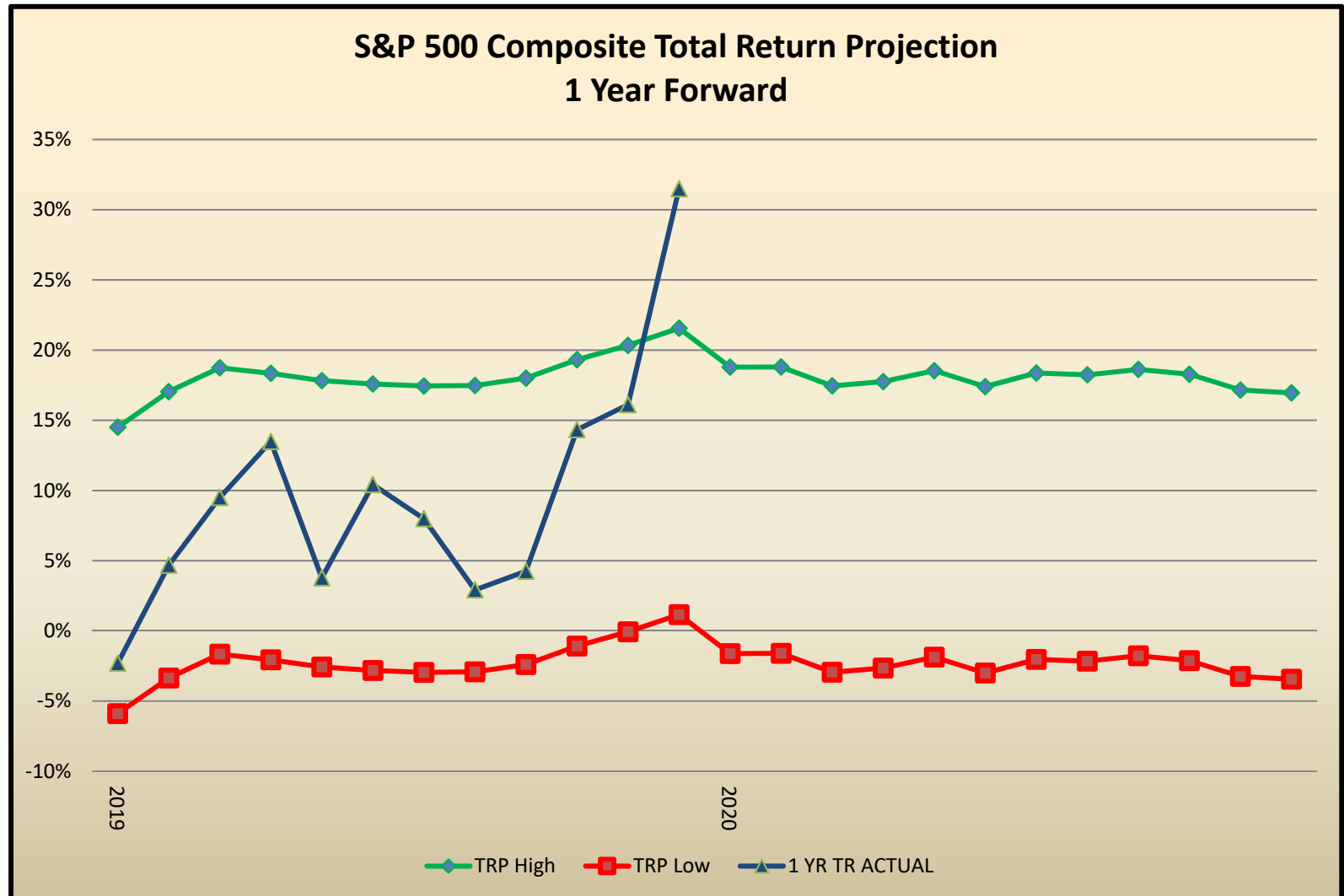
---

- *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.*



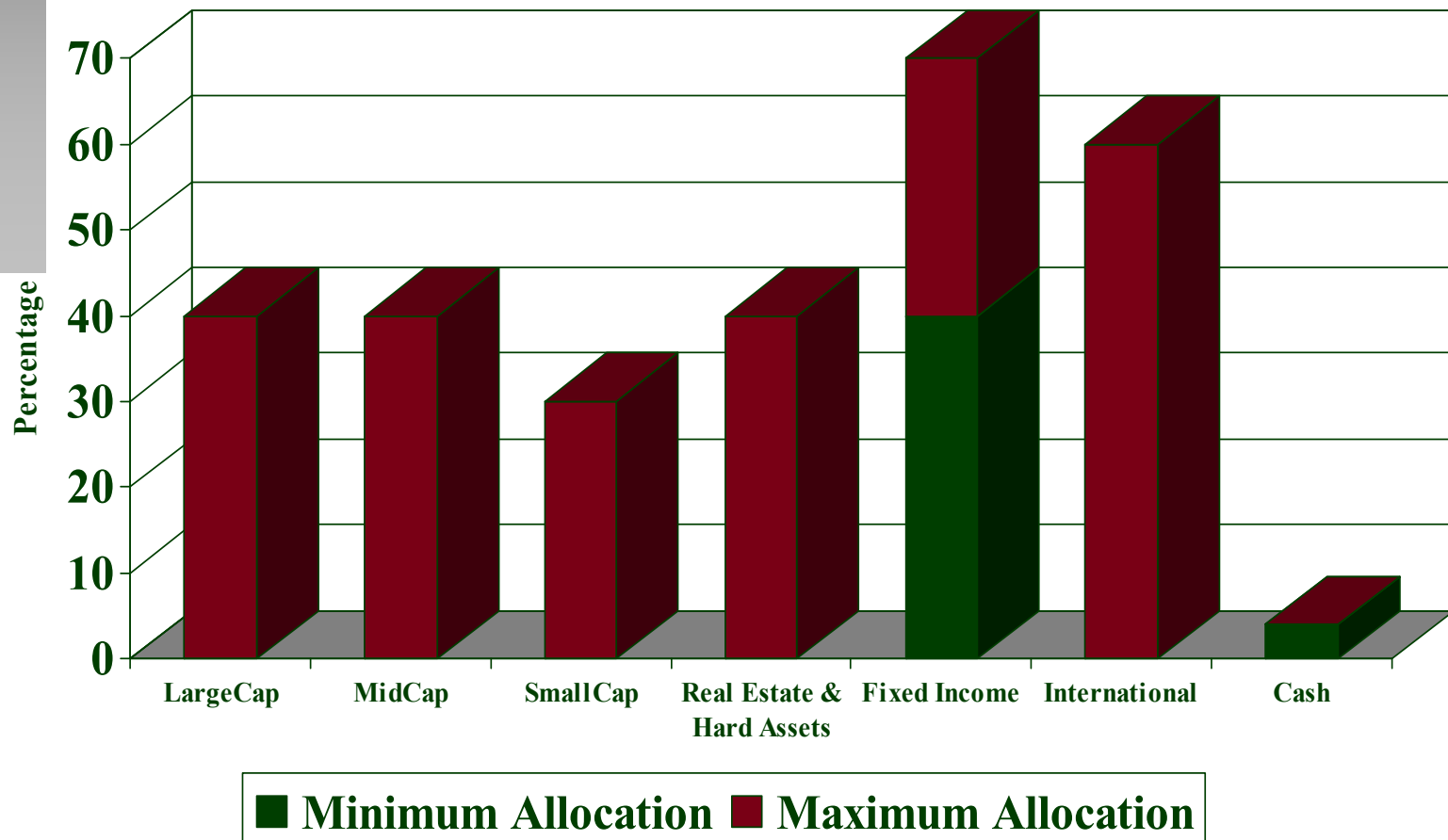
# *Mench Financial, Inc.*

## *Asset Allocation Matrix*

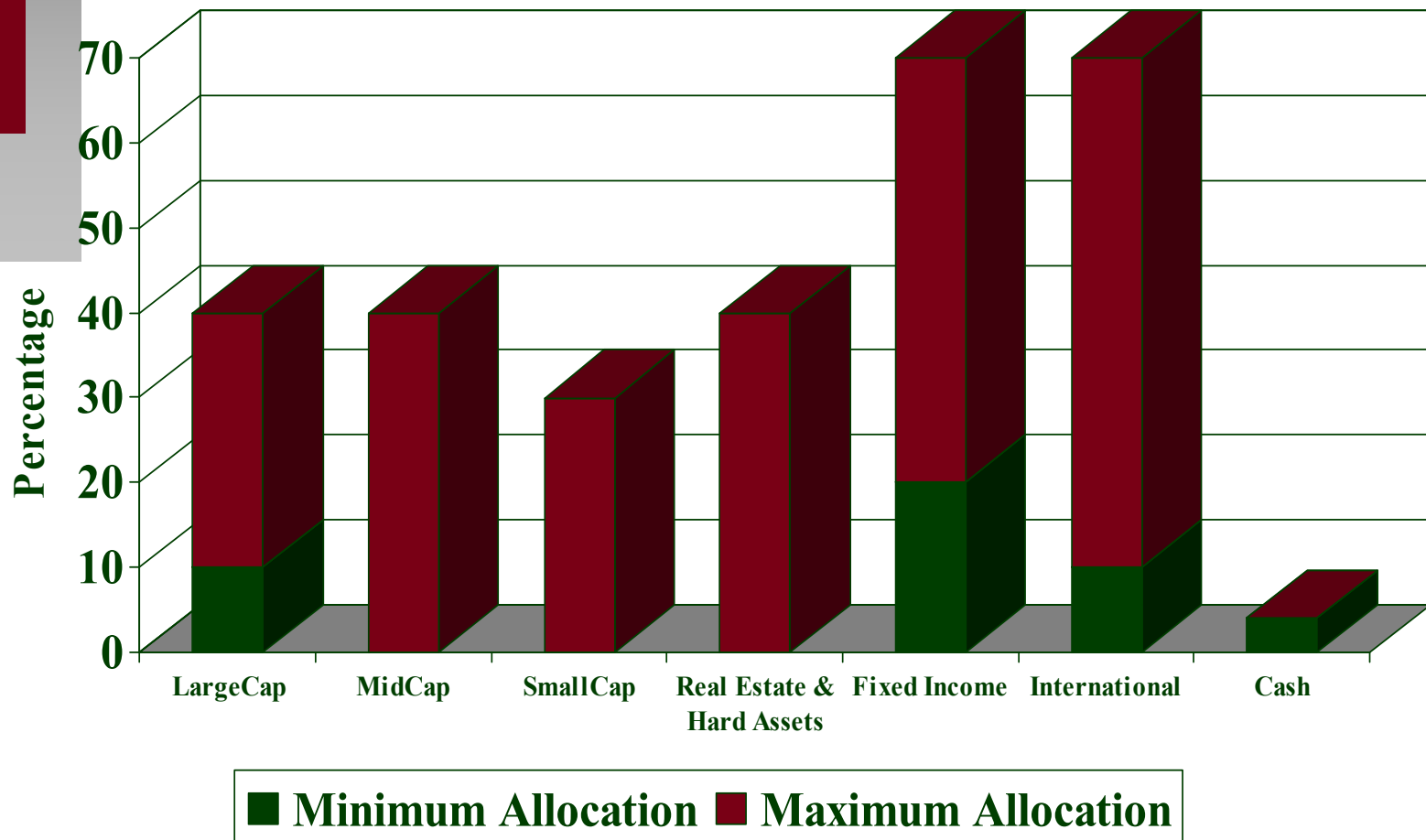
	Domestic				International		
	Large	Mid	Small	Real Estate Hard Assets	Fixed Income	Developed	Emerging
Value	<b>IVE</b> <b><u>SPLV</u></b>	<b>IJJ</b> <b>USMV</b>	<b>IJS</b>	<b>GCC</b>	<b><u>BSV</u></b> <b>TIP</b>	<b>EFV</b> <b><u>EFAV</u></b>	<b>ILF</b> <b>EEMV</b>
Core	<b><u>SPY</u></b>	<b>MDY</b>	<b>IJR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



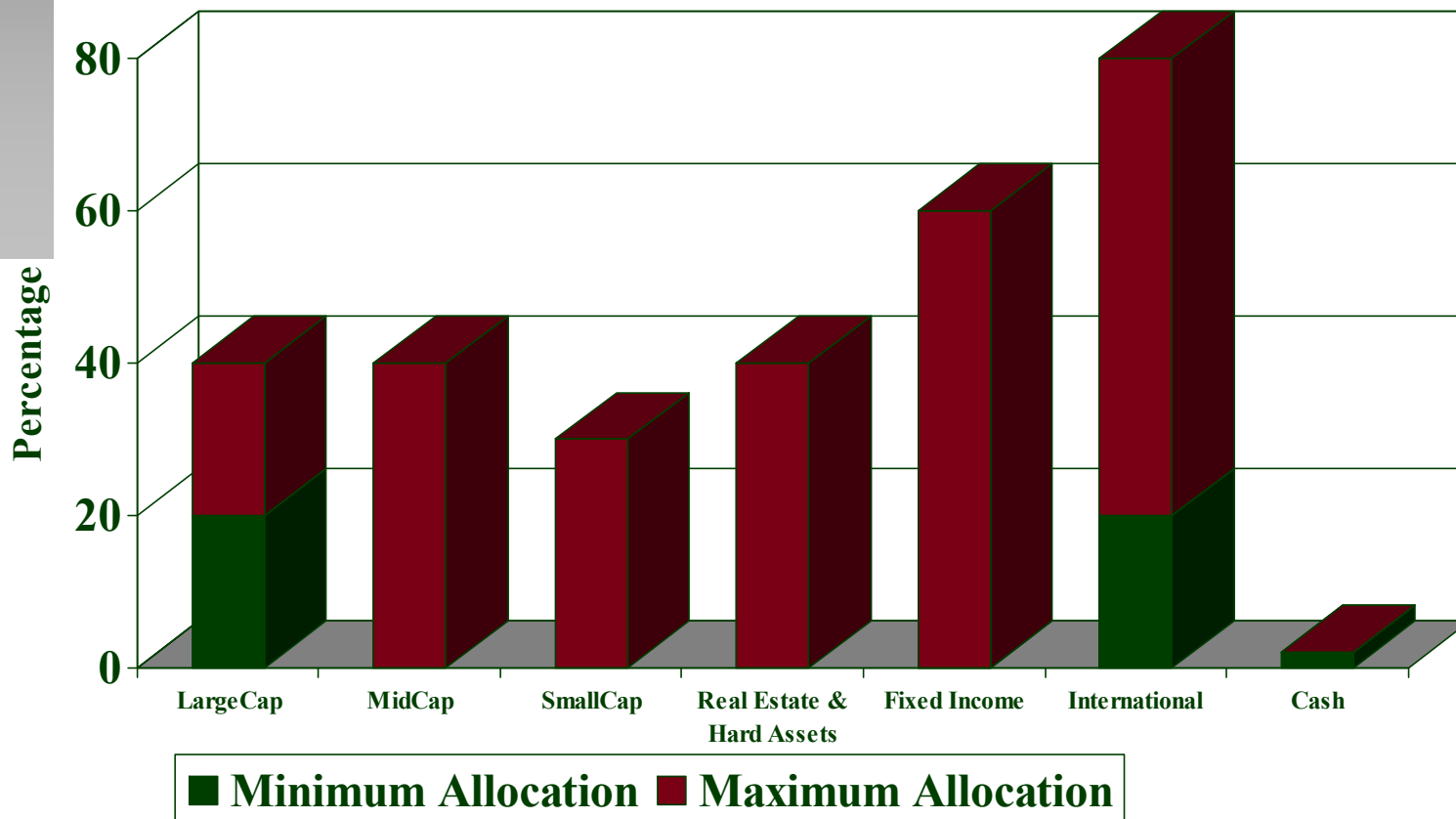
# *Capital Preservation & Income Sector Enhanced*



# *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*
  - *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*