

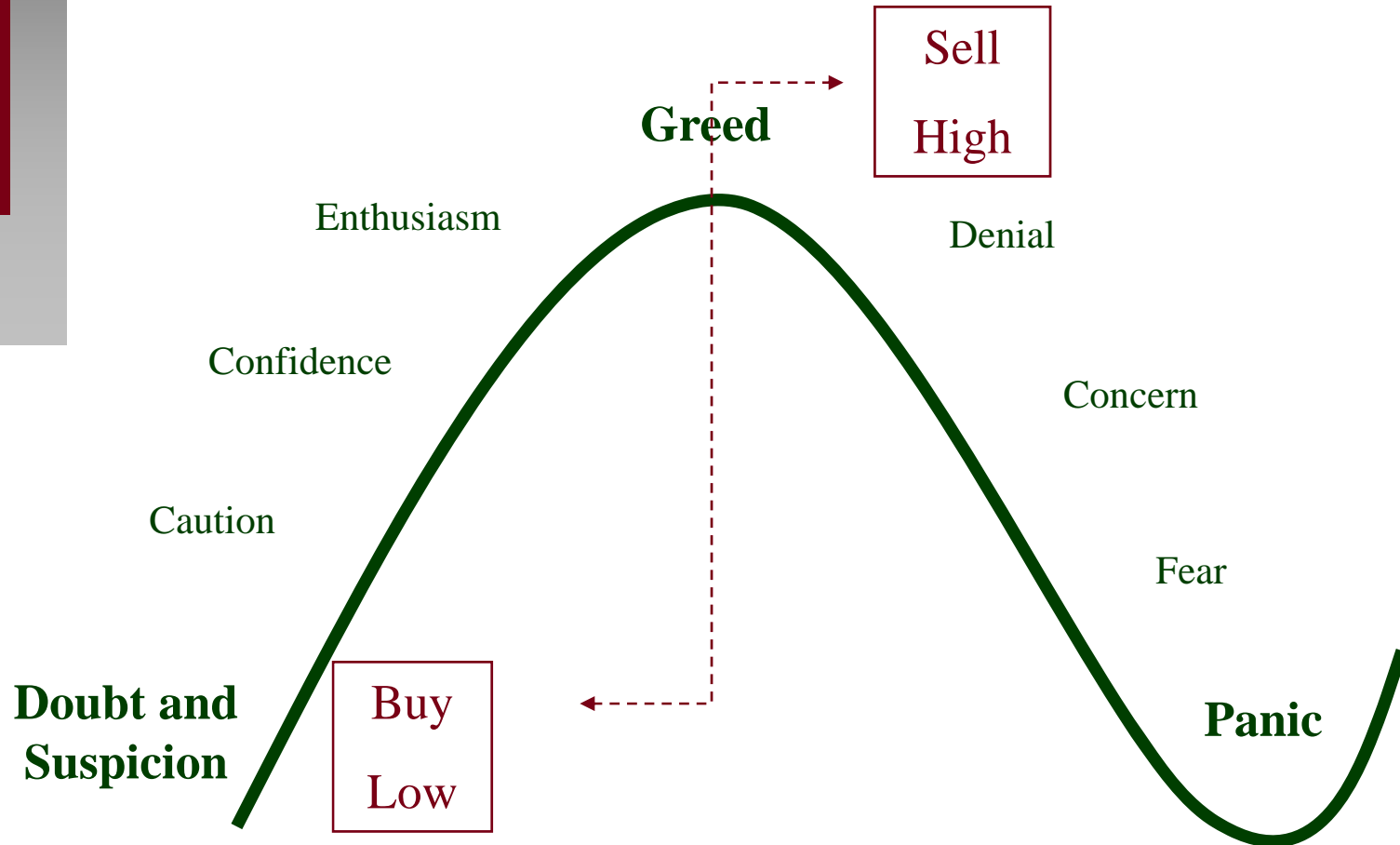


Mench Financial, Inc.

*Sector Enhanced Portfolio
Management
3Q 2019*

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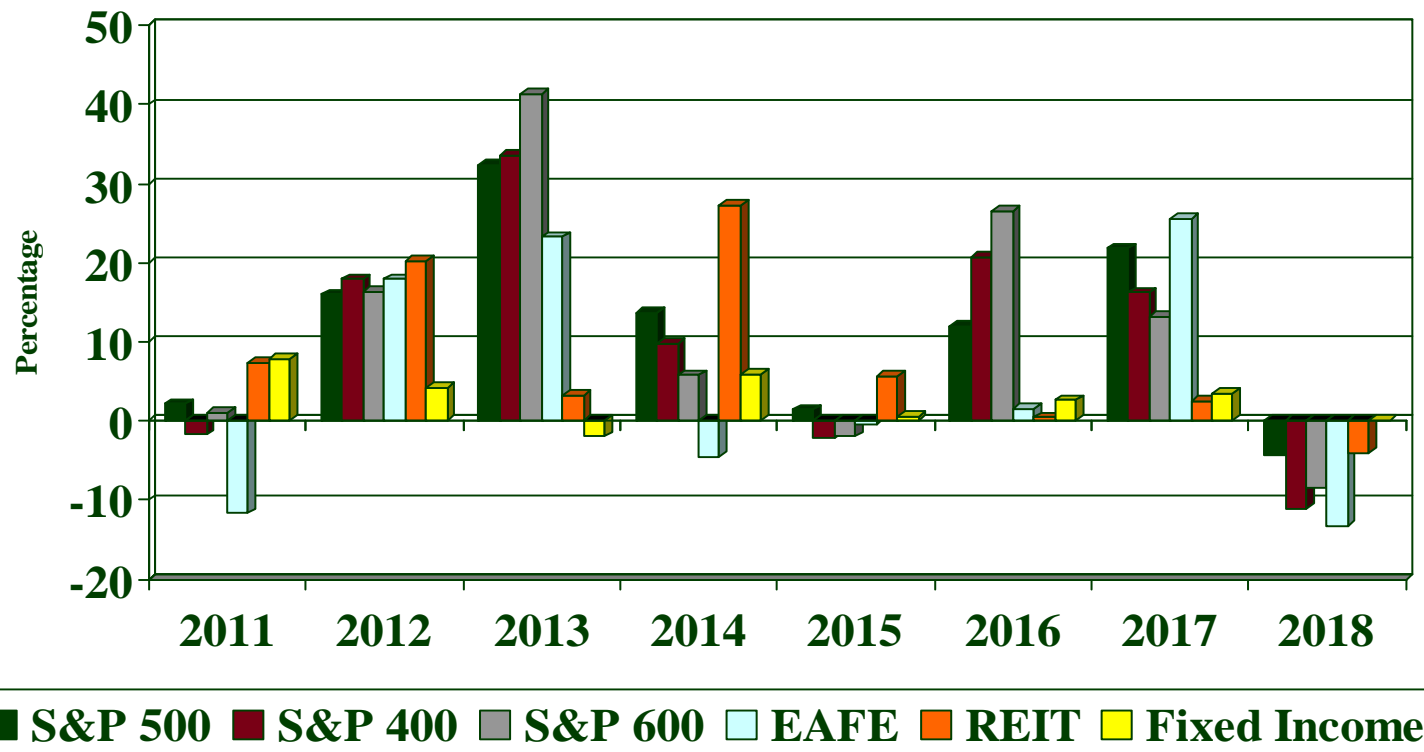
Cycle of Emotion



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

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Asset Class Performance

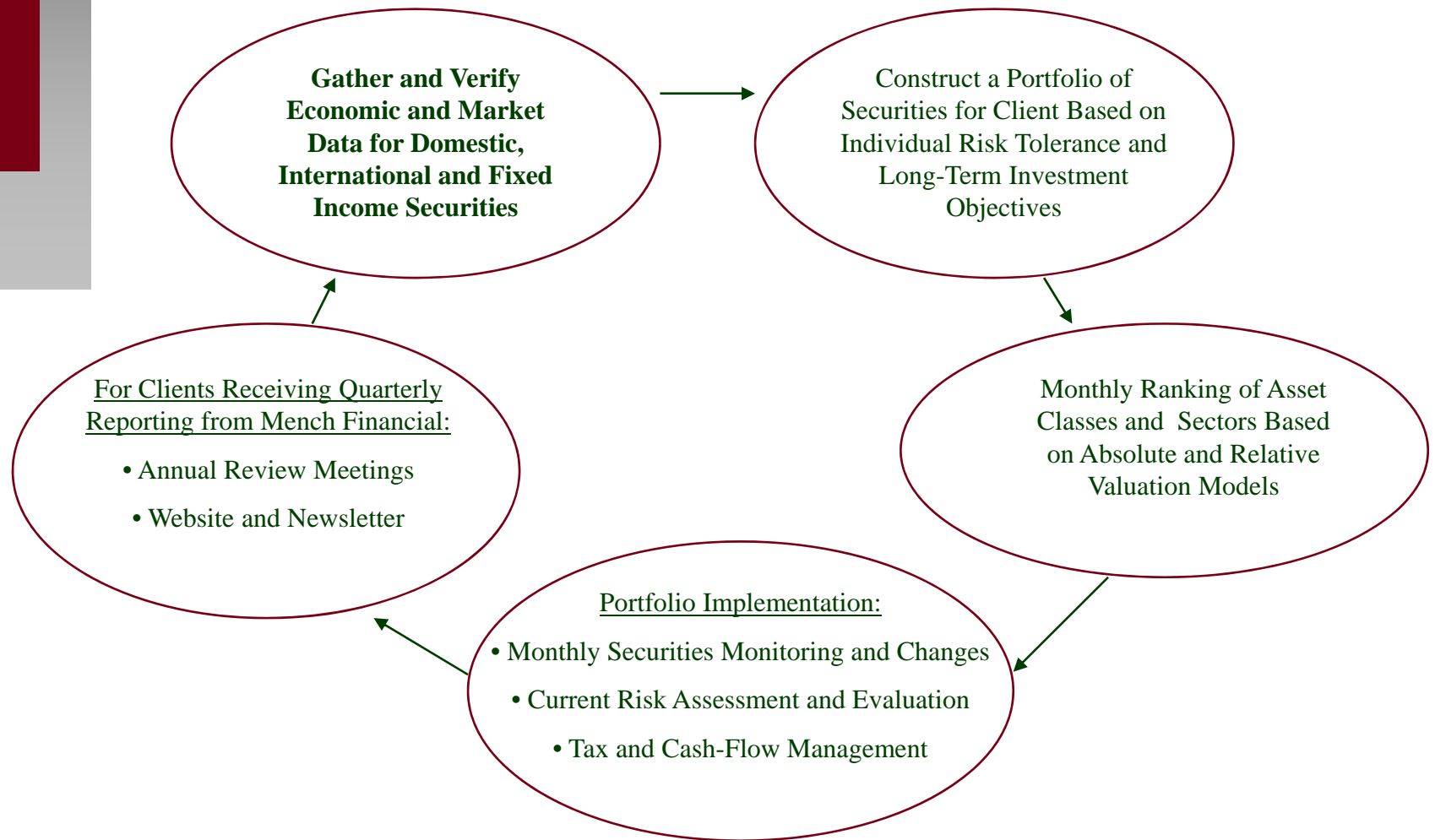


Performance fluctuates dramatically over the short-term and year to year.

Data Source: Thompson Reuters.

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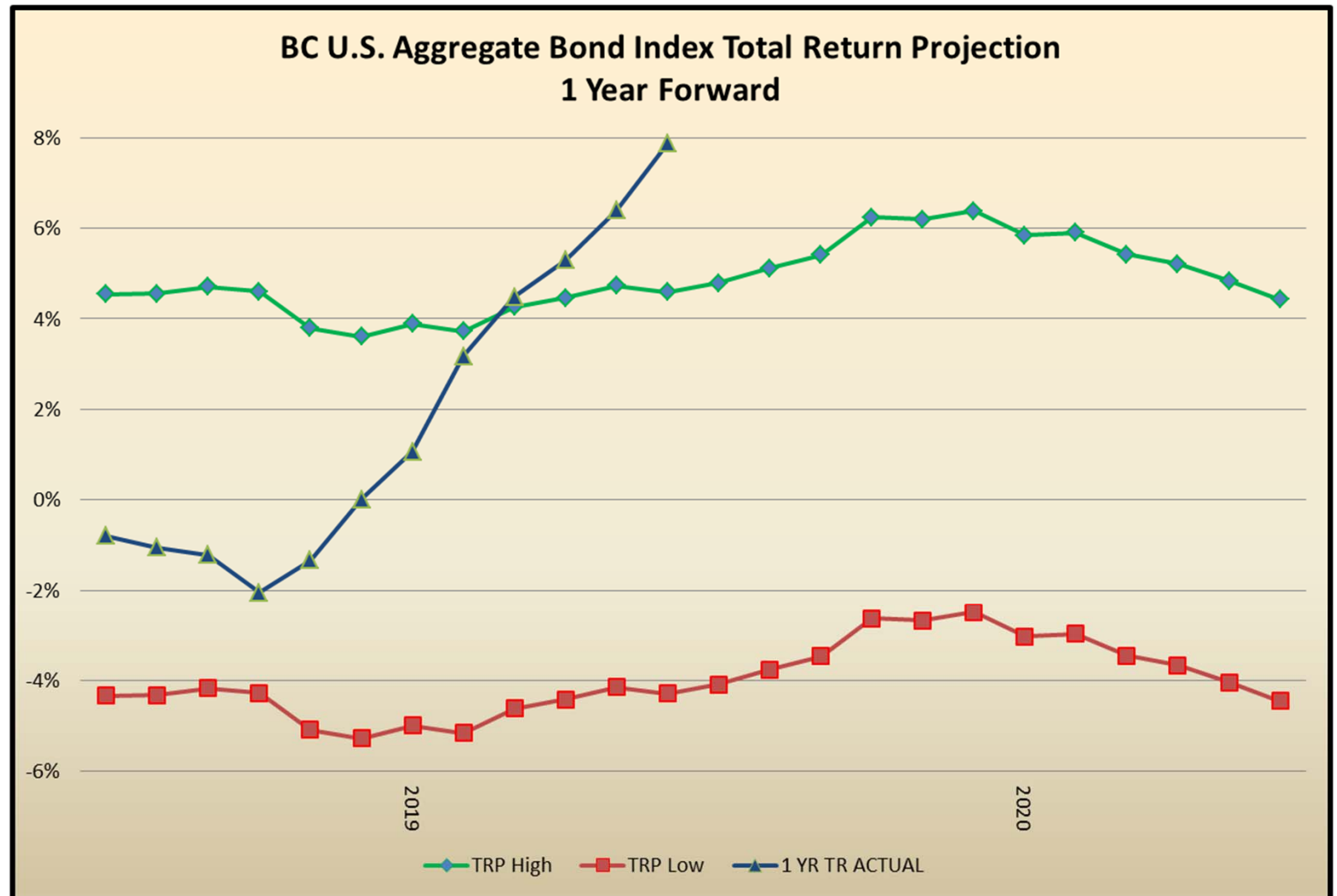
Investment Process



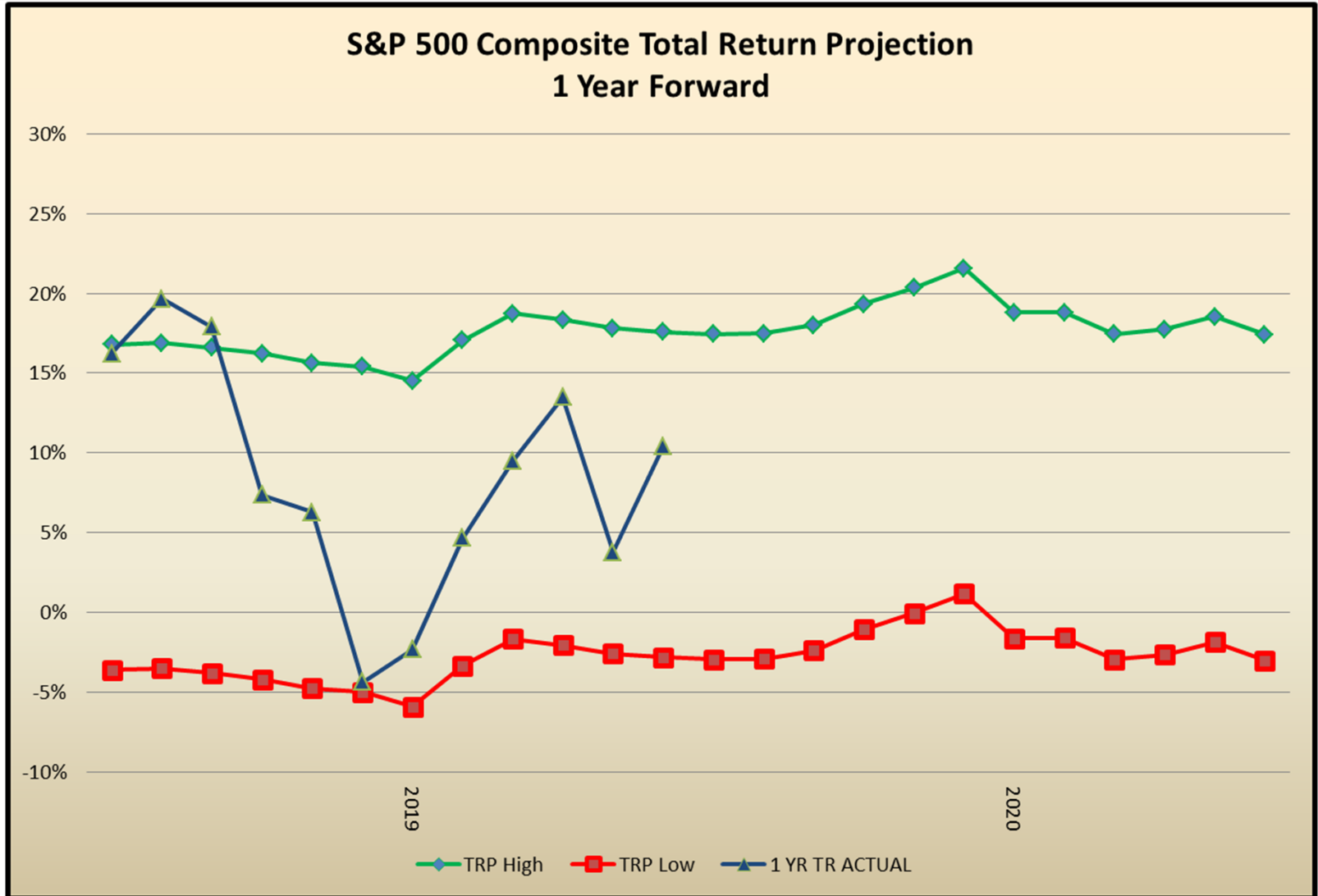
Sector Enhanced Portfolio

- *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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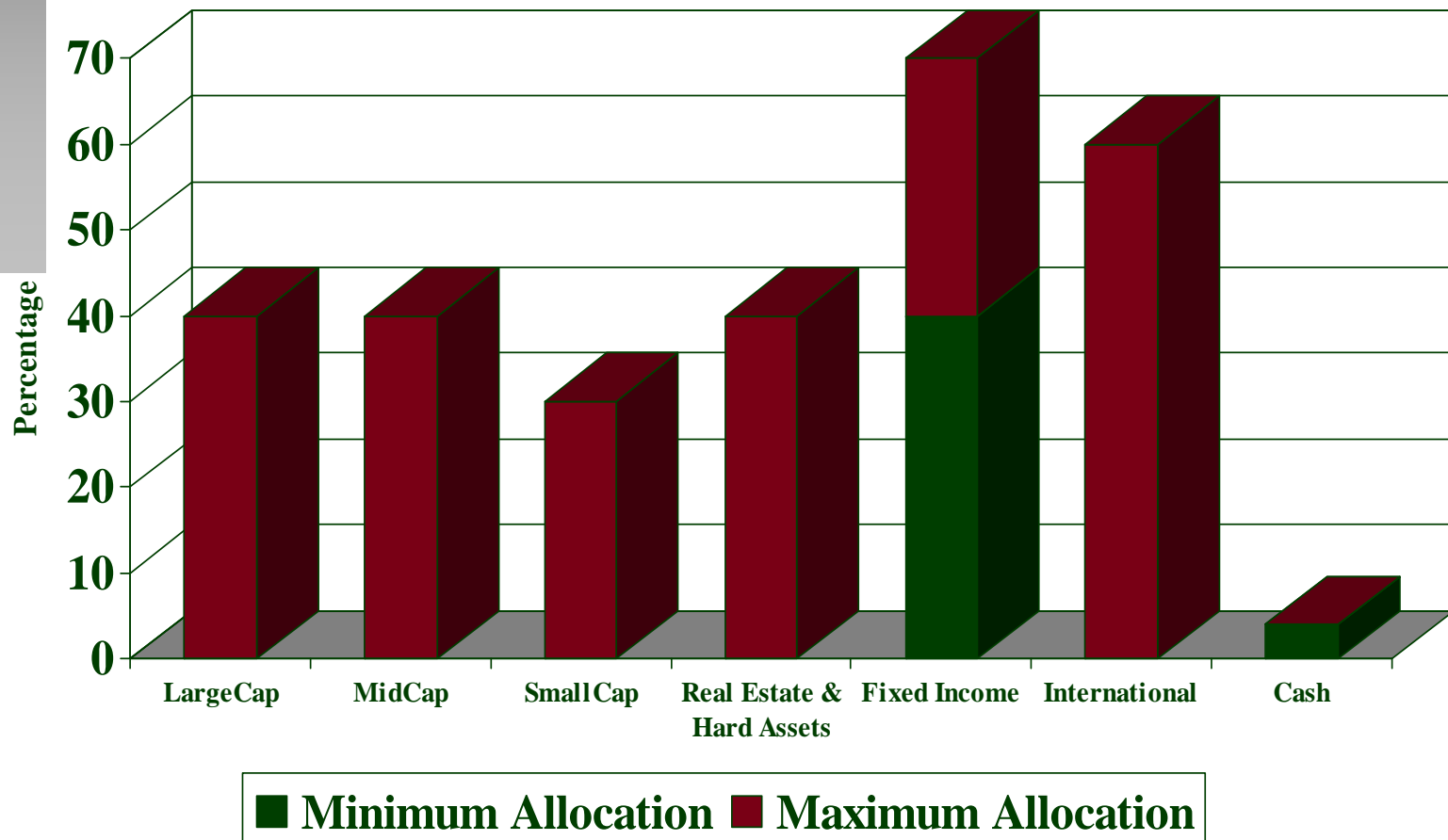


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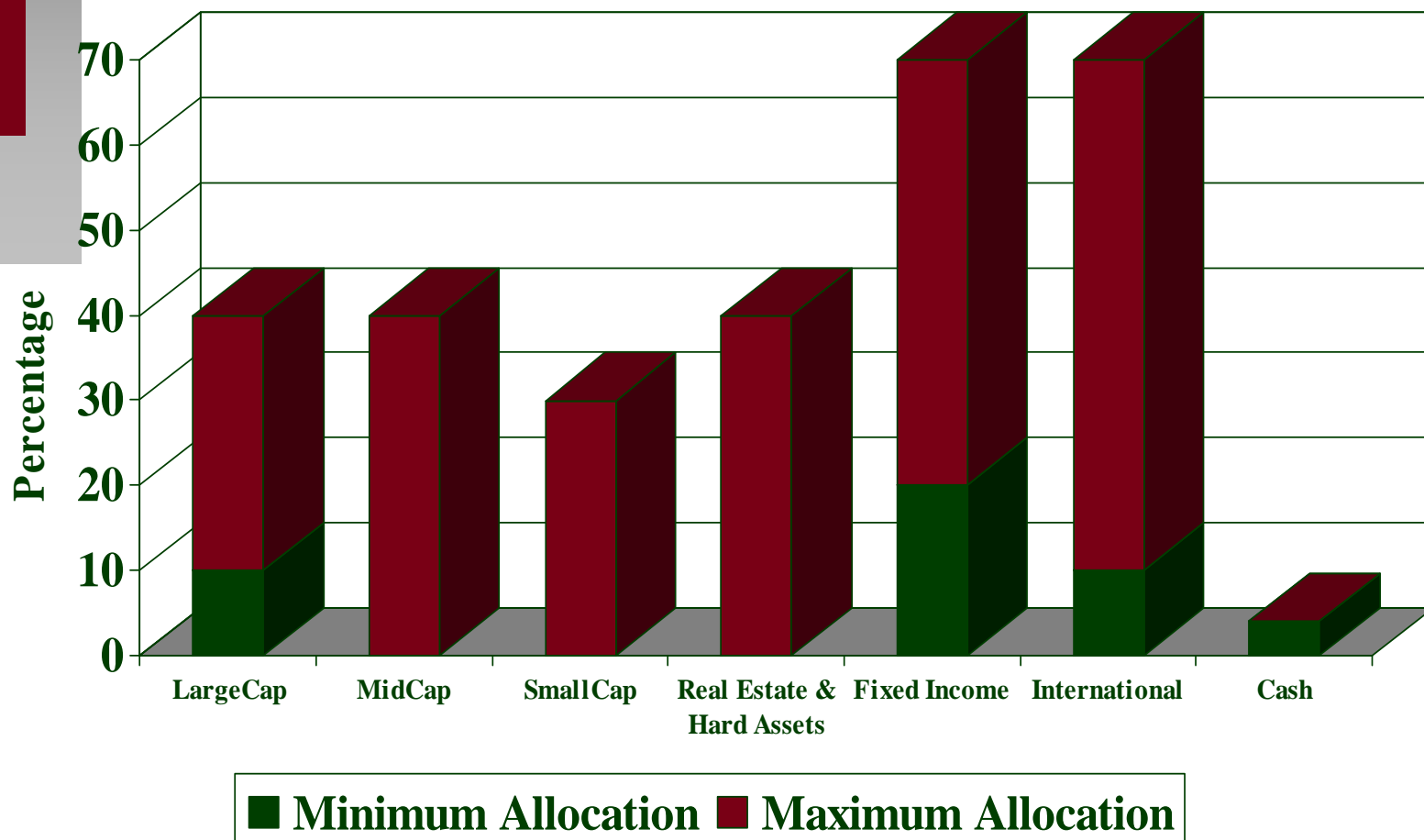
Asset Allocation Matrix

	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> VXUS	VWO
Growth	IVW	IJK	IJT	RWX	BLV BWX	EFG	EPP

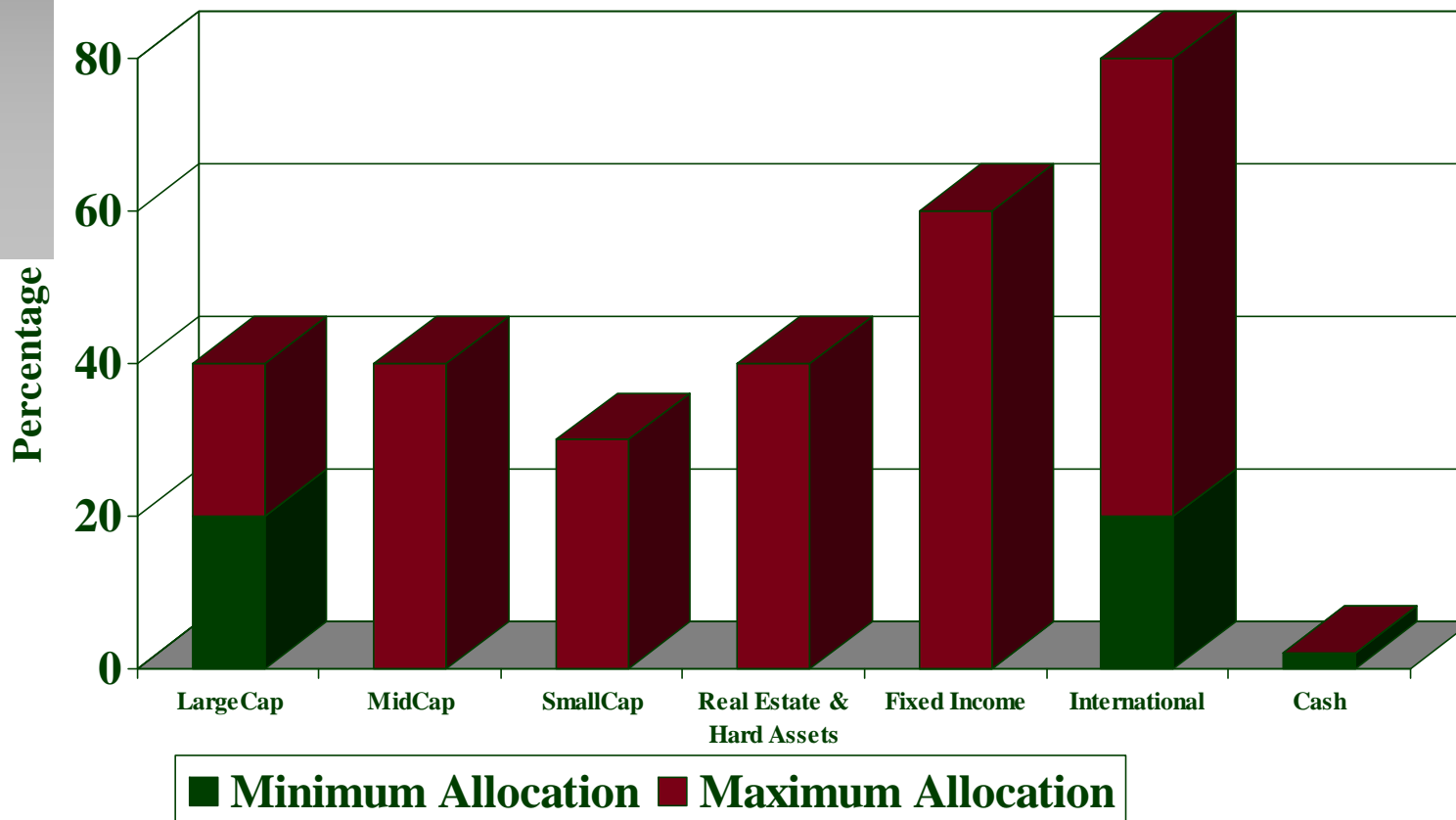
Capital Preservation & Income Sector Enhanced



Balanced Sector Enhanced



Global Sector Enhanced



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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*