



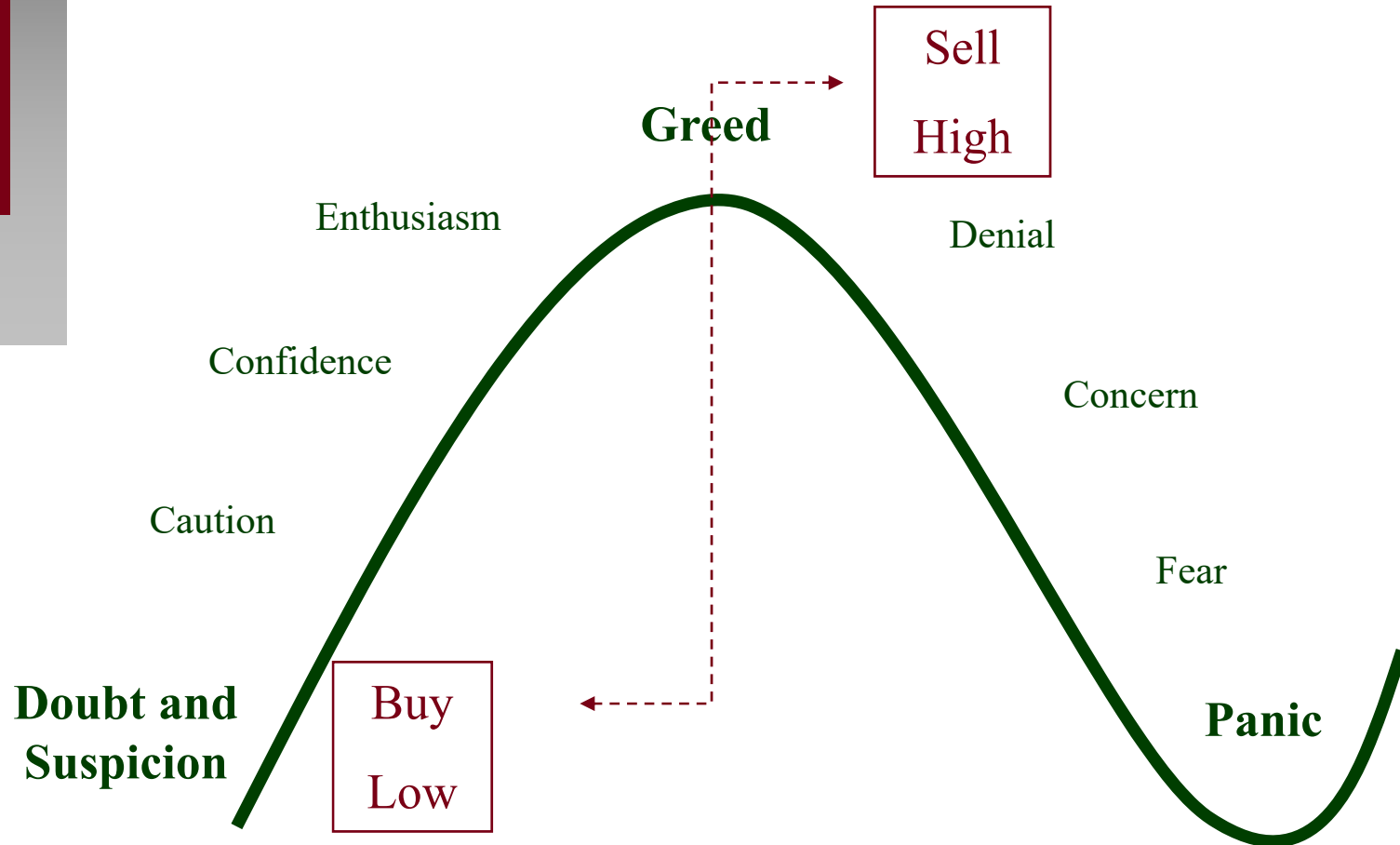
*Mench Financial, Inc.*

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*Sector Enhanced Portfolio  
Management  
2Q 2023*

# *Mench Financial, Inc.*

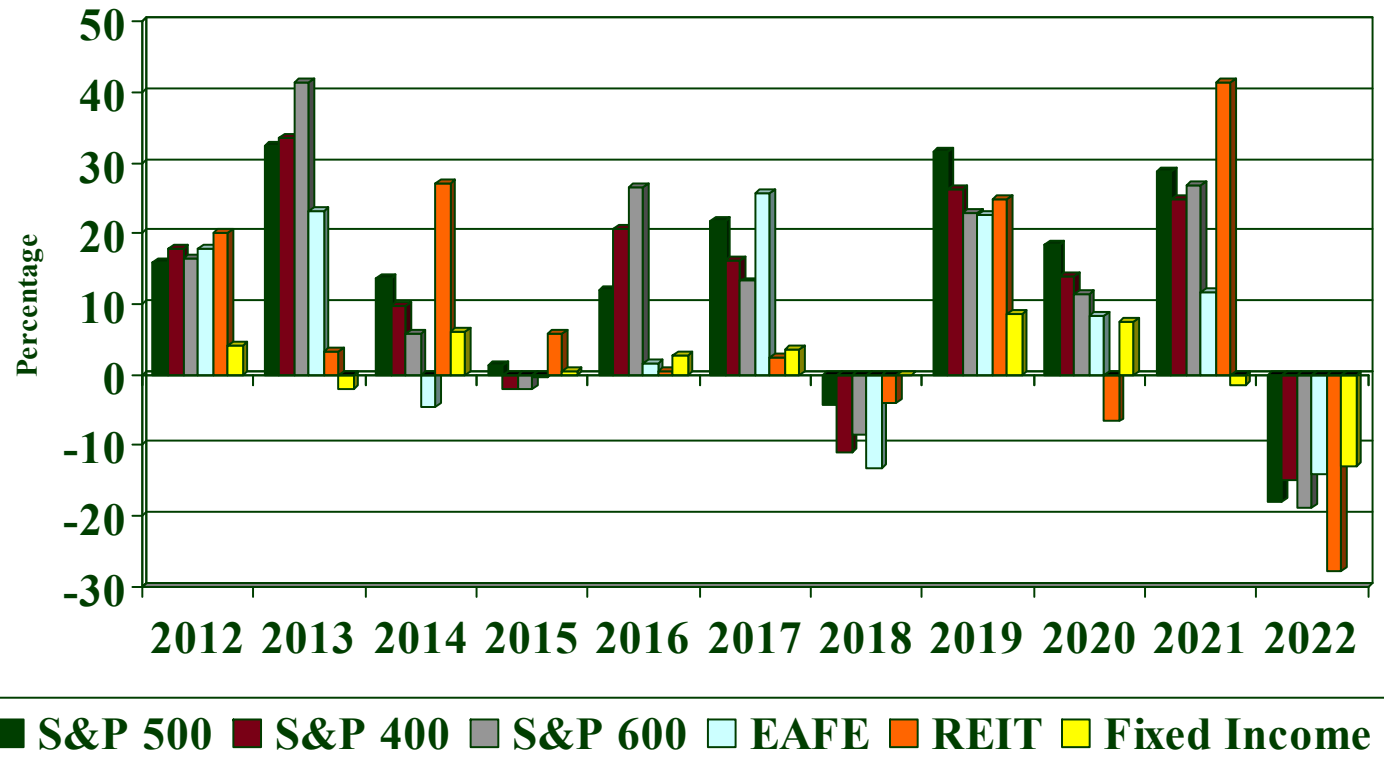
## *Cycle of Emotion*



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

*Mench Financial, Inc.*

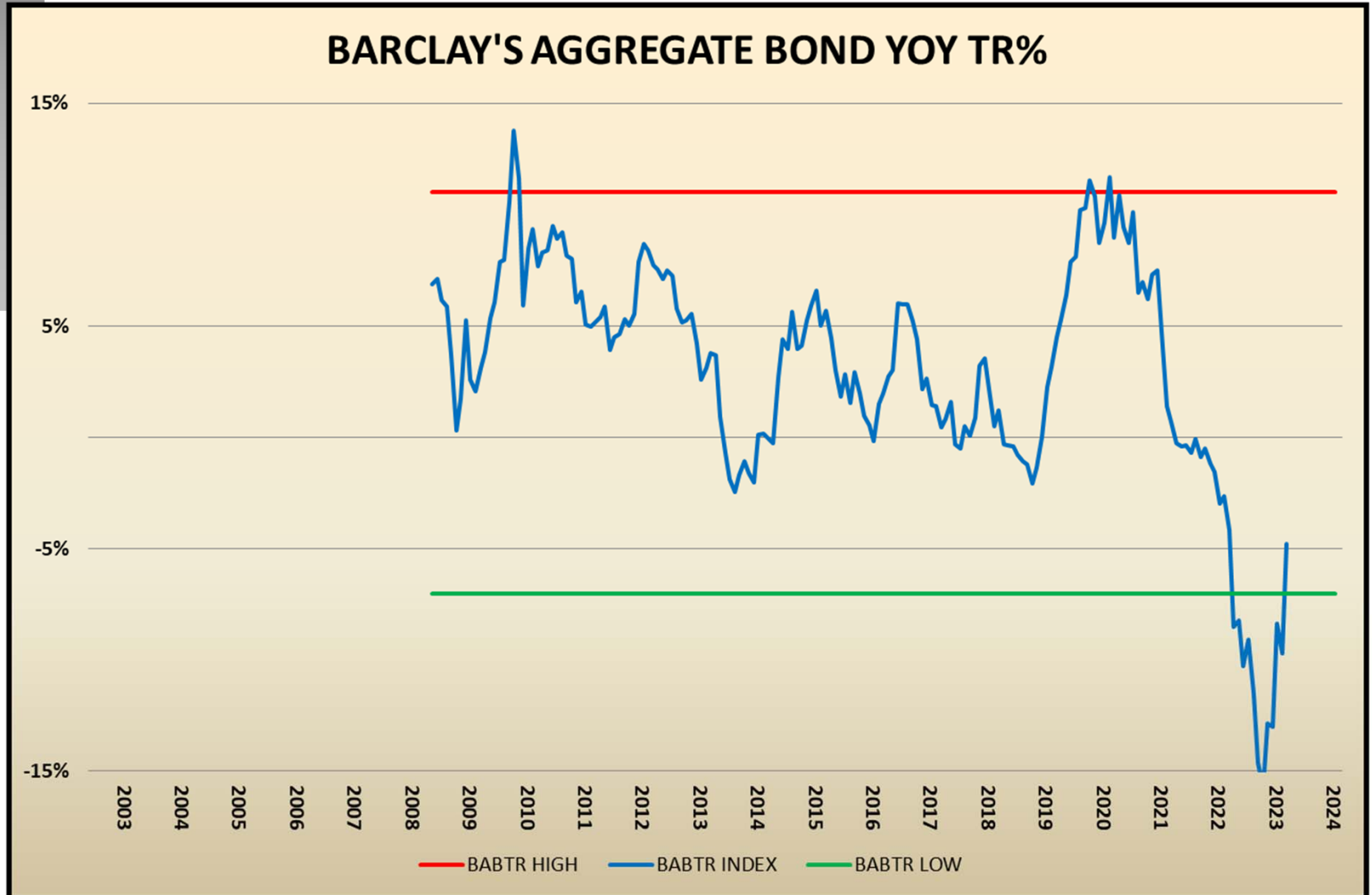
# *Asset Class Performance*



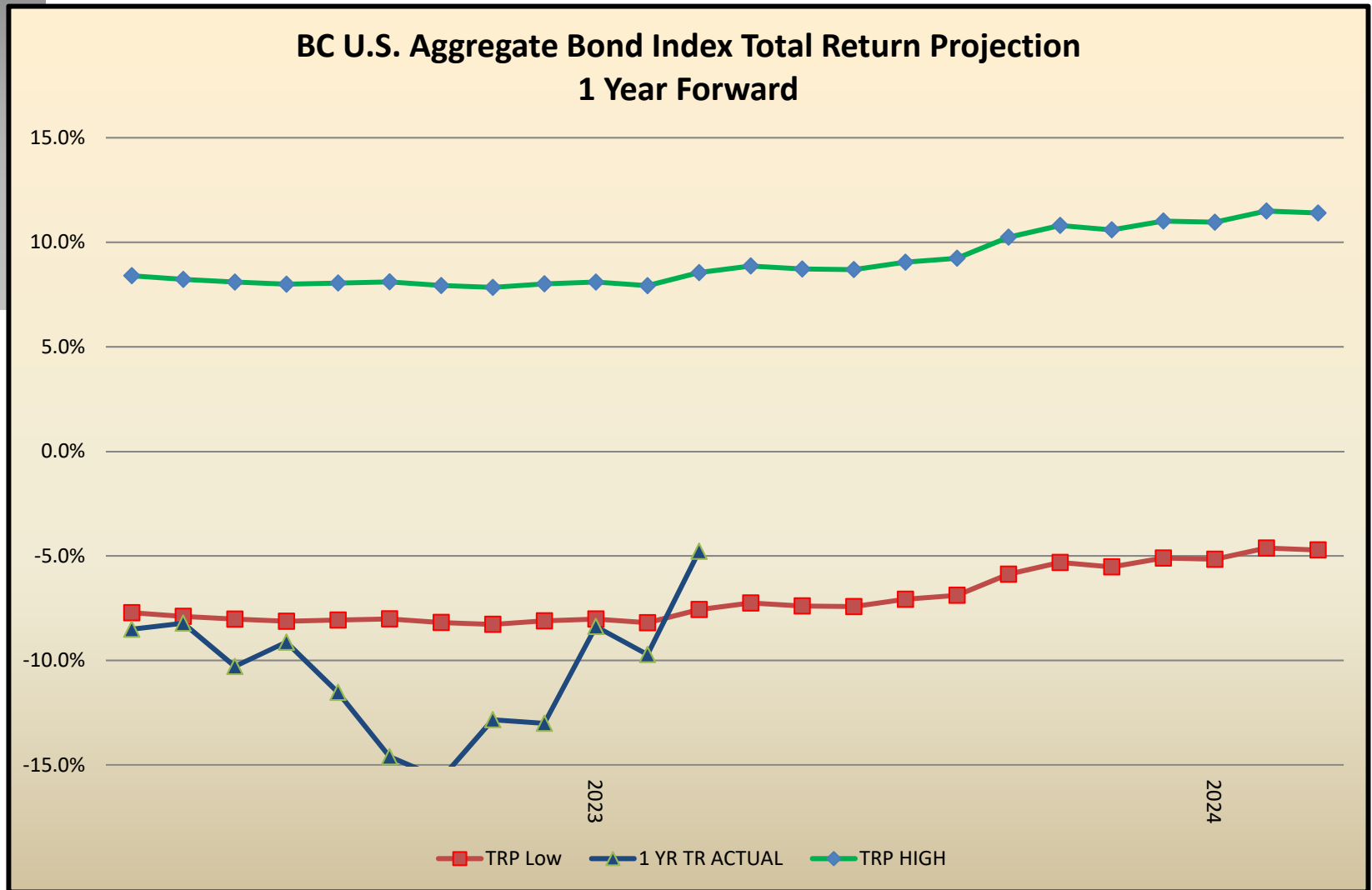
*Performance fluctuates dramatically over the short-term and year to year.*

*Data Source: Thompson Reuters.*

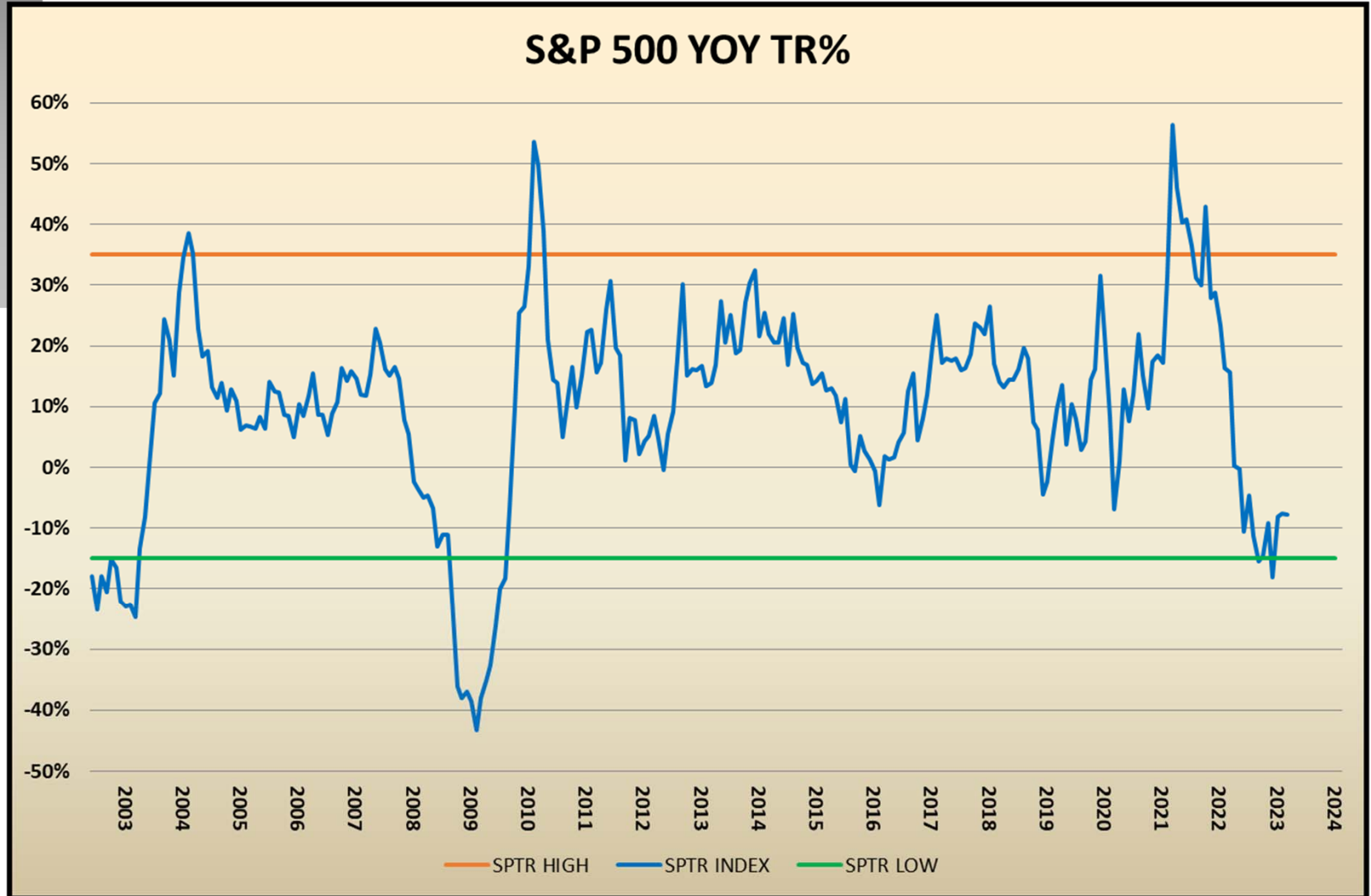
# *Mench Financial, Inc.*



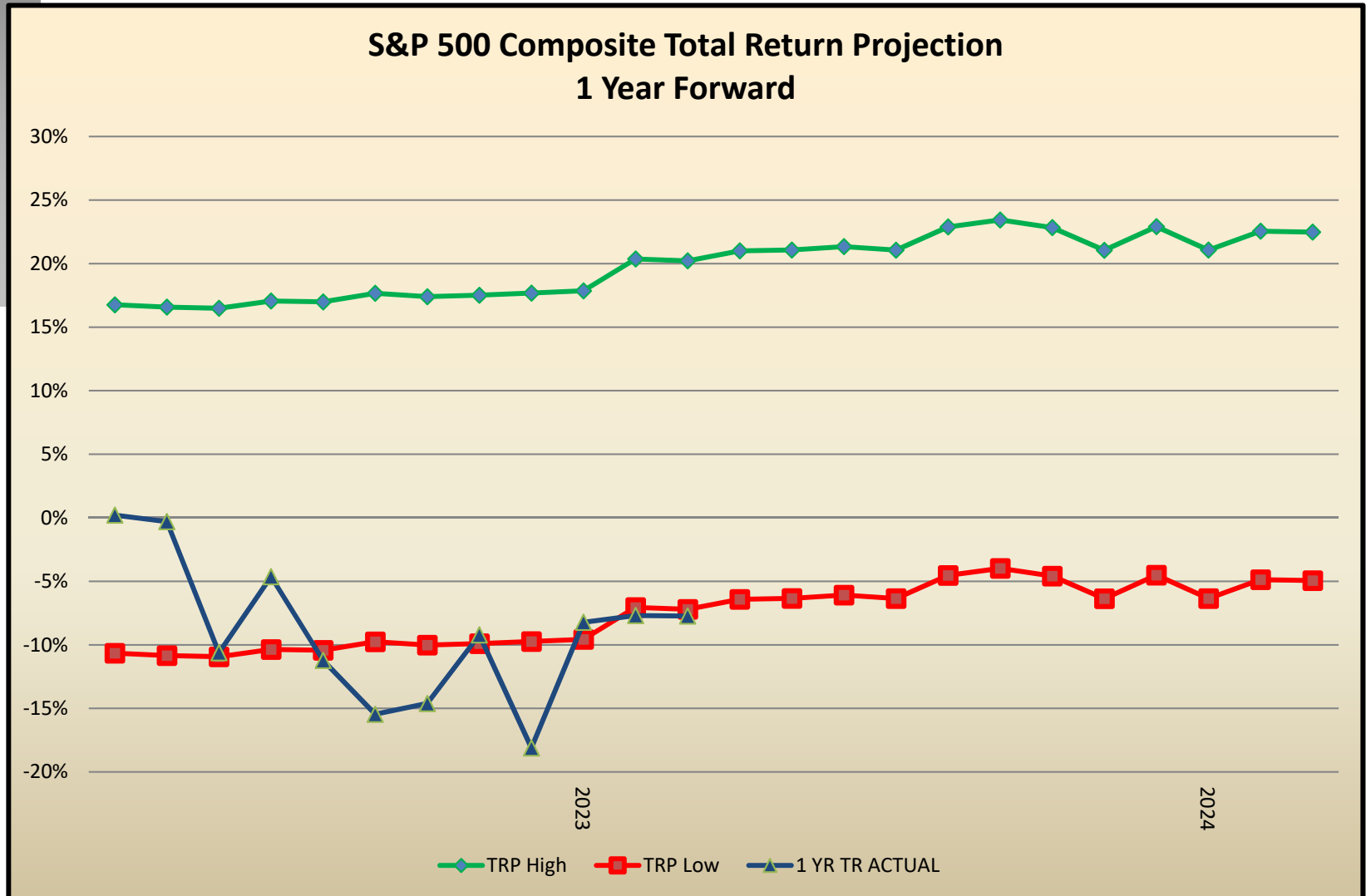
# *Mench Financial, Inc.*



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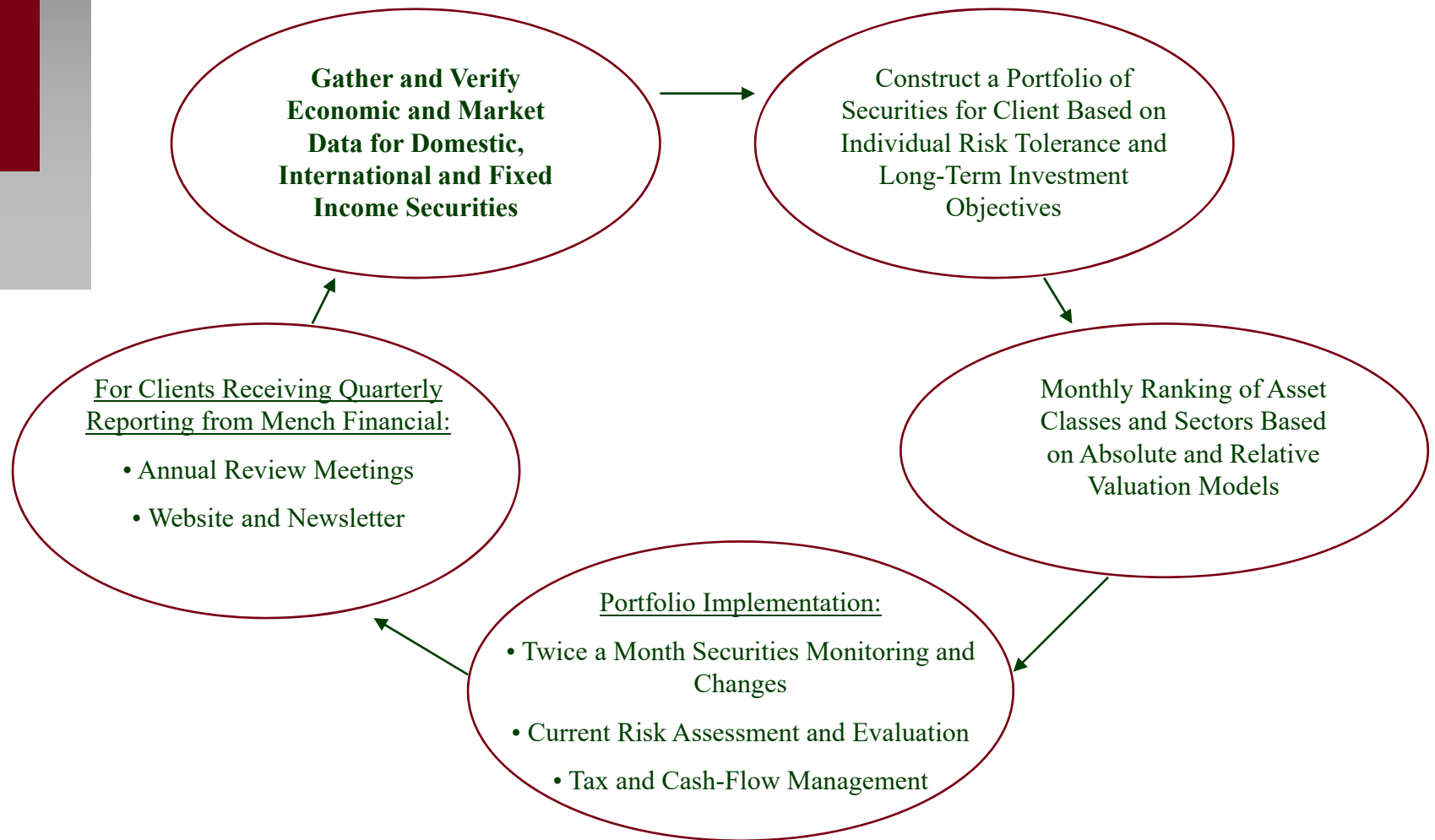


# *Mench Financial, Inc.*



# *Mench Financial, Inc.*

## *Investment Process*





# *Sector Enhanced Portfolio*

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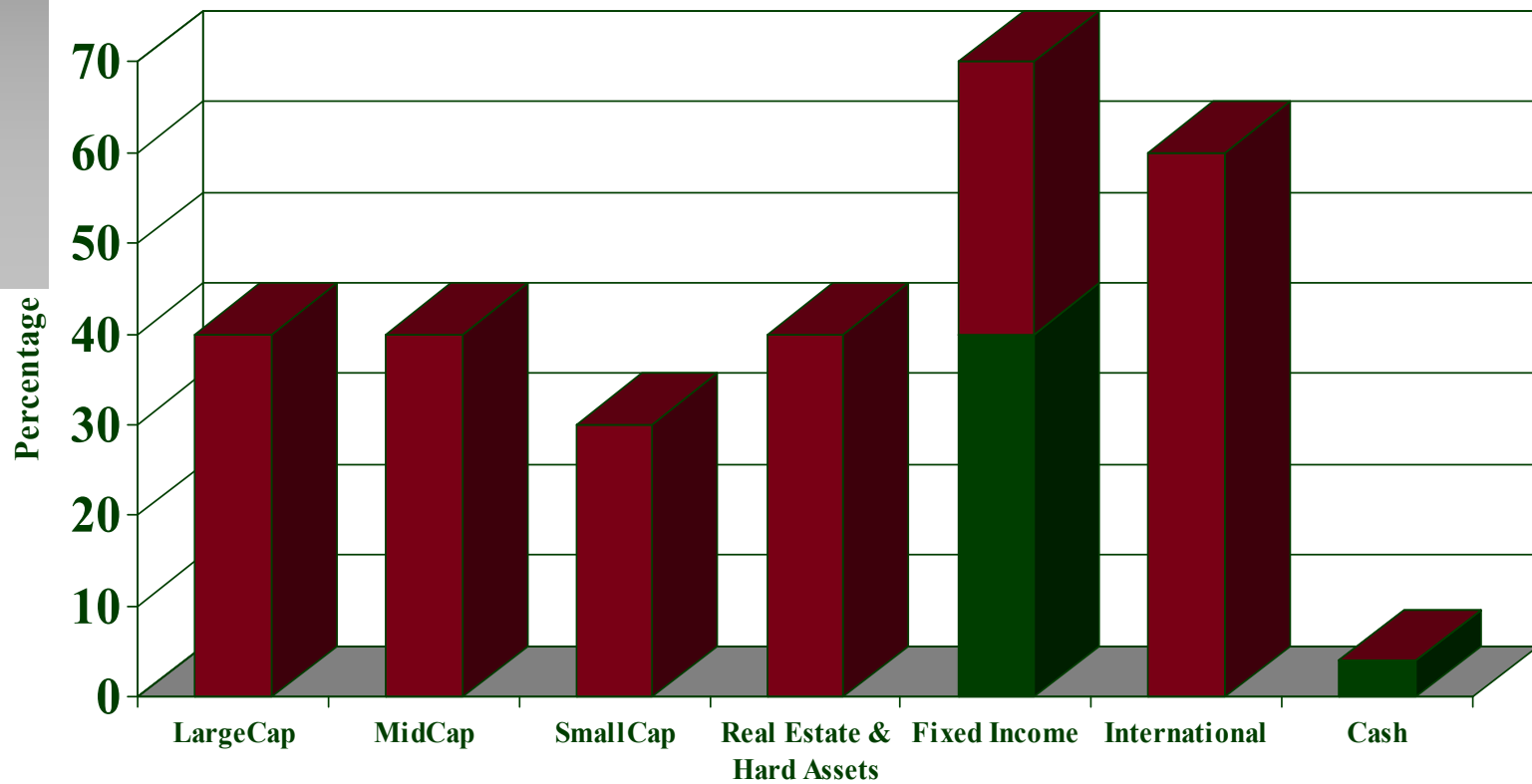
- *Utilize econometric asset allocation models to generate:*
  - *High returns in up markets*
  - *Preserve capital during declining markets*
- *Trigger portfolio purchases and sales in highly disciplined manner.*
- *Use index based securities (ETFs) to achieve competitive returns and lower deviations.*

# *Mench Financial, Inc.*

## *Asset Allocation Matrix*

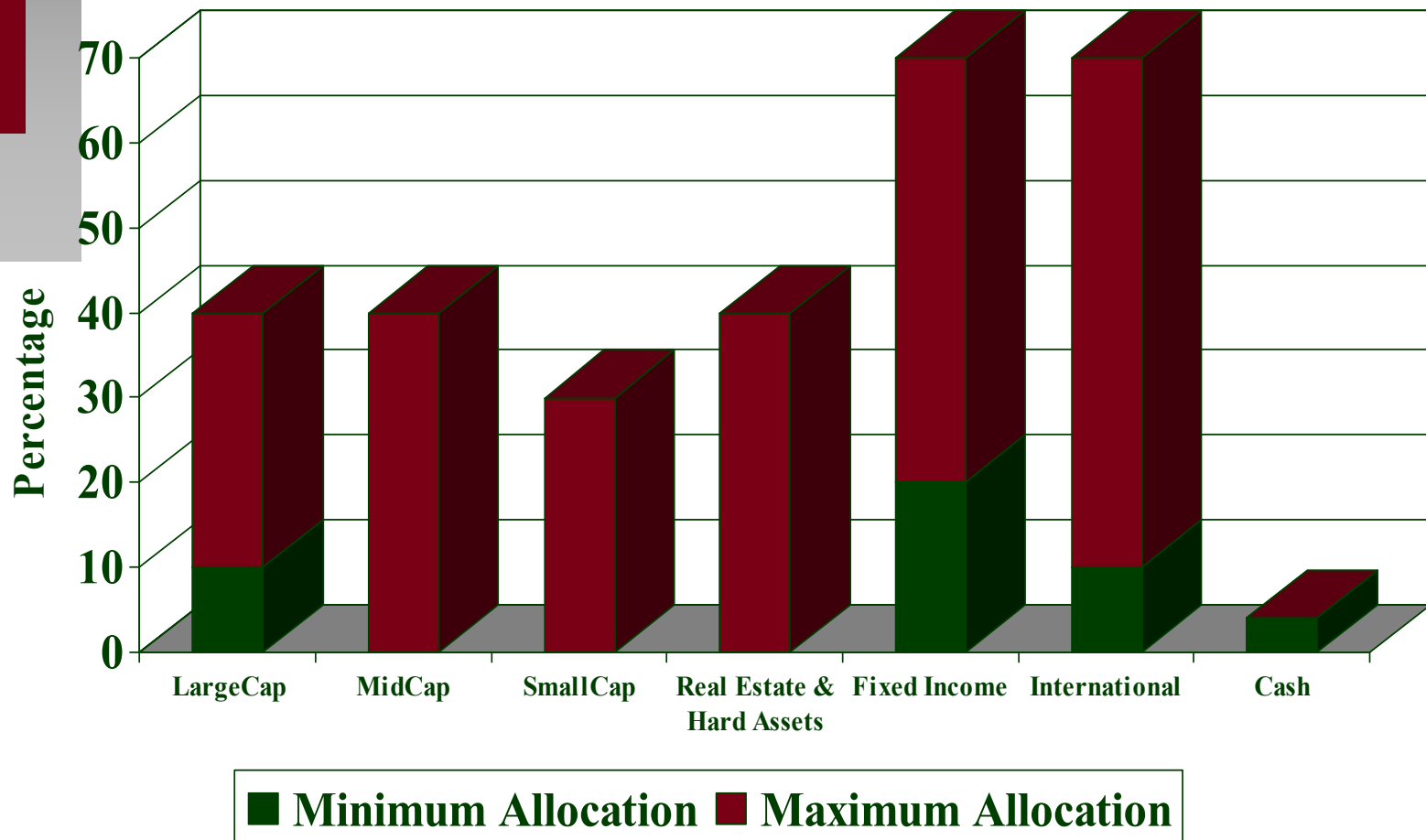
	Domestic			International		Real Estate Hard Assets	Fixed Income
	Large	Mid	Small	Developed	Emerging		
Value	IVE SPLV	IJJ USMV	IJS	EFV EFAV	EEMV	DBC	TIP SGOV
Core	<u>SPY</u> SPDR'S	MDY <u>IWV</u>	IJR	<u>EFA</u> <u>ACWI</u>	VWO VXUS	ICF XLRE	<u>BSV</u> <u>AGG</u> BIV
Growth	IVW	IJK	IJT	EFG	EPP	RWX	BLV BWX LQD

# *Capital Preservation & Income Sector Enhanced*

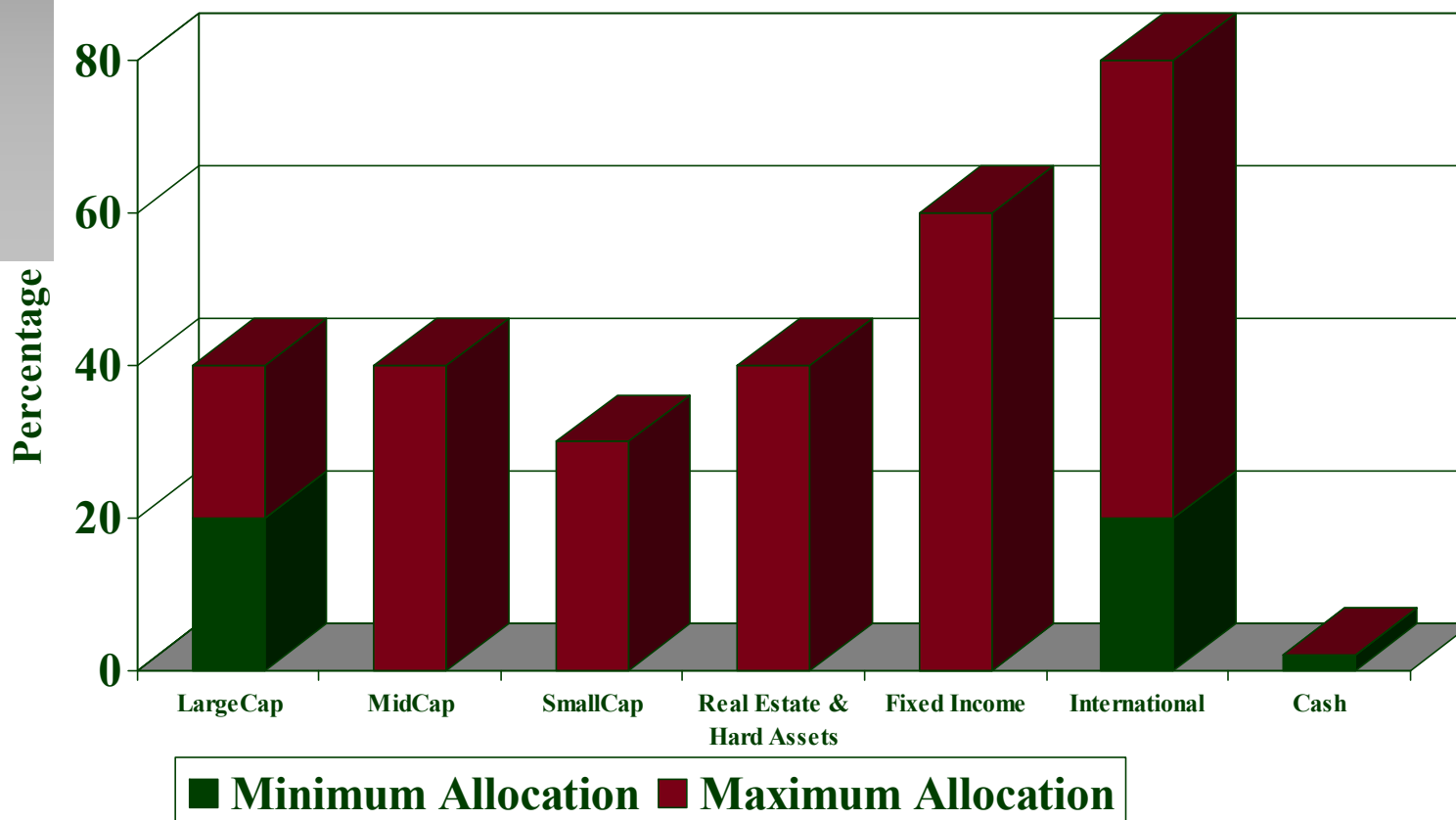


■ Minimum Allocation ■ Maximum Allocation

# *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*
  - *Twice a Month 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*