



ECON WEALTH MANAGEMENT

EST. 2005

REAL. ACTIVE. SOLUTIONS.

- ◆ ENGAGE
- ◆ INVEST
- ◆ PLAN

The Econ Wealth Management Team

Our Story

Econ Wealth Management began in 2005, as Econ Financial Services, with a vision that there was a better way to help investors in need realize their financial dreams. Over the years we have done just that. Econ Wealth Management has evolved into what it is today, based on a set of values that are integral to what we do; providing clear financial planning solutions while managing your money with **HONESTY** and **INTEGRITY**. We have found that people who share similar values are provided with a positive experience on their journey from where they are, to where they want to go.

Our Team

Life's journey is full of peaks and valleys. We pride ourselves on being your guide as you navigate your way from one valley to the next peak. Our goal is for you to realize you are not alone on your financial journey. Our team is right there with you every step of the way to provide comfort in times that may seem difficult. Our clients are at the center of everything we do. You will see that we are **REAL** – our Client Experience Team works to *ENGAGE* with you in a variety of ways because the trust you have in our team is built on the feeling that you are part of our EWM family. Our team is **ACTIVE** – EWM's in-house Asset Management Team of Chartered Market Technicians technically analyzes investment markets daily and uses that information to actively *INVEST* for you according to your goals. We provide personalized **SOLUTIONS** – Working with our Financial Planning Team of CFP® Professionals you'll have a *PLAN* to get you from Point A to Point B.

Econ Wealth Management – *Real. Active. Solutions.*

LICENSED ADVISORS



Steve Economopoulos – CFP®, ChFC®, CMT®

Chief Investment Strategist



Brian Zellers – CFP®, AAMS®

Director of Financial Planning



Jake Artz - CMT®, MSF

Director of Asset Management



Ryan Troup – IACCP®, AAMS®

Client Experience & Compliance Specialist

CLIENT EXPERIENCE



Gabby Bowman

Client Experience Professional



Trisha Zellers

Client Experience Associate



Karen Economopoulos

Business Operations Professional

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Our 3 Diamonds– We provide REAL ACTIVE SOLUTIONS for your specific scenario.



What We Do – Our clients are at the center of everything we do.



We Educate – Our “In Touch” educational video series keeps you up to date.

IN TOUCH



Our library of educational resources & articles for all clients.



Quick video updates of our trading activity sent to your inbox.



Quarterly updates about the economy and markets from our team.

We Connect – We host several events throughout the year to help build our relationships.



Quarterly Coffee Clubs



Summer Ice Cream Social



Annual Baseball Outing

We Care – We feel strongly about supporting our community and local charities.

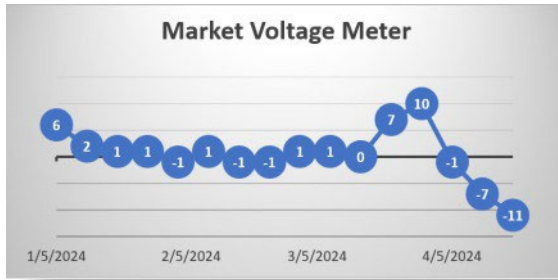


Investment Selection – Our team of CMTs® uses a proprietary process to choose investments.



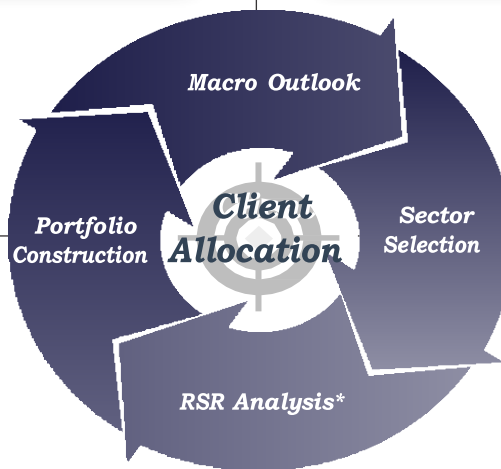
1. Macro

- Analyze broader markets and economy
- Determine current market cycle
- Gauge market risk



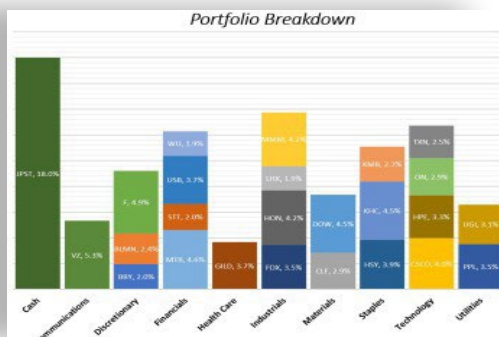
2. Sector Selection

- 11 equity sectors
- Proprietary process
- Highlights areas of out-performance



4. Portfolio Construction

- Build framework based on client risk profile
- Daily active oversight of all investment securities
- Adjust allocation based on the macro outlook



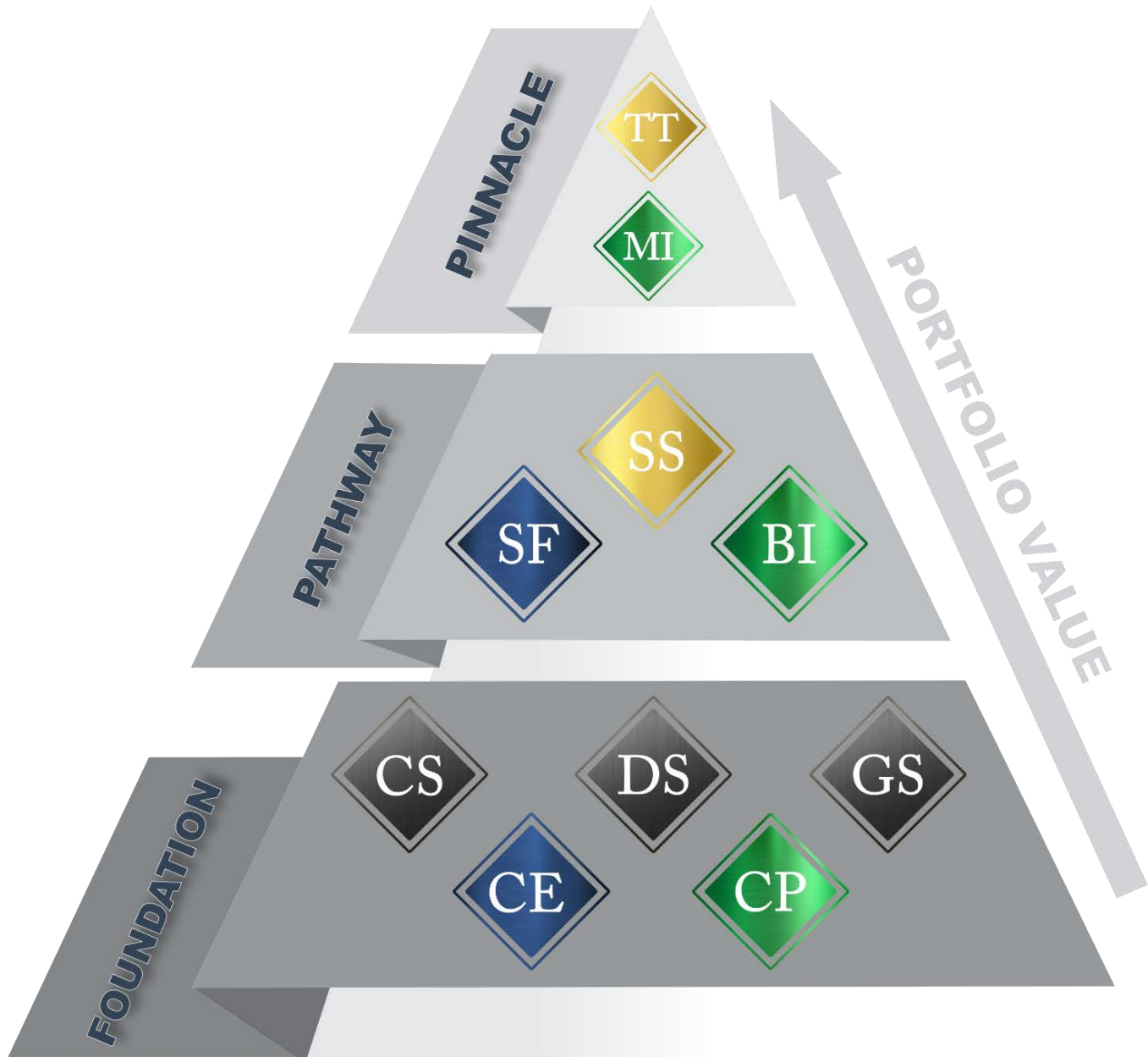
3. Relative Strength Rating

- Planning collaboration
- Fundamental scanning
- Technical strength

Planning	Fundamental	Technical
Dividend Yield	Price to Book	Point & Figure Charts
Price History	Price to Cash Flow	Monthly MACD
Name Recognition	Current Ratio	Monthly Stochastics
Average Volume	Debt to Equity	Moving Averages
Morningstar Rating	Return on Assets	RRG Charts
	Return on Equity	Directional Position
	Price to Earnings Growth	

Important Disclosures: *Relative Strength Rating is a 3-pronged ranking system that tests the planning, fundamental, and technical strength of an individual stock. EWM is not affiliated or endorsed by any company mentioned herein. This information is for educational use only and is in no way intended to be interpreted as investment advice. Different types of investments involve varying degrees of risk. All investment strategies have the potential for profit or loss.

Investment Menu – Our actively-managed solutions are designed to fit a variety of goals and needs.



CE - Core Equity
SF - Sector Focus

CP - Core Preservation
BI - Blended Income
MI - Municipal Income

CS - Core Stocks
DS - Dividend Stocks
GS - Growth Stocks

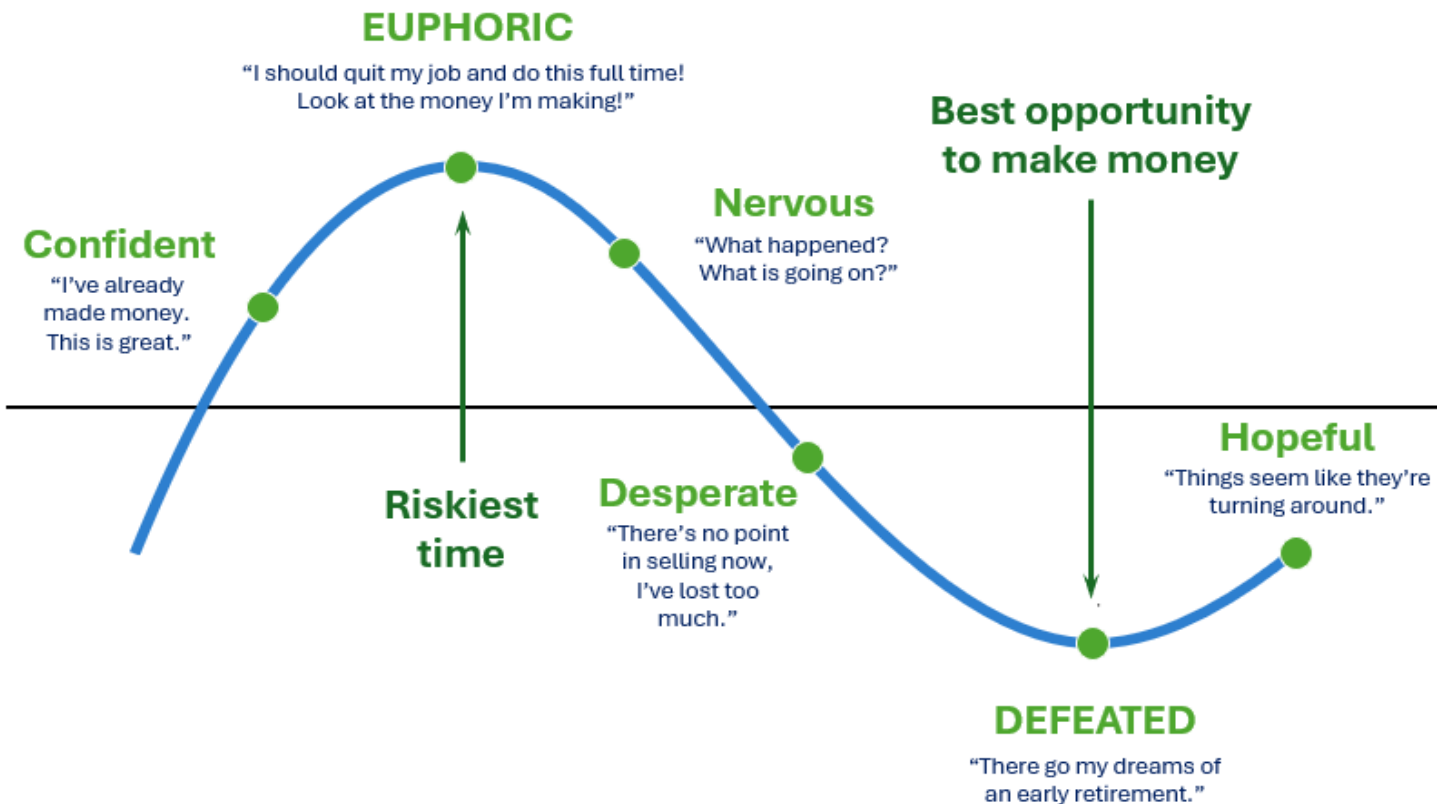
TT - Technical Tilt
SS - Select Strategies

We Plan with You – We use a specific process to create a plan based on your goals and needs.



Photo courtesy of cfp.net

Your Peace of Mind – Without a plan, your emotions can take over and distract you from your goals.




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1. Understanding Goals – Our planning software tracks your specific needs, wants & wishes.

Travis & Taylor's Goals [Timeline](#) [Hide Detail](#)


Needs



Retirement - Basic Living Expense

Taylor (2024)	60
Both Retired (2024-2040)	\$70,000
Taylor Alone Retired (2041-2054)	\$40,000

Wants




Travel

When both are retired
Recurring every year for a total of 10 times

\$6,000

Wishes

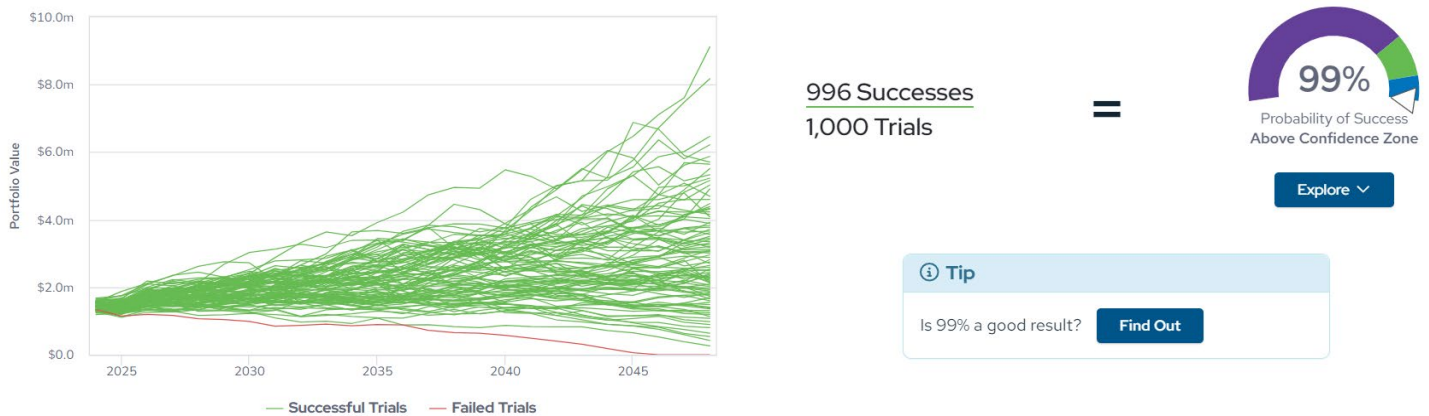


Buy the KC Chiefs

When Travis retires

\$100,000,000

2. Setting a Baseline – Your plan's "health" score is based on custom goals and investment projections.



3. Defining Flexibility – We stress-test your plan to discover flexibility and provide peace of mind.





[Return](#)

Play Zone®

Want to retire earlier, spend more, or save more?
Quickly explore how those choices might impact your plan.

[Need Help?](#)

GOALS

-  **Retirement - Expense w/\$3,000 month withdrawal**
Needs · Recurring
-  **Living Expenses**
Needs · Recurring
-  **Lease Buyout - April 2025**
Wants · One-Time Expense
-  **Kitchen Remodel**
Wants · One-Time Expense

Play Zone® Scenario

[Save](#) [Explore](#) [More](#)

Probability of Success
Above Confidence Zone

96%

Total Spending
\$2,627,200

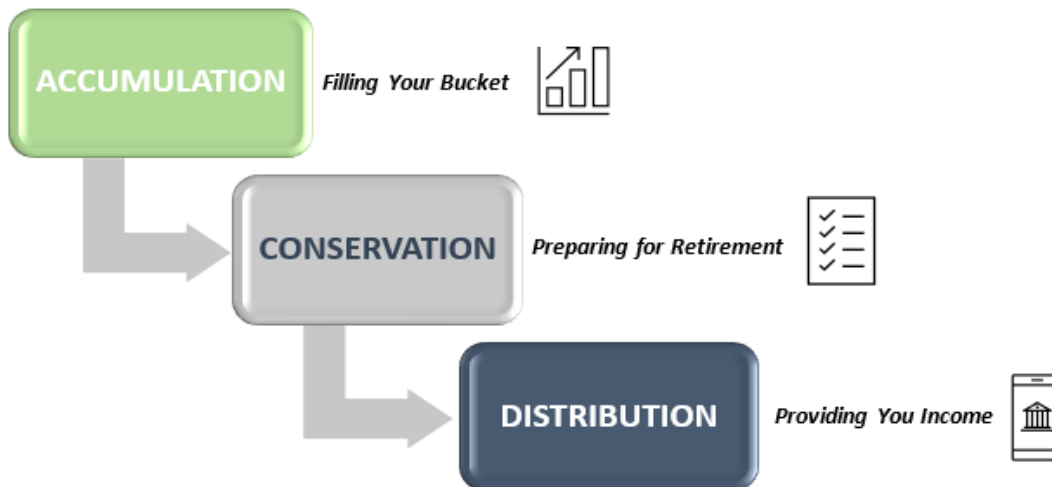
\$36,000		\$ 36,000
\$66,488		\$ 66,488
\$25,000		\$ 25,000
\$40,000		\$ 40,000

Important Disclosures: The projections or other information generated by MoneyGuide Pro regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. Past performance is not a guarantee or a predictor of future results of either the indices or any particular investment.

Attitude Toward Risk – Your specific scenario will determine how we invest your accounts.



Be Aware of Your Scenario – We invest/plan for all phases of your financial journey.

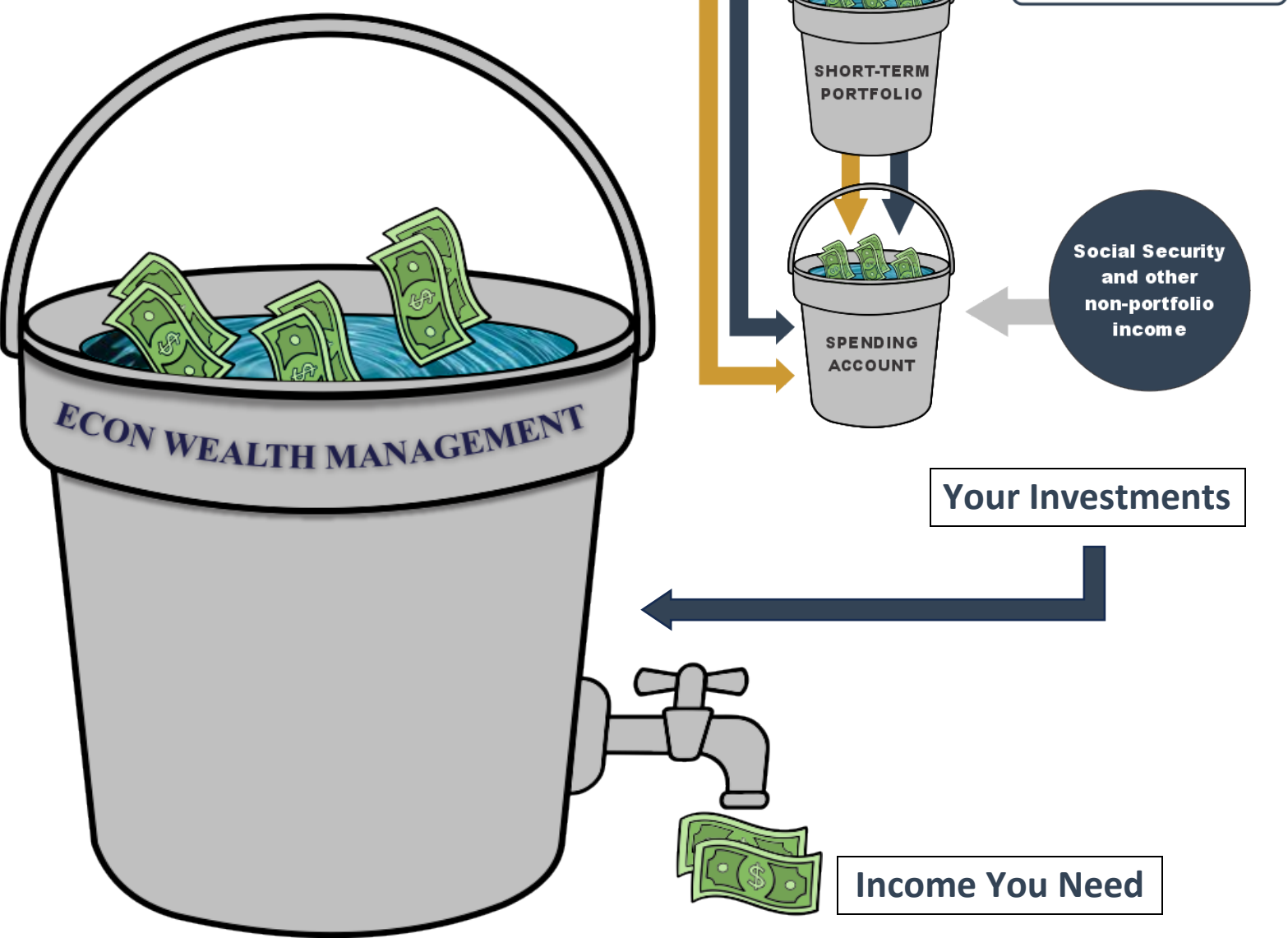


Construct Your Portfolio – We create a portfolio that is in your best interest.



Managing Your Bucket – We work to provide the income you need so you retire the way you want.

*Your Retirement
Bucket*



Understanding Costs – We are a fee-only registered investment advisory firm.

We DO...

Collect fees based on assets under management

Buy/Sell no-cost stocks & low-cost ETFs for clients

Include all services for our clients

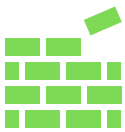
We do NOT...

Collect fees based on commissions

Buy/Sell mutual funds for clients

Sell products to clients (annuities & insurance)

Our Services – We build you a *Foundation*, guide you on your *Pathway*, & help you towards the *Pinnacle*.



Foundation Service

Setting You Up for the Future

Investment Strategies: Broad

Financial Planning: General



Pathway Service

Your Path to Retirement & Beyond

Investment Strategies: Specific

Financial Planning: Comprehensive






Pinnacle Service

Tailored Service for High Net-Worth Clients

Investment Strategies: Advanced

Financial Planning: Complex

Services We Provide – We *ENGAGE* with you, *INVEST* for you, and *PLAN* for your needs.

Services	 FOUNDATION	 PATHWAY	 PINNACLE	
E N G A G E	Client Events	Large Group Events	Small Gatherings	Exclusive Events
	Operations Updates	Select	Annual Review	Custom Phone Call
	EconXChange Access	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	In Touch Communication	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	Client Portal Access	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	Full Service Team Support		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	Stock Stories			<input checked="" type="checkbox"/>
	Individualized Team Access			<input checked="" type="checkbox"/>
I N V E S T	Active Asset Management	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	External Account(s) Review	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	Core ETFs	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	Individual Stocks	Optional	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	Select Strategies		Need based	Plan Specific
	Tactical Holdings			<input checked="" type="checkbox"/>
P L A N	Annual Reviews	Email/Phone	In-Person	Custom
	Personal Reports	Annual	Semi Annual	Quarterly
	Financial Plan	Allocation Plan	Goals Plan	Full Plan
	MoneyGuide Pro Access	Select	View Only	Full Access
	IRA Contribution Review	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	Capital Gains Update	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	Tax Planning	As needed	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	Insurance Planning		Annual Review	Comprehensive
	Estate Planning		Annual Review	Comprehensive
	Cash Flow Planning			<input checked="" type="checkbox"/>
Tactical Review Call			<input checked="" type="checkbox"/>	

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INTRODUCTION

Econ Wealth Management is a registered investment advisor with the Securities and Exchange Commission (SEC) under CRD No. 226774.

Is an investment advisory account right for you?

Econ Wealth Management is an investment advisor, and we provide advisory accounts and services rather than brokerage accounts and services.

There are different ways you can get help with your investments. You should carefully consider which type of account and services are right for you.

What does this document provide you?

- Intro to EWM, our services, & fee structure.
- Differences between Advisors & Broker Dealers to help educate you so you can make your best choice.
- Please refer to the SEC investor education website for more information. [Investor.gov/CRS](https://www.investor.gov/CRS)

RELATIONSHIPS AND SERVICES

What investment services and advice can EWM provide me?

- Review meetings with clients no less than annually.
- Meetings offered in-person, via phone, or video chat.
- Provide investment advice, develop strategies, and define goals.
- Assets are managed on a discretionary basis unless directed by clients.

How does your firm make money?

- On-going asset management and financial advice.
- Fees are disclosed in our [ADV 2A](#).

CONVERSATION STARTERS:

- Given my financial situation, should I choose an investment advisory service?
- Why or why not?
- How will you choose investments to recommend to me?
- What is your relevant experience, including your licenses, education, and other qualifications?
- What do these qualifications mean?

FEEES, COSTS, CONFLICTS, AND STANDARDS OF CONDUCT

What fees will I pay?

- An asset-based management fee deducted quarterly from your account.
- Other investment types may impose additional fees.
- Hourly consulting engagement services if not included.
- Financial planning if not included.
- Ticket charge if applicable.

How do your financial professionals make money?

- Receive an annual salary.
- Potential for profit sharing once per year.

What are your legal obligations to me when acting as my investment advisor?

- Fiduciary duty to act in your best interest while considering your current situation.

What conflicts of interest, if any, should I be aware of? How might your conflicts of interest affect me, and how will you address them?

- There will be conflicts, and we must talk with you about them in a way that you can understand so you can decide whether to agree to them.
- You will pay fees and costs whether you make or lose money on your investments.

CONVERSATION STARTERS:

Help me understand how these fees and costs might affect my investments.

- If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?
- How do conflicts of interest affect me and how will you address them?
- Do the math for me. How much would I pay per year for an advisory account?

Please make sure you understand what fees and costs you are paying by asking your professional to give you personalized information on the fees and costs you will pay.

DISCIPLINARY HISTORY

Do you or your financial professionals have legal or disciplinary history?

Econ Wealth Management has no disciplinary history to disclose. However, we encourage you to visit www.investor.gov for a free and simple search tool to research our firm and our financial professionals. To report a problem to the SEC, call the SEC’s toll-free investor assistance line at (800) 732-0330 or visit www.investor.gov. If you have a problem with your investments, investment accounts or a financial professional, contact us in writing at 4755 Linglestown Road, Suite 204, Harrisburg, PA 17112 or via email at bnzellers@econwealth.com.

ADDITIONAL INFORMATION

Who is my primary contact person?

- We work as a team; anyone can help you.
- Explained in our ADV available at [Investment Advisor Public Disclosure \(IAPD\)](#)

SHOULD I CHOOSE AN ADVISOR OR BROKER/DEALER?

EWM(Advisory)

Broker/Dealer

RECOMMENDATIONS

Recommendations are in the **BEST INTEREST** of clients.

Recommendations are **SUITABLE** for clients.

RANGE OF PRODUCTS

Offer specific range of products.

Offer full range of products.

FEES

Quarterly fee based on asset value.

Fee based on commission.

STANDARDS OF CONDUCT

Monitor client accounts.

Not required to monitor clients’ accounts.

Required to create risk profile so clients’ objectives are met.

Required to know “essential facts” concerning every client.

Fiduciary role which requires we place clients’ needs above ours & that recommendations are in clients’ best interest, based on their profile.

“Reasonable diligence” required for opening and maintaining accounts.

Given my financial situation, should I choose a brokerage service or investment advisory service? Ultimately, the direction you choose is based on your situation, risk tolerance, and comfort level. Your comfort level is based on your understanding and knowledge of the industry and how it operates. We are here to help you understand our business and answer any questions you may have on the industry so YOU can make the best decision for YOU.

CONVERSATION STARTERS: “How often will you monitor my account’s performance and offer investment advice? Who is my primary contact person for my account? What can you tell me about the primary contact person’s legal obligations to me? If I have concerns about how this person is treating me, who can I talk to?”



Notes

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