



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®

Planning & Compliance Specialist

CLIENT EXPERIENCE



Karen Economopoulos

Business Operations Professional



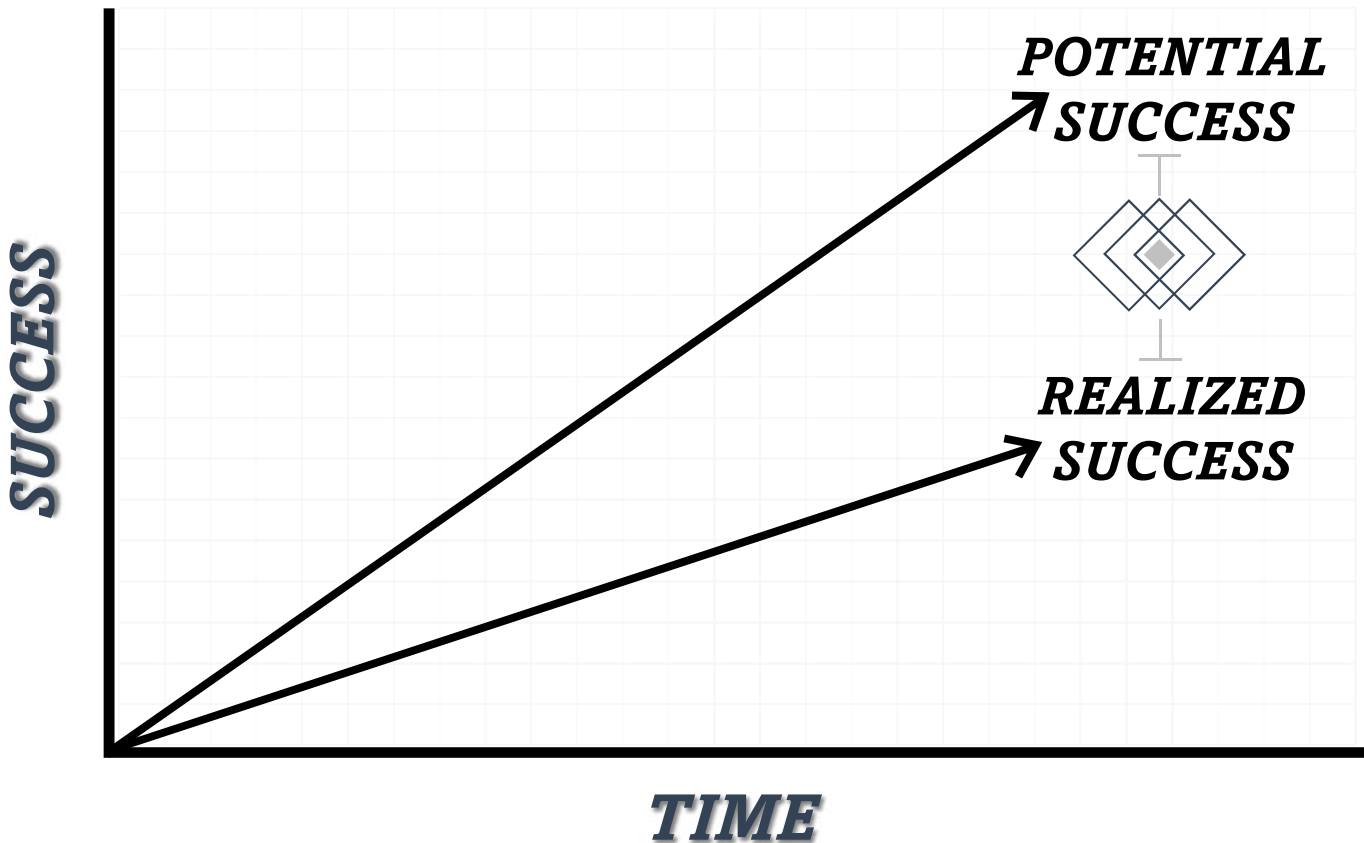
Trisha Zellers

Client Experience Associate

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Why Econ Wealth?



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



Real Engaging Events

Active Discretionary Investing

Comprehensive Solutions

Digital Client Portal

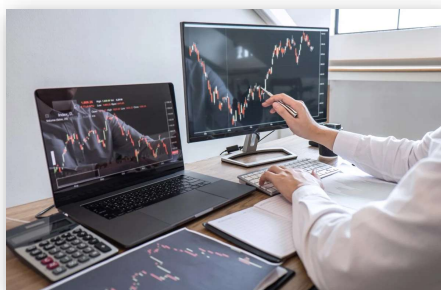
Daily Portfolio Review

Goal/Objective/Need-Driven

Personal Care

In-House Strategies

Advanced Strategies



Compliance - Making sure everything we do is in your best interest & within SEC regulations.

Fiduciary Standard

Proactive Communication

SEC/FINRA Regulated



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

IN TOUCH



Our library of educational resources & articles for all clients.



EVERYTHING ECON

Steve’s blog with thoughts on the market or life in general.



Short 2–3 minute video looking at market and portfolio activity.

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.



Caitlin’s Smiles



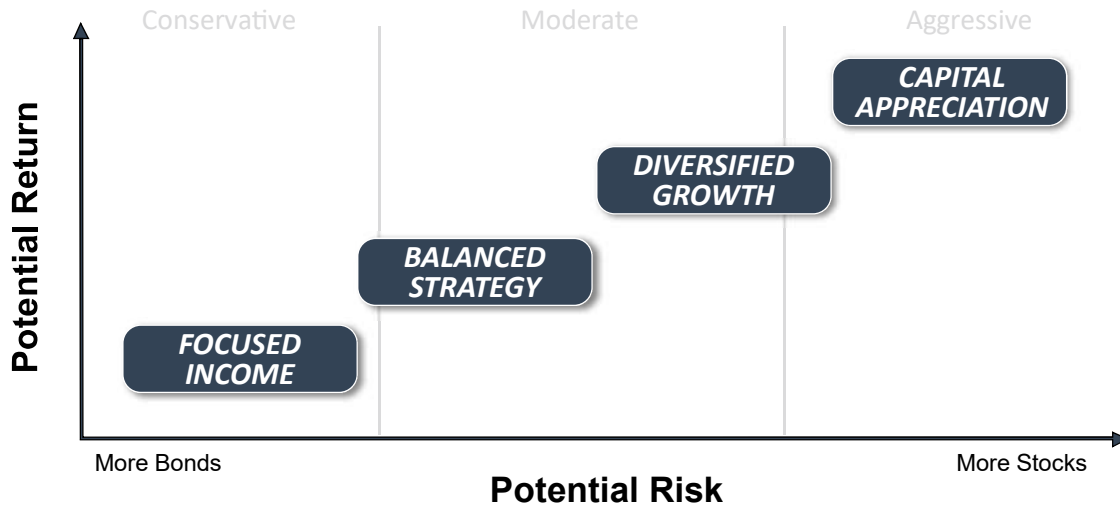
Wreaths Across America



Veterans Outreach of PA

Asset Management- Your Customized Portfolio

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



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

CORE

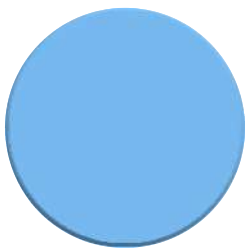
STOCKS

SPECIFIC

ADVANCED

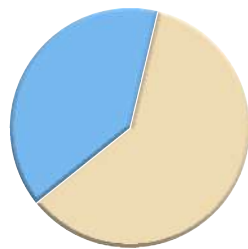
Foundational investment strategies

- » Equity & fixed income strategies
- » Exchange Traded Funds (ETFs)
- » Low-cost investments



Individual stock portfolios with various objectives

- » Value, dividend or growth stocks
- » Exposure to individual companies
- » Lowest cost



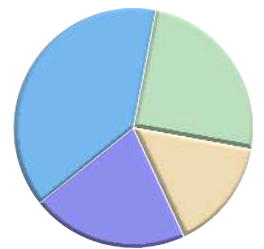
Strategies designed for specific planning scenarios

- » Provide protection for concentrated positions
- » Generate income streams in retirement
- » Implement industry specific investments



Hands-on individualized strategies

- » Technically traded strategies
- » Advanced options strategies
- » Tax-exempt municipal bond strategies



Important Disclosures: This information is for educational use only and is 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. ETFs combine features of a mutual fund, which can be purchased or redeemed at the end of each trading day at its NAV per share, with the intraday trading feature of a closed-end fund, whose shares trade throughout the trading day at market prices. ETF's market price may trade at a premium or a discount to its underlying value. Before investing in an ETF, you should read both its summary prospectus and its full prospectus, which provide detailed information on the ETF's investment objective, principal investment strategies, risks, costs, and historical performance (if any).

Portfolio Management - Our team of CMTs actively manage portfolios using strategic & tactical allocations.

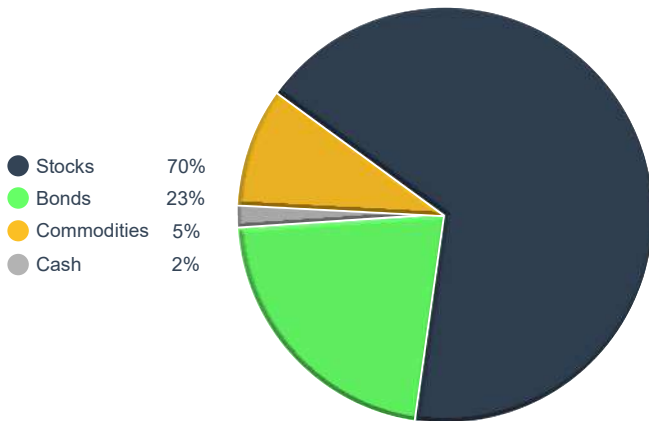
	Capital Appreciation			Diversified Growth			Balanced Strategy			Focused Income		
	Strategic	Tactical	Current	Strategic	Tactical	Current	Strategic	Tactical	Current	Strategic	Tactical	Current
Equity	89.0%	83.6%	90.8%	74.0%	69.5%	76.7%	60.0%	56.3%	64.0%	45.0%	42.2%	50.2%
Bond	9.0%	11.2%	6.4%	26.0%	27.8%	18.5%	40.0%	44.7%	31.0%	55.0%	57.2%	45.2%
Cash	1.0%	2.0%	2.8%	0.0%	1.0%	4.8%	0.0%	0.0%	5.0%	0.0%	0.0%	4.5%
Large Cap	37.0%	35.6%	42.5%	31.0%	29.6%	40.1%	25.0%	24.0%	35.4%	19.0%	18.0%	28.3%
Mid Cap	12.0%	13.7%	13.9%	10.0%	11.4%	11.9%	8.0%	9.2%	10.4%	6.0%	6.9%	7.7%
Small Cap	10.0%	11.0%	13.9%	8.0%	9.1%	12.6%	6.0%	7.4%	8.4%	5.0%	5.5%	6.0%
Developed	18.0%	13.7%	11.2%	15.0%	11.4%	5.9%	12.0%	9.2%	5.0%	9.0%	6.9%	4.6%
Emerging	8.0%	5.5%	6.2%	7.0%	4.6%	3.3%	6.0%	3.7%	3.0%	4.0%	2.8%	2.7%
Commodity	4.0%	4.1%	3.1%	3.0%	3.4%	2.8%	3.0%	2.8%	1.9%	2.0%	2.1%	0.9%
Short-Term	1.0%	0.6%	0.5%	3.0%	1.4%	1.6%	5.0%	2.3%	1.1%	7.0%	2.9%	1.6%
Intermediate	3.0%	3.6%	2.4%	8.0%	8.9%	5.9%	12.0%	14.3%	9.0%	17.0%	18.3%	12.1%
Long-Term	1.0%	1.6%	0.7%	3.0%	3.9%	3.0%	4.0%	6.3%	3.5%	6.0%	8.1%	4.8%
Multi Sector	1.0%	2.0%	2.2%	3.0%	5.0%	5.2%	5.0%	8.0%	7.8%	7.0%	10.3%	12.5%
Alternative	2.0%	1.7%	0.0%	6.0%	4.3%	0.2%	9.0%	6.9%	4.1%	11.0%	8.8%	6.1%
Foreign Debt	1.0%	1.7%	0.1%	3.0%	4.3%	1.6%	5.0%	6.9%	5.3%	7.0%	8.8%	8.2%
High Yield	0.0%	0.0%	0.4%	0.0%	0.0%	1.0%	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%
Cash Like	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Cash	1.0%	2.0%	2.8%	0.0%	1.0%	4.8%	0.0%	0.0%	5.0%	0.0%	0.0%	4.5%

As of 3/3/2025

Investment Allocation - Your portfolio changes based on activity, EWM's outlook & market conditions.

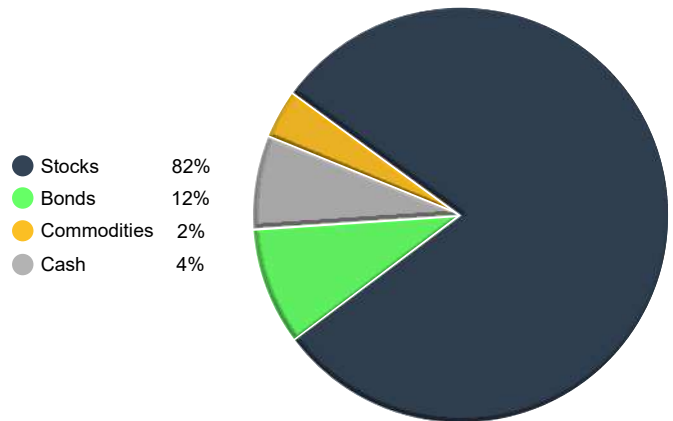
STRATEGIC ALLOCATION

Long-term targets



TACTICAL ALLOCATION

Short-term adjustments



Daily Review - Our objective evaluation helps to mitigate risk & take advantage of market fluctuations.

Ticker ↑ ↓	Status ↓	Trading O... ↓	Source ↓	Sector ↓	Market Cap ↓	Portfolio ... ↓
COP	Buy	Buyable Range	JA Scan	Energy	Large	Core Stock
CTRA	Neutral	No Action	JA Scan	Energy	Large	Dividend Stock
CWH	Watch	No Action	SE Direct	Discretionary	Small	Technical Stock
DG	Neutral	Priority Trim	SE Direct	Staples	Large	Technical Stock
EMN	Neutral	No Action	SE Direct	Materials	Mid	Dividend Stock

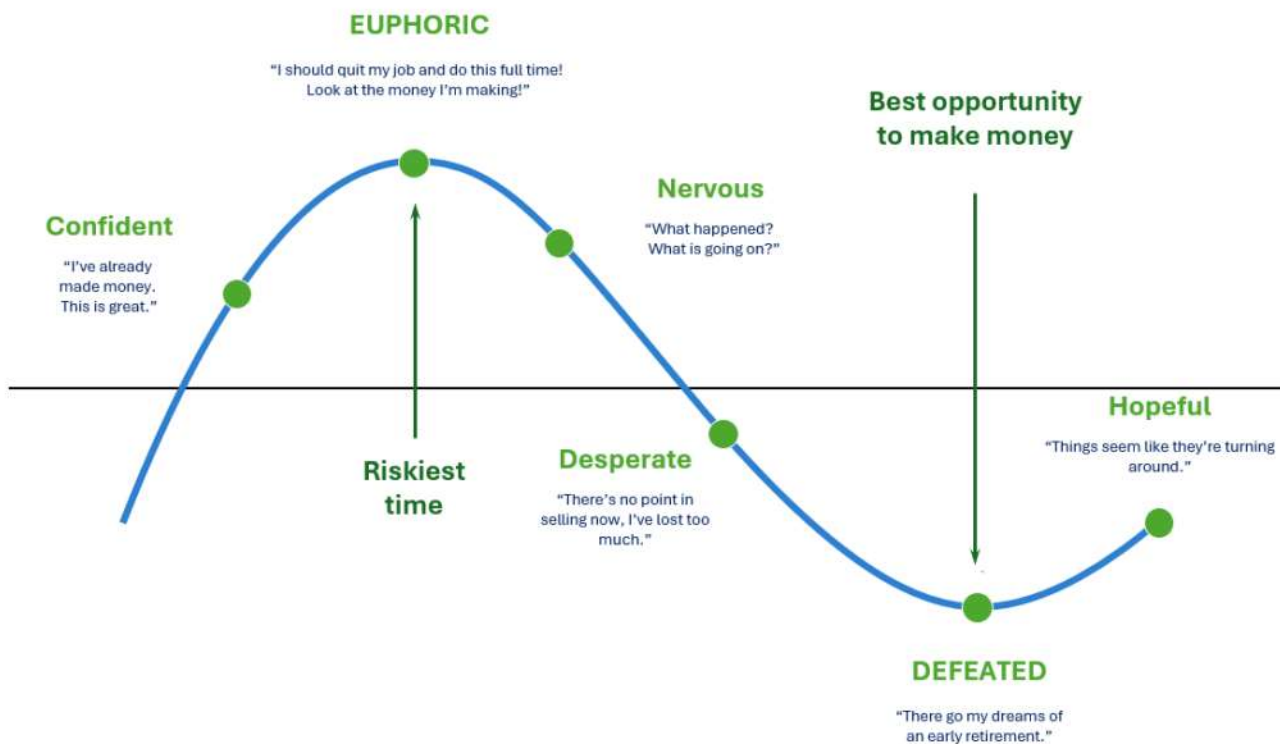
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We Plan with You – We use a specific process to create a plan based on your goals & needs.



Photo courtesy of cfp.net

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



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

Needs	Wants	Wishes
 <p>Retirement - Basic Living Expense</p> <ul style="list-style-type: none"> Tyler (2030) 63 \$44,000 Heather (2032) 65 Tyler Retired and Heather Employed (2030-2031) \$78,000 Both Retired (2032-2058) \$72,000 Heather Alone Retired (2059-2060) 	 <p>Travel ✗</p> <p>When both are retired Recurring every year for a total of 15 times \$10,000</p>  <p>College - Kate ✗</p> <p>4 years starting in 2018 Attending College - Public In-State (4 years) \$26,590</p>	 <p>Charitable Giving ✗</p> <p>When both are retired Recurring every year until End of Plan \$5,000</p>  <p>FUN Money ✗</p> <p>When Tyler retires Recurring every year until End of Tyler's Plan \$7,000</p>

2. Mapping Your Portfolio - Your plan's investments are mapped to your risk and your goals.

Select your Risk Score Ⓞ

0 25 50 75 94 100

← Less Risk Compare to Others Like You More Risk →

Optional Risk Tolerance Questionnaire: [View/Edit](#)

Select Portfolio Set: EWM Benchmarks

Strategic Allocations	Cash	Bond	Stock
Focused Income	1%	54%	45%
Balanced Strategy	1%	39%	60%
Diversified Growth	1%	26%	73%
Capital Appreciation	1%	10%	89%
Current (Capital Appreciation)	2%	7%	91%

Appropriate Portfolio: **Capital Appreciation**

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

Play Zone[®]

Return ↑

Play Zone[®] Scenario



Total Spending: \$3,468,156 ?

Explore Save or Reset ?
SuperSolve[®]

Recommended Scenario



Total Spending: \$3,350,123

Explore Compare to ?

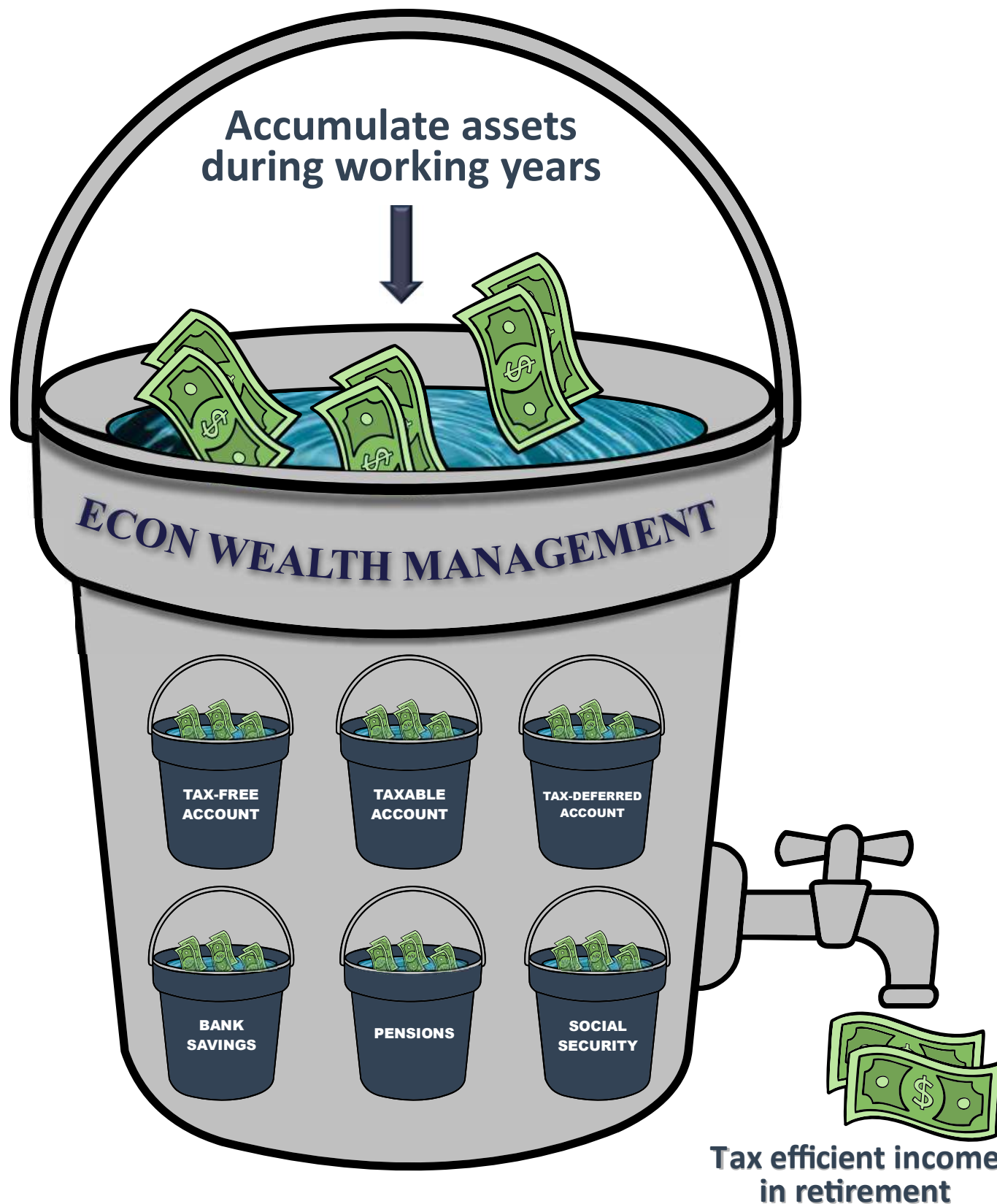
Goals

Tyler's Retirement Age:	<input type="range" value="67"/>	67 in 2034	63 in 2030
Heather's Retirement Age:	<input type="range" value="65"/>	65 in 2032	65 in 2032
Needs	<input type="range" value="\$88,000"/>	\$ 88,000	\$78,000

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.

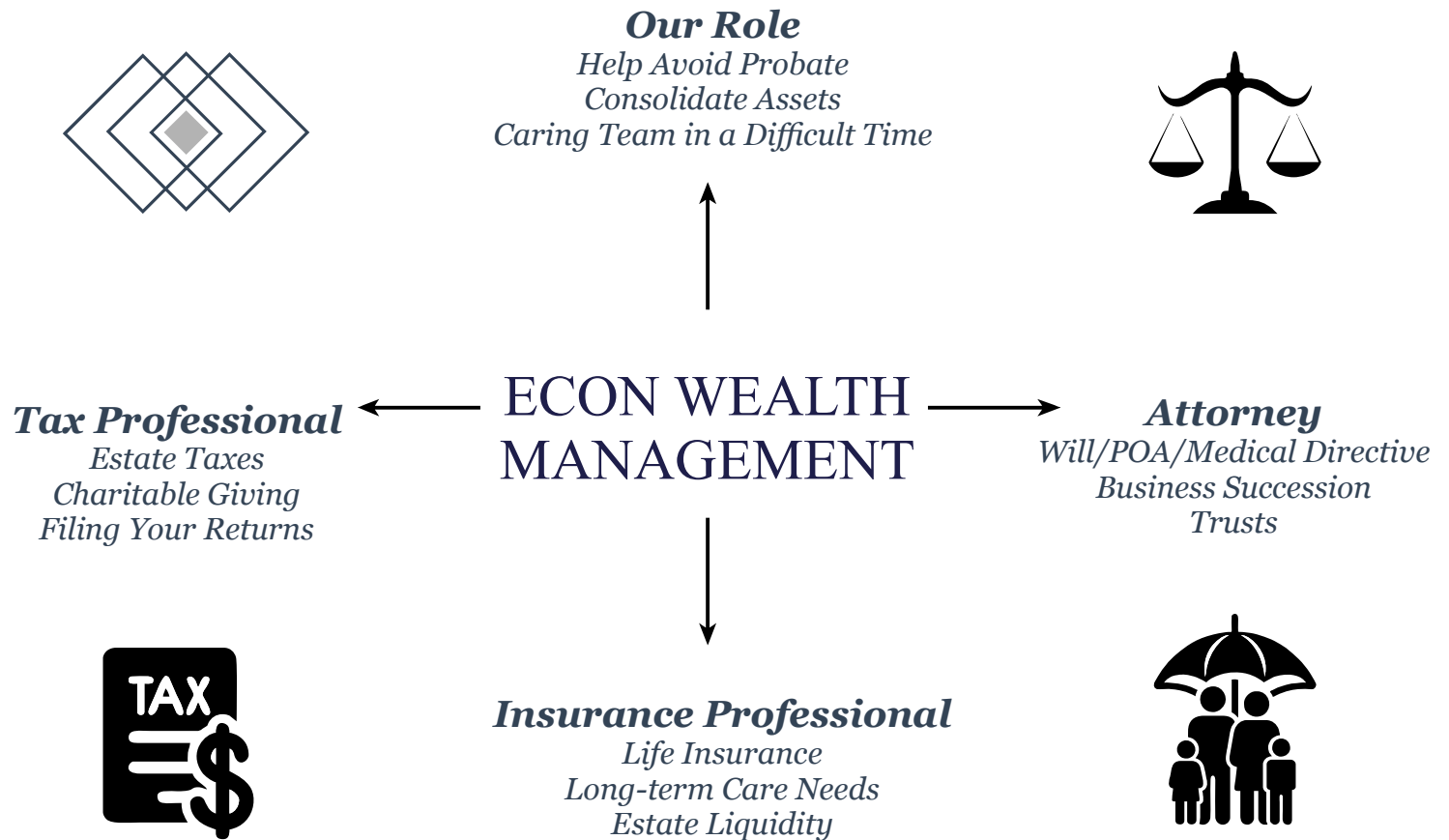
Your Bucket. Your Retirement. Your Way.

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

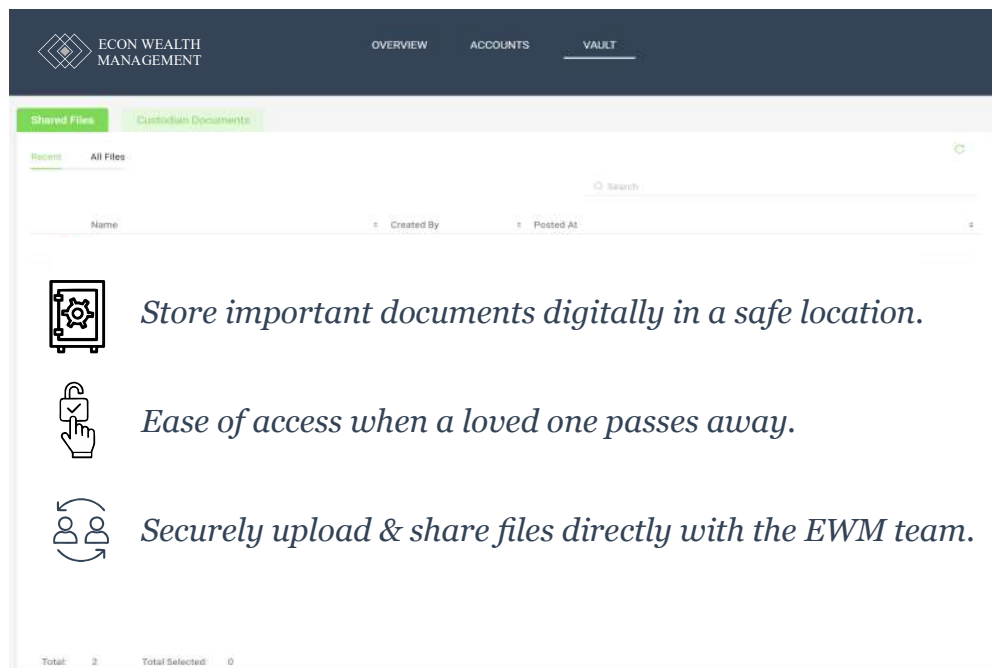


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Estate Planning - Your goals & needs will help us create a plan for what is next.



Digital Vault - Secure online client portal to access your accounts & store important documents.



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Notes

