

Customer Relationship Summary



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Econ Wealth
Management

◆ A CLEAR IMPACT

INTRODUCTION

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

Is an investment advisory account right for you?

There are different ways you can get help with your investments. You should carefully consider which type of account and the services that are right for you. Econ Wealth Management is an investment advisor and we provide advisory accounts and services rather than brokerage accounts and services.

What does this document give you?

- Intro to EWM, our services & fee structure
- Differences between Advisor & Broker Dealer to help educate you in order for you to make your best choice
- Please refer to the SEC investor education website Investor.gov/CRS for more information

RELATIONSHIPS AND SERVICES

What investment services and advice can you provide me?

- Regularly meet with clients, no less than annually
- Meetings offered in-person, phone or video chat
- Provide investment advice, develop strategies and define goals
- Assets can be managed on a discretionary basis

How else does your firm make money?

- On-going asset management fee
- Fixed hourly fee
- 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?

FEES, COSTS, CONFLICTS AND STANDARD 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
 - 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 do you have? 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.

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.

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?”

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 Investor.gov for a free and simple search tool to research our firm and our financial professionals or to report a problem to the SEC or call the SEC's toll-free investor assistance line at (800) 732-0330. If you have a problem with your investment, investment accounts or a financial professional, contact us in writing at 4755 Linglestown Road, STE 204, Harrisburg, PA 17112 or via email at lwaller@econwealth.com.

ADDITIONAL INFORMATION

Who is my primary contact person?

- We work as a team, anyone can help you
- ADV brochure available at [Investment Advisor Public Disclosure \(IAPD\)](#)

Should I choose an Advisor or Broker?

EWM (Advisory)

Broker/Dealer

RECOMMENDATIONS

Recommendations are in **BEST INTEREST** of client

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

SERVICE OFFERINGS

- Monitor client accounts
- Required to perform risk profile to ensure we meet client's objectives
- Fiduciary Role which assumes we place client's needs above ours & recommendations are best fit for their profile

- Not required to monitor client accounts
- Required to know "essential facts" concerning every customer
- "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.

For more information, please contact us at lwaller@econwealth.com or 717-545-5870. We also provide a unique educational experience offered through [EWMTV](#).

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?"