

EWM Investment Policy Statement

2021 CLEAR Experience

DATE

CLIENT NAME(S) –

DOW JONES

Your Investment Policy Statement (IPS) is a key component of your personal investment strategy. The purpose of your IPS is to set forth in writing:

1. An appropriate set of long-term objectives and goals that you would like to attain through the investment of your portfolio's assets.
2. The boundaries for your portfolio's asset allocation and investment guidelines.

We will refer to this IPS as your investments grow and your goals change. We will also use the criteria listed here to ensure that your selected portfolio continues to meet your requirements. If your circumstances or goals change, your IPS should be updated to reflect these new requirements and changes to your portfolio.



CURRENT CASH RESERVES

Finding the proper balance between keeping assets invested and have cash available for opportunities and emergency is an important part of your financial plan. It is important to minimize un-invested assets. By finding the proper level of cash we can minimize the disruption of your investment accounts.

Current total cash and cash equivalents at your banking institution

\$

GOALS & OBJECTIVES

Your specific goals that you have communicated to Econ Wealth Management, which are agreeable by all parties are as follows:

Risk Profile

Time Horizon

Return Goal

%

Specific Goals

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EWM RESPONSIBILITIES & DUTIES

- Act as your fiduciary, charged with helping our clients meet long-term financial goals by acting in your best interest, according to the [EWM Fiduciary Duty](#) and our [Customer Relationship Summary](#)
- Communicate with clients to explain asset allocation according to the [EWM Portfolio Guide](#).
- Select assets in accordance with asset allocation providing sufficient diversification of risk and returns according to the [EWM Investment Selection Process](#) which is based on technical analysis
- Control and report all investment costs according to the [EWM Clear Understanding of Costs & Fees](#)
- Monitor all investment options and portfolio custodian so you are comfortable knowing your assets are protected according to the [EWM Asset Protection Process](#)
- Protect your personal information according the [EWM Cybersecurity Manual](#)
- Value all portfolio holdings on a regular basis through your [EWM Client Portal \(bridge\)](#)
- Provide access to reports that include securities, cash flow, income, and the monthly change in value through [EWM Online Access. \(Schwab alliance\)](#)

YOUR AUTHORIZED ADVISORS

I authorize Econ Wealth Management and its employees to share my personal information with my advisors

Tax Advisor

Insurance Advisor

Attorney

IMPORTANT ESTATE INFORMATION

- Updated Will
- Power of Attorney
- Medical Directive
- All financial documents organized for loved ones

ESTATE DISCUSSION

Estate objectives-

Life Insurance-

Long-Term Care Insurance-

Disability Insurance-

PORTFOLIO ALLOCATIONS

Based on your responses to our risk tolerance questions, your communicated goals and objectives, and the additional information provided to date; our investment management team, with your approval, will allocate your assets into the following portfolios, according to the EWM Portfolio Guide.

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Our unique approach can blend any of the following 13 portfolio models into one to meet your specific goals. For example, we can add our Tactical stock positions to any Strategic portfolio to blend ETFs (Exchange Traded Funds) with a mix of large-cap dividend paying stocks from our GAME DAY (Global Asset Market Equity Dividend Alpha Yield) Portfolio.*see disclosures at the bottom of page 3.

YOUR ACCOUNTS

Accounts

Portfolio Model or Blend

Overall Target Allocation

Bonds

Stocks

Target Return(net of fees)

REBALANCING OF PORTFOLIOS

Market conditions may lead to your investment portfolio to vary from the established allocations. In an effort to maintain consistency with the asset allocations established by this IPS, each investment in the portfolio will be reviewed on a regular basis and rebalanced back to the recommended weighting.

The information included in this Investment Policy Statement reflects the current agreed upon strategy based on the goals currently established by the Client(s) and the financial information provided. Your investment strategy and financial plan should be periodically reviewed and updated to ensure that it continues to be consistent with your goals. By clicking the box below and typing I AGREE, all information presented above is agreeable to all parties, until an update is provided by the client.

I AGREE

DATE

IMPORTANT DISCLOSURES

- An investment policy statement is not a guarantee of results or growth of your portfolio. Past results are not indicative of future performance
- EWM does not endorse, nor receive any compensation for any of the companies bought and sold in your accounts
- An important aspect of reaching your defined goals in this IPS is to verify and update this plan on your own and keep EWM apprised of any changes
- This example of a blended portfolio provided is not exhaustive. Please contact our team for further information on the blended portfolio that would fit your needs
- EWM and members of the team do not offer tax or legal advice. Please seek guidance from your tax and legal professional in order to map your Financial Goals in this IPS to those needs.