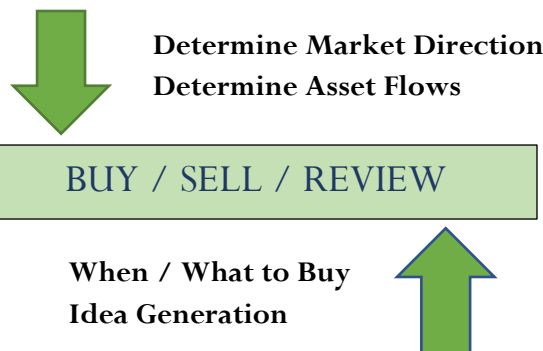


- At Econ Wealth Management we believe in our Investment Management and focus on this to lead our clients forward in working to meet long term goals as defined by their personal plan. We utilize the practice of active management in our accounts through our Investment Selection Process.
- The investment selection process combines a top-down macro approach while incorporating a bottom-up security selection practice that guides the design of our 15 allocations. Our products are subdivided into Core, Strategic and Tactical Portfolios.
- The procedures used in our process include:
 - Daily Current Holding Asset Review Technique (CHART)
 - Weekly CHART
 - Active management of all investments
- Clients have multiple resources available for educational purposes.
 - Videos on EWMTV
 - EWM Blog
 - Portfolio Fact Sheets
- Both the activities done during the Investment Selection Process and the availability of resources combine to provide our clients with the *Clear Experience*.



Investment Selection Process



Our Investment Selection Process is both disciplined and active and focuses on minimizing undue risk and volatility while optimizing potential real return and consistent performance.

Asset/Portfolio allocation cannot eliminate the risk of fluctuating prices and uncertain returns. Our investment management process is not designed for excessively traded or inactive accounts and may not be suitable for all investors. There is a minimum fee per calendar year to maintain this type of account. Stocks offer long-term growth potential but may fluctuate more and provide less current income than other investments. An investment in the stock market should be made with an understanding of the risks associated with common stocks, including market fluctuations. Technical analysis is only one form of analysis. Investors should also consider the merits of Fundamental and Quantitative analysis when making investment decisions. Technical analysis is based on the study of historical price movements and past trend patterns. There is no assurance that these movements or trends can or will be duplicated in the future. Past performance is not a guarantee of future results. Cost to expense and investment expense ratios impact your return and should be evaluated before investing. Econ Wealth Management cannot fully eliminate risk nor guarantee results will be met to match your plan. See the EWM ADV and the CLEAR Understanding of EWM Cost and Services Guide for further information. The portfolios presented are actively reviewed and can be modified with discretion.