

2021 and Beyond: *Happy Holidays from Steve*

“This is the Way” ...towards 2021.

This past year – 2020 - speaks for itself. Personally, I chalk it up to another year at Econ Wealth Management and another experience for us all. To say the least, I think we can all be grateful to see the date turn over this year. I would be remiss, however, to not mention the sorrow felt by many of us. We lost clients this year that have been close friends for many years. My prayers and heart go out to them and their family. Despite this difficult time, there is reason to believe that better times are ahead for us all.

“This is the Way”. This saying has become my favorite of 2020. Many might already know I am a huge Star Wars fan. ‘The Mandalorian’ is a recent show on Disney+ that has become a favorite of mine. In this story, a bounty hunter has the task of taking care of “the child” on a journey across the galaxy. (I recommend it as you can tell). The story is filled with a number of themes that I love. Integrity above all else. Do what is right. Take care of those in need. Rewards come to those who do right by others. There is a plan. And...This is the Way.

THE EWM WAY

Of course, I can tie that message to our work for you here at EWM. We work harder every year to stay ahead of what we believe to be the “next” thing. Whether this is the next market move or new technology to help support you and your needs, we are always trying our best to think ahead! This is our way and that won’t stop. As a matter of fact, be on the lookout for a few updates we are making to support you in a world of remote technology.

An area of importance has been a large shift towards lower cost investments and trading commissions charged by brokerage firms. As your Advisor and Fiduciary, it has become a priority, and what we believe to be in your best interest, to evolve our firm to support your ever-changing needs and goals. Protecting nest eggs and reaching set plan goals has become a challenge for some in a volatile market environment. Though times can appear scary, we have worked hard to be the ‘calm in the storm’. This past year has presented a challenge to many. However, we feel that working hard on client portfolios and selecting well-researched investments has helped us navigate a number of storms along the way.

TOP 10 NEED TO KNOW for 2021

If you followed the various video series this year (Investors Playbook, Shot Clock Market Minute, Educational Series, or TA 101) or have stayed in touch directly with our team, you realize how fast the pace of change has been. At this moment, we are still unsure if we will be meeting clients face-to-face to start the new year. No matter what, we are here working for you and have implemented a few key items that I want to make sure you hear about, from me directly, as I believe it is imperative you understand the unique nature of how we work for you as a Financial Advisory firm:

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1. ***We spend much of our time watching the actual investments that our clients own.*** Thus, we are much more active with your money in a more direct way than most firms our size and we love doing it! This is helping redefine our approach in working with you.
 2. ***Our team will lead our focus on Investment Management of your Assets.***
We want to grow client assets. Our unique approach grounded in technical analysis involves a very specific process of research and selection of low expense ratio Exchange Traded Funds (ETFs) and individual equity positions with no expense ratio to meet our client profiles and risk needs. Our time is most effectively spent enacting this on your behalf.
 3. ***Our team of Client Service professionals ensure that your accounts are maintained according to your plan's goals and risk level.***
Our capable team can handle most needs outside of managing your investment portfolio.
 4. ***We strive to use the latest technology and software to streamline all procedures throughout our process of serving your investment and planning needs.***
Our systems in place allow for more efficient client interactions and ensure that our time is focused on managing your money.
 5. ***Our focus on portfolios is now able to utilize low to no-cost investments at a greater degree than we have in the past.***
We monitor 13 specific and self-created portfolio allocations that include many low expense ratio ETF securities and individual stocks (no commission cost to purchase and no annual expense ratio). This is a very unique approach when compared to many firms and our focus to own these in 2021 will allow us to lower expense ratios for all client portfolios.
 6. ***We are implementing a simpler way to understand your fee schedule.***
The total cost of what you pay out of your money is very important. The latest revision will be a fixed flat fee schedule based on asset levels and will offer incentives to add or grow your assets with us. By lowering expense ratios on investments in our portfolios, we are seeking to offset situations where a client cost paid to EWM would be higher. We know clients have many options of where to invest. Please refer to our guide titled "CLEAR Understanding of EWM Costs and Services" for further details and disclosures related to all items discussed in this letter.
 7. ***We have streamlined our meeting process and compliance requirements through technology.***
We have provided all clients with a method to access their own BRIDGE FT 'portal' and track investments regularly with more detail than the Schwab Alliance website alone. In addition, important documents can and will be found here including, but not limited to, the following: FORM CRS, Discretionary Agreement with EWM, Your Quarterly Billing Reports, Your Performance Reports, Your Financial Plan, A CLEAR Understanding of EWM Cost and Services, and more.
 8. ***We have successfully implemented a new client experience within both our Linglestown and our Hummelstown locations.***
Stay tuned for holding your meetings at either location, over the phone, or over video in the comfort of your own home!
 9. ***Econ Wealth Management (EWM TV) and our soon to be updated Website will have content that suits various client needs in a refined format!***
We are honored to work with new relationships. Especially those referred by you. Our planned method to interview new prospective clients may afford an easier-than-ever way to get to know us, as well as us being established as a good fit for them.

10. *We believe our Holiday Open House will be back in 2021!*

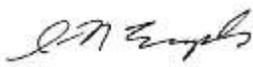
I am sure many of us will miss this pleasant time together at the Country Club. It's a warm gathering where we share many memories and see faces we have not seen in some time. Although we could not do that this December, we have made donations to various needy causes in our area on behalf of all of you. Thank you for being such a great family!

'The Energy Bus' (by Jon Gordon) and 'Clockwork' (by Mike Michalowicz)

The year 2020 was a difficult year in some capacity for all of us. The fact we have not seen many of you for a while is hard enough. We miss you! Our group has spent this time reorganizing our ways and working to be efficient...along the lines of the 2 books listed above ("The Energy Bus" is highly recommended reading for all of you). We believe times will get better and our way forward is a bright one. Remember, "This is OUR Way" – together in 2021.

In conclusion, I must address a concern that often hits many of you: "Where is Steve"? The answer is, God-willing, right here at the helm and continuing to be a leading guide at EWM. I continue to focus my time mentoring the team and teaching our Investment Selection process methods so that we may continue to benefit you for a long time. I am grateful for my team that works each day to make EWM what it is – a business that cares about the clients we serve. Brian has been my friend for a long time. He has helped me along the way in my life. Now I work hard to pay that back to him in what I can teach and pass on. Why? Because...This is the Way.

With Sincere Gratitude and Warm Wishes around the Holiday Season,



Steve



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