



# Econ Wealth Management

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[www.econwealth.com](http://www.econwealth.com)



## CUSTOMER RELATIONSHIP SUMMARY

### INTRODUCTION

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

#### Is an investment advisory account right for you?

Econ Wealth Management is an investment advisor, and we provide advisory accounts and services rather than brokerage accounts and services.

There are different ways you can get help with your investments. You should carefully consider which type of account and services are right for you.

#### What does this document provide you?

- Intro to EWM, our services, & fee structure.
- Differences between Advisors & Broker Dealers to help educate you so you can make your best choice.
- Please refer to the SEC investor education website for more information. [Investor.gov/CRS](http://Investor.gov/CRS)

### RELATIONSHIPS AND SERVICES

#### What investment services and advice can EWM provide me?

- Review meetings with clients, no less than annually.
- Meetings offered in-person, via phone, or video chat.
- Provide investment advice, develop strategies, and define goals.
- Assets are managed on a discretionary basis, unless directed by clients.

#### How does your firm make money?

- On-going asset management and financial advice.
- Fees are 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 STANDARDS 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, if not included.
- 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, if any, should I be aware of? 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.

#### **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?"

***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.***

## 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 [www.investor.gov](http://www.investor.gov) for a free and simple search tool to research our firm and our financial professionals. To report a problem to the SEC, call the SEC's toll-free investor assistance line at (800) 732-0330 or visit [www.investor.gov](http://www.investor.gov). 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 [bnzellers@econwealth.com](mailto:bnzellers@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/DEALER?

### EWM(Advisory)

### Broker/Dealer

#### RECOMMENDATIONS

Recommendations are in the **BEST INTEREST** of clients.

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

#### STANDARDS OF CONDUCT

- Monitor client accounts.
- Required to complete risk profile to ensure we meet clients' objectives.
- Fiduciary role which requires we place clients' needs above ours & recommendations are in clients' best interest, based on their profile.

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

**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?"

For more information, please contact us at [bnzellers@econwealth.com](mailto:bnzellers@econwealth.com) or 717-545-5870.