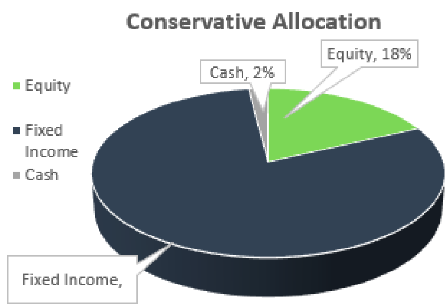
Investment Management

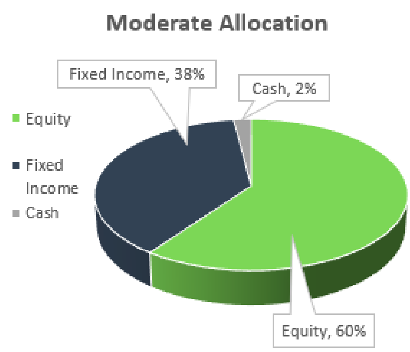
# EWM Core Allocations

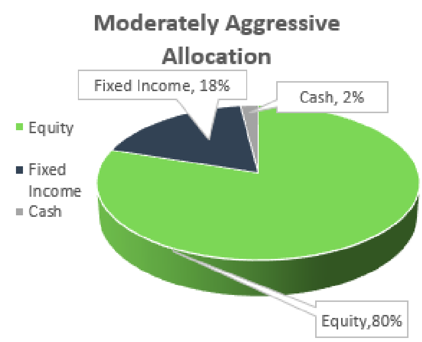
*As of March 31, 2021 CLEAR Experience*

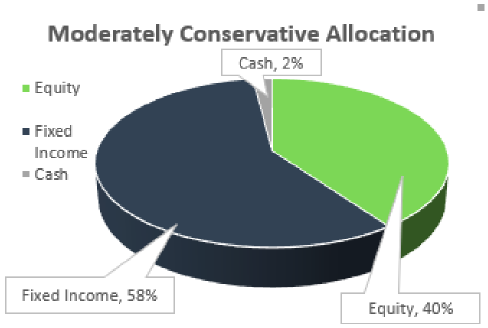
## Allocation Objective

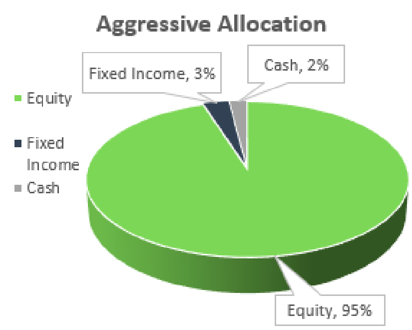
Our five Core Allocations are comprised of an array of ETF holdings that are diversified across asset classes and sectors. These options are intended to be longer term holdings (12+ months) with the ability to be rebalanced throughout the year. The five different Core Allocations offer various level of equity and fixed income to meet the needs of all clients' goals and risks.




## Allocation Details

To suit smaller account needs, each of these five allocation sets have a goal of, but may exceed, 15 holdings. The expense ratio of the allocation is intended to be no greater than .1% at any given time. The Investment Management team prides itself in its ability to maintain such a low-cost allocation while providing adequate market exposure across sectors and asset classes. All ETFs have a Prospectus that is sent to the client. Please reference Prospectus for further information including expense ratios.

## Core Allocation Targets

| | *Allocation* | Conservative Allocation | Moderately Conservative Allocation | Moderate Allocation | Moderately Aggressive Allocation | Aggressive Allocation |
|---|---|---|---|---|---|---|
| Equity | Large Cap | 7 | 16 | 19 | 29 | 36 |
| | Mid Cap | 5 | 7 | 10 | 13 | 15 |
| | Small Cap | 3 | 5 | 8 | 10 | 11 |
| | International | 3 | 6 | 13 | 15 | 17 |
| | Alternative | 0 | 6 | 10 | 13 | 16 |
| Fixed Income | Short Term | 14 | 12 | 10 | 0 | 0 |
| | Intermediate | 27 | 12 | 9 | 0 | 0 |
| | Long Term | 13 | 12 | 0 | 0 | 0 |
| | International | 14 | 12 | 9 | 9 | 0 |
| | High Yield | 12 | 10 | 10 | 9 | 3 |
| | Expense Ratio (%) | 0.083 | 0.097 | 0.098 | 0.093 | 0.092 |

- Account Minimum
  - N/A
- Current Number of Holdings
  - 15
- Goal Weighted Expense
  - .10%

Investment Management

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## Current Tactical Allocation Positions

| | YWM | SCHV | RSP | SCHM | VO | SCHA | SCHE | VEA | BCI | XLU | BSV | VCIT | TIP | FLOT | VCLT | BNDX | HYLB |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Conservative Alloaction | x | x | | x | x | x | x | | | | x | x | x | | x | x | x |
| Moderately Allocation | x | x | x | x | x | x | x | x | x | x | x | | | x | x | x | x |
| Moderate Allocation | x | x | x | x | x | x | x | x | x | x | x | | | x | | x | x |
| Moderately Allocation | x | x | x | x | x | x | x | x | x | x | | | | | | x | x |
| Aggressive Allocation | x | x | x | x | x | x | x | x | x | x | | | | | | | x |

Portfolio Analyst Note

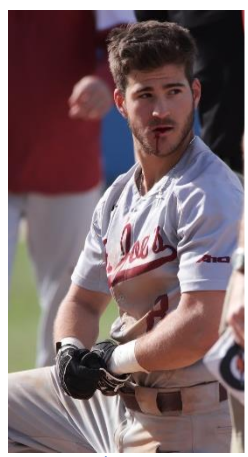
**Individual stock, fixed income ETF and inverse ETF positions are placeholders for Large, Mid, Small Cap and Alternative Equity that will be replaced when deemed necessary. This may impact the number of holdings and net weighted expense for the allocations.*

## Meet the Investment Management Team

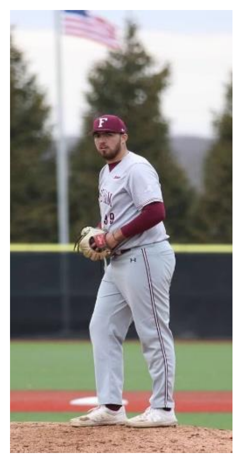
The Investment Management Team at Econ Wealth is comprised of several professionals with designations including CMT™, CFP™, AAMS™ & ChFC. The team is led by Chief Investment Strategist Steve Economopoulos and supported by Brian Zellers, Director of Investment Management. The staff also includes Portfolio Analysts to help facilitate the research and the creation of these funds.

*Steve Economopoulos, CMT™, ChFC, CFP™*
Chief Investment Strategist

*Brian Zellers, AAMS™*
*Director of Investment Management*



*Jake Artz*
*Portfolio Analyst*



*Tony Zimmerman*
*Portfolio Analyst*

*EWM offers a wide variety of portfolios to meet different goals and risks. Please reference our EWM Portfolio Guide to learn more about these options.*

Econ Wealth Management
IMPACT WITH PURPOSE

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. Yield is not guaranteed and is a result of the average of the investments held ongoing. 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. All ETFs have a Prospectus that is sent to the client. Please refence Prospectus for further information including expense ratios.