ECON WEALTH MANAGEMENT

Clearly Connected

March 2021

Our ADV for 2021 is out and posted to your client portals. You can also view our ADV here or on our website.

EWM Market Outlook

Our short-term outlook of the broad market remains consistent with our previous macro analysis. With interest rates continuing to rise, volatility has continued to be prevalent in all major indices as we have witnessed several large intraday swings in the last couple of weeks. There has also been a selloff of tech stocks which had been outperforming the general market by a wide margin and the bond market continues to lag as well. We are remaining cautious in the near term and patiently waiting for an opportune buy point to allocate our portfolios to support our long-term bullish view. With additional stimulus in the works, consumer spending could help bolster the economy, but supply issues remain an area to watch. While we remain patient, continue to check our blog for updates from our Investment Management Team.

A Message From Steve

Another month in 2021 and another step closer to opening back up! (so we hope!). Our team has been busy 'multi-tasking' in anticipation of many upcoming changes. From the news about potential for tax law updates to the concept of interest rates on the rise, we have revamped our effort to show you how our service can be a value to your peace of mind! Here are some of the latest highlights to keep on your radar:

Fiduciary Reviews: We have developed a number of individualized reports specific to each client and their situation. Let us know what you think as you receive one at a meeting this year!

Connected through Technology: Check with Laura and Dave as we continue to roll out new ways to stay in touch (including this newsletter!) with account updates, client information, and financial plan data.

Multiple Locations - STREAMLINED!: Come into Linglestown or Hummelstown (once open) to get a new feel for how we will meet you in person! (check out a picture or 2 on the next page of this newsletter!)

In conclusion - the world is in constant change - and so we do all we can to keep up and keep our clients in the forefront. Connect with us regularly and know we are here to navigate on your behalf no matter which way the market moves!

Stocks We Follow

Raytheon Technologies

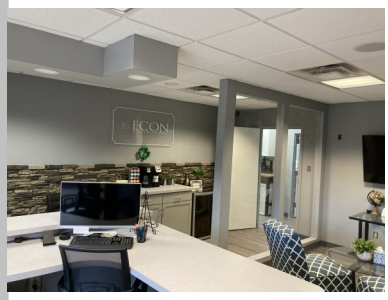
- Ticker Symbol: RTX
- Stock Exchange: NYSE
- Sector: Industrials
- Industry: Aerospace & Defense

Sunrun Inc.

- Ticker Symbol: RUN
- Stock Exchange: Nasdaq
- Sector: Energy
- Industry: Solar Energy

Inside this issue:

Office Renovations



We can't wait to welcome our clients back into our newly renovated offices. We are being patient about in person meetings but we will be keeping you in the loop with when we plan on opening our offices back up.

New Product Offering

The team at EWM has been working hard to develop a new feature for you. This new feature is known as our CLEAR Fiduciary product line. These 1-2 page summaries of your account and our latest market outlook and activity will be delivered to you through email at different points throughout the year. It's just another way that EWM proactively communicates with you. Look for more information to come and be on the lookout for your personal CLEAR Fiduciary feature coming soon!

New Episode Released!

Technical Analysis 101 Episode 4: Our Friend the Trend is now out! Join Brian and Steve on their mission as they will look at what it means to be a technical analyst. This action packed series is brought to you by the one and only Steve Economopoulos, CFP®, ChFC, CMT.

Click the image to watch!

Virtu Financial is one of the largest providers of market making services, financial services, and trading products. Our investment management team would love to fill you in on VIRT so call today to find out more!

ALLOCATION FACT SHEETS

EWM offers a wide variety of allocations to meet different goals and risks. Check out our 5 Allocation Fact Sheets below!

Core

Strategic

Tactical

Game Day

Game Time

Follow us on Instagram for the Chart of the Day! @InvestOurWay

March's Client Spotlight!

Amy & Todd Love

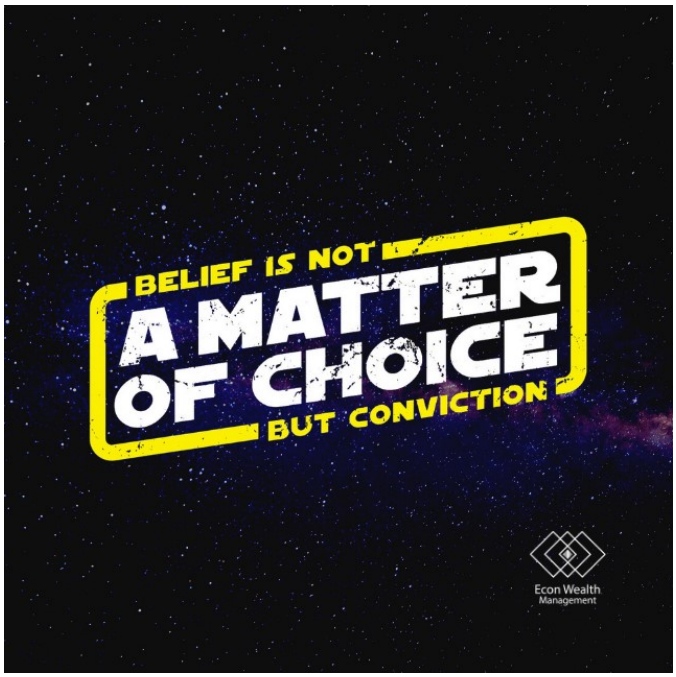
Love Family Trip

The Love family took a trip out west this winter to Big Sky, Montana and Yellowstone National Park. With skiing and sight seeing on the agenda, we spent two days on the slopes and a day to tour Yellowstone National Park. Seeing Old Faithful was a highlight!! Some of the family preferred the slopes and some preferred the sightseeing, but a fantastic vacation was had by all and we are looking forward to our next adventure.

Financial Planning Tip of the Month

This is a friendly reminder from the EWM team! If you have not yet done so, make your 2020 contribution to your Roth IRA ***BEFORE April 15th, 2021.*** Depending on your age and your income, you can contribute up to $6,000.00 (below age 50) or $7,000.00 as a "catch up" contribution (age 50+).

Who do you know that loves people and wants to learn more about the world of investing? We are currently hiring for Planning Support and Client Services. Qualified candidates must have, at minimum, a bachelor's degree. Contact the office for more information!



Tech Talk

Spring is about here! No better time to do some "cleaning" of your computer! Here are six quick tips to keep the computer clean and running!

1. Make sure your antivirus is still active and up to date. Scan your computer often for bugs, viruses, or malicious files.
2. Backup your files - Do not be caught off guard and lose all those irreplaceable photos or documents when something goes wrong. Have a backup copy just in case.
3. Uninstall programs you are not using - old unused programs just clutter and slow down your system.
4. Sort out your desktop - keep your desktop organized and clean. Clear out old files and shortcuts to allow fast access to commonly used items.
5. Update, update, update - keep your computer up to date. This provides necessary fixes and repairs to software to keep your system safe and secure.
6. Looks matter - Do not forget the outside of your computer. Used compressed air to remove crumbs and dust. Wipe and sanitize mouse and keyboard. Wipe down to keep your monitor clean and clear.

A clean computer is a happy computer!

Our ADV for 2021 is out and posted to your client portals. You can also view our ADV here or on our website.

Check for updates

In Windows 10, you decide when and how to get the latest updates to keep your device running smoothly and securely. To manage your options and see available updates, select Check for Windows updates. Or select the Start button, and then go to Settings > Update & Security > Windows Update.

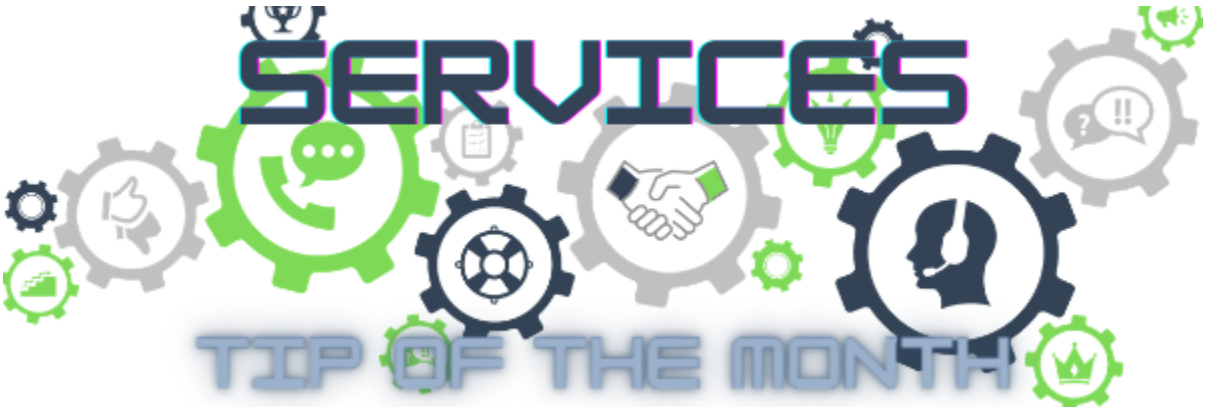
Important Reminder!

You should have received your Discretionary Agreements. Please sign and return them by 3:00pm Friday, March 19th. If you need help please call the office.

Each month we want to feature a client of ours. If you would like to be featured in our newsletter please reach out to us to let us know! We will ask you to answer a few questions for us through a simple engagement. Contact our office for more information at 717-545-5870.

Client Milestones!

We want to help celebrate our client's milestones by featuring them in our newsletter! If you have something to celebrate, we would love to hear from you! Send us a photo, write us an email or call the office. New baby? New house? Graduate? Wedding or Anniversary? Special birthday? Even something like paying off your debt! Let us know so we can help you celebrate.



1099 tax forms

1099 tax forms have been generated by Charles Schwab. Depending on how your account is set up you will receive your 1099 tax forms for the appropriate account(s) via USPS mail or emailed to the email address on file. The forms are also available to you on your Charles Schwab Alliance online account. You can also change your Charles Schwab document delivery preference online as well. Please give your forms time to be delivered to you due to the delay in the mail system. Any questions, please call the office!

Joke of the Month!

Why can't your nose be 12 inches long?

Because then it'd be a foot!

Click the photo to watch SCMM

Check out the SCMM Episode 3 to see Steve's take on:

- Big corrections in bond prices
- Does the latest break out mean that we are "out of the woods?"
- Stimulus and interest rates on the rise

Client Engagement Video!

Collecting your updated information for your meetings has never been easier! Check out this video for a look at our new software to make this process a breeze for our clients!

- Brand new technology feature
- Streamlines our meeting preparation
- Update your info easily and SECURELY

Watch our Client Engagement Video Here!

Watch our Market Outlook Video Here!

The key points from this video are:

- Energy Sector starting to level off
- Moving into more defensive sectors that are rotating out of lagging and into improving
- You can't lose when you are taking gains

Employee Match Game

This is a fun way to get to know our team. Each month we will list the team members for you and all you have to do is match the employee to the list of clues. Come back each month to see if you guessed the right answers!

The name of the first team you played for.

1. Karen
2. Steve
3. Brian
4. Gabby
5. Laura
6. Jake
7. Tony
8. Dave
9. Trisha

___ Syosset Strikers
___ Pink Panthers
___ West Hanover Seminoles
___ Jim's Sunoco
___ Clark Metal
___ Boyertown Soccer Club
___ Linglestown T-ball
___ Topaz
___ PHR T-ball Blue Team

ANSWERS

Check out our next newsletter for these answers & a new theme to match!

January
2
9
1
5
8
4
3
7
6

Stock Scavenger Hunt

Each month we will reveal a clue about a certain stock and when you think you know the stock call or email in with your guess. If you get it right you win a prize! Clues will be updated every month on the same stock until a client guesses the correct answer. Once that happens we will publish the correct answer and the game resets to a new clue about another stock. Simple, right? The catch is finding the hidden clue. All clues will be found on our website. They can be anywhere, even in a video. Check out our example below for how to play! **HINT:** There are many resources on our site to help you get the right answer!

Submit your guesses here!

Play by Play:
January's newsletter has a hint for where the first clue is hidden on our website. Clients call in/ submit guesses but nobody guesses correctly. The February newsletter contains a new hint to find clue 2. This keeps building until a client guesses the correct stock. Once that happens, all clues, as well as the answer, will be published in the next newsletter. The game resets to a new stock and clue 1 is hidden again on our website

EXAMPLE:

Clue 1: Multi-national tech company
Clue 2: Headquartered in Cupertino, CA
Clue 3: A component of the Dow Jones Industrial Average and the S&P 500
Clue 4: Steve Jobs founded this company

Correct Answer: **Apple**

Guess the Dow

This is a game that anyone can play even if you have no knowledge of the Stock Market! Each month we will give you a date to guess the closing price of the Dow. All you have to do is simply call or email your best guess by the deadline to be entered in. The client whose guess is the closest, wins!

4/14/2021

Guess the closing price of the Dow for April 14, 2021. *Deadline to enter is 4/1/2021.*

Submit your guesses here!

Or email your guess to lwaller@econwealth.com or call the office at 717-545-5870.

Important Reminder!

All portfolio review meetings are currently being held via Microsoft TEAMS video chat or phone call until further notice. Our offices currently remain closed due to the pandemic but we will let you know as soon as we are able to open them up for clients.

Follow us on Social Media to stay up to date with everything EWM!

Need a Notary?

We've got you covered. We now have a notary on staff.

Instagram: Chart of the Day! - Just like our Chart of the month but we post a chart of the day on Monday, Wednesday and Thursday!
Twitter: Tuesday Tip Off! - Trading and Investing tips.
Twitter: Friday Face Off! - Two similar stocks face off.
Blog: A View from the Technical Trading Arena! - This blog is updated often to keep you in the loop on what is happening in the market. Password is: ITS_CLEAR

Click on the logos below to go to the our social media pages!

Important Disclosures

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. All ETFs have a Prospectus that is sent to the client. Please refence Prospectus for further information including expense ratios.

Past performance may not be indicative of future results. No current or prospective client should assume that the future performance of any specific investment, investment strategy (including investments and/or investment strategies recommended by the adviser), will be equal to past performance levels. Different types of investments involve varying degrees of risk, and there can be no assurance that any specific investment will either be suitable or profitable for a client's investment portfolio. The information presented herein is intended for educational purposes only, and is in no way intended to be interpreted as investment advice. In considering the information presented, readers should consult their own professional advisers, as there is no substitute for personalized investment or tax advice. Any charts, graphs, or visual aids presented herein are intended to demonstrate concepts more fully discussed in the text of this brochure, and which cannot be fully explained without the assistance of a professional from Econ Wealth Management. Readers should not in any way interpret these visual aids as a device with which to ascertain investment decisions or an investment approach. Only your professional adviser should interpret this information.

Technical Analysis is a form of research that cannot guarantee any sort of outcome. EWM or Steve consider this a form that is any better than any other sort of due diligence including Fundamental Analysis. Do not consider this video to be a solicitation to buy or sell any security or investment. Clients of EWM must meet certain requirements and a Financial Plan must be in place to guide the Investment Management team to provide discretionary investment decisions on a Fiduciary basis.

The CFP board developed The Code of Ethics and Standards of Conduct which reflects the commitment all CFP® professionals and their firms make to have high standards of competency and ethics. The CFP Code of Ethics applies at all times and guides the behavior of the CFP® professionals and is not affiliated with Econ Wealth Management in any way. They do not make endorsements of any firm or practice. You should research all options of Financial Planners and Advisors in making your own decision of who works best for you.