TSP OPTIMIZER®

BY HOWARD CAPITAL MANAGEMENT

THE TSP OPTIMIZER®
An Easy Way to Manage Your Thrift Savings Plan Funds

THE TSP OPTIMIZER®

Provides personalized advice to help you save and invest your government Thrift Savings Plan (TSP). Through our system, you can easily allocate the funds in your portfolio based on your personal goals and risk tolerance.

OUR PROCESS IS EASY!

In just three simple steps, you can begin tailoring your TSP plan.

1. **Sign up and complete a risk tolerance questionnaire.**
2. **Let the system run an analysis to determine the right fund mixes for your portfolio.**
3. **Allow the TSP Optimizer® to go to work for you.**

BENEFITS OF USING THE TSP OPTIMIZER® WITH YOUR PLAN

RECEIVE PERSONALIZED PORTFOLIO ADVICE
Receive quarterly updates with instructions how to adjust and rebalance your portfolio.

STRIVE TO KEEP YOUR INVESTMENTS PROTECTED
Gain access to our proprietary *stop***loss** downside protection to help mitigate volatility.

OPTIMIZE YOUR RETIREMENT INVESTMENTS
Select the funds that best match your goals.

RELAX AND LET THE SYSTEM WORK FOR YOU!

The TSP Optimizer® system algorithms monitor your investments constantly and works to keep them on the right-side of the market. You will be notified via email when it is time to make adjustments to your portfolio based on market updates and portfolio rebalancing.

LIVE THE RETIREMENT YOU DESIRE. GET STARTED TODAY!
Contact your financial advisor or call (800) 250-5795 for additional information.

TSP Optimizer® | tspoptimizer.com | info@tspoptimizer.com | (800) 250-5795

Important Disclosures:

TSP Optimizer® Disclosures:
The TSP Optimizer® is offered through Howard Capital Management (HCM). HCM is registered with the SEC and only transacts business where it is properly registered or is otherwise exempt from registration. SEC registration does not constitute an endorsement of the firm by the Commission nor does it indicate that the advisor has attained a particular level of skill or ability.

Changes in investment strategies, contributions or withdrawals, and economic conditions may materially alter the performance of your portfolio. Different types of investments involve varying degrees of risk, and there can be no assurance that any specific investment or strategy will be suitable or profitable for an investor's portfolio. Past performance may not be indicative of future results. Account information has been compiled solely by Howard Capital Management and has not been independently verified. Historical performance results for investment indexes and/or categories have been provided for general comparison purposes only and generally do not reflect the deduction of transaction and/or custodial charges or the deduction of an investment-management fee, the occurrence of which would have the effect of decreasing historical performance results. There are no assurances that a portfolio will match or outperform any particular benchmark.

Please remember to contact Howard Capital Management, in writing, if there are any changes in your personal/financial situation or investment objectives for the purpose of reviewing/evaluating/revising our previous recommendations and/or services, or if you want to impose, add, or modify any reasonable restrictions to our investment advisory services. Please Note: Unless you advise, in writing, to the contrary, we will assume that there are no restrictions on our services, other than to manage the account in accordance with your designated investment objective. A copy of our current written disclosure Brochure discussing our advisory services and fees continues to remain available upon request. LASS091318

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