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# RETURNS MATTER. RISK MANAGEMENT MATTERS.

DEFEND TOMORROW, TODAY

Since 1999, Howard Capital Management, Inc. (HCM), an SEC-Registered Investment Advisory Firm, has offered professional money management to those seeking growth while striving to remain on the right side of the market. The HCM vision originated during the 1987 stock market crash, with the opinion that incurring financially devastating losses due to market volatility was unnecessary.

## KEY FACTS

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**1999**

Year Founded

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**Vance Howard**

Portfolio Manager and CEO

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**Atlanta, Georgia**

Headquarters just outside of Atlanta

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**\$1.3 Billion**

In total assets under management

# BACKGROUND



Vance Howard, CEO and Portfolio Manager, created a defensive and tactical investment strategy that seeks primarily to mitigate investment risk through market downturns while pursuing opportunities for growth. To support the strategy, he developed two proprietary *stoploss* risk management tools, the HCM-BuyLine® and the HCM-BuyLine Alpha to offer investors a downside defense.

**NONEMOTIONAL, MECHANICAL, REPEATABLE.**

## TIMELINE OF HCM

**1996**

Concept of the HCM-BuyLine® originated

**1999**

Establishment of Howard Capital Management, Inc. (HCM)

**2006**

Creation of the 401(k) Optimizer® for employees with a 401(k), 403(b) and/or 457 account

**2018**

HCM Dividend Sector Plus and HCM Tactical Growth attain 5-star ratings on MorningStar®

**2018**

July, HCM hits \$1Billion in Assets Under Management (AUM), doubling from the previous year

**2019**

HCM-BuyLine Alpha Introduced

### HCM-BUYLINE®

The HCM-BuyLine® is our foundational *stoploss* tool designed to make strategic decisions in volatile markets. This intermediate trend indicator mitigates downside risk by moving out of equities and into cash and cash equivalents while taking advantage of market upturns. For years, the HCM-BuyLine® has demonstrated the ability to place its investor base in a tactical and defensive position irrespective of market swings. Recently, the market has changed drastically due to the advent of computerized trading. To adapt, HCM introduced a unique and proprietary quantitative model called the HCM-BuyLine Alpha.

### HCM-BUYLINE ALPHA

The HCM-BuyLine Alpha is our innovative evolution from a one system model to a multi-system model. This tool, driven by mathematical market ratios and historical data, is designed to be a shorter term indicator that reacts quickly to a multitude of market factors. The HCM-BuyLine Alpha utilizes multiple systems that enable us to compete effectively against lightning fast computerized trading platforms. The HCM-BuyLine Alpha strives to preserve profits while providing a highly complex and technical quant trading tool for the universal client.

# INVESTMENT STRATEGIES

The investment strategies we offer at Howard Capital Management, Inc. are tactical and defensive. We believe tactical management is a powerful, straightforward solution when navigating market volatility while striving to deliver performance and provide a hedge against inflation.

HCM offers investors multiple investment strategies through multiple portfolio structures. We also offer a variety of marketing tools and support to help advisors grow their business.

## RISK TOLERANCE OPTIONS:

SMA PORTFOLIOS	CONSERVATIVE	BALANCED	GROWTH	AGGRESSIVE
• All Weather		✓		
• ALP	✓	✓	✓	✓
• Dividend Income	✓	✓	✓	
• Horizon Income		✓		
• ILP-ETF	✓	✓	✓	
• ILP-MF	✓	✓	✓	
• Ultra Aggressive				✓
• Viper 2	✓	✓	✓	✓

## PROPRIETARY MUTUAL FUNDS

HCM Dividend Sector Plus (HCMNX)

HCM Tactical Growth (HCMGX)

HCM Income Plus (HCMEX)

## RETIREMENT PLANNING AND LEAD GENERATION TOOLS

Self-Directed Brokerage Accounts (SDBA)

401(k) Optimizer®

TSP Optimizer®

## OUR INVESTMENT PARTNERS



# WE LOOK FORWARD TO SPEAKING WITH YOU.

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HCM Indicators. The HCM-BuyLine® and The HCM- BuyLine Alpha (the "Indicators") are proprietary indicators used to assist in determining when to buy and sell securities. When the Indicators identify signs of a rising market, HCM then identifies the particular security(ies) that HCM believes have the best return potentials in the current market from the universe of assets available in each given model and signals to invest in them. When the Indicators identify signs of a declining market, the Indicators signal to move clients' investments to less risky alternatives. Not every signal generated by the Indicators will result in a profitable trade. There will be times when following the Indicators results in a loss. An important goal of the Indicators is to outperform the market on a long-term basis. The reason is the mathematics of gains and losses. A portfolio which suffers a 30% loss takes a 43% gain to return to the previous portfolio value. The Indicators are a reactive in nature, not proactive. They are not designed to catch the first 5-10% of a bull or bear market. Ideally, they will avoid most of the downtrends and catch the bulk of the uptrends. There may be times when the use of the Indicators will result in a loss when HCM re-enters the market. Other times there may be a modest positive impact. When severe downtrends occur, however, such as in 2000-2002 and 2007-2008, the Indicators have the potential to make a significant difference in portfolio performance. Naturally, there can be no guarantee that the Indicators will perform as anticipated. The Indicators do not generate stop-loss orders that automatically sell securities in the portfolio at a certain price. As a result, use of the Indicators will not necessarily limit your losses to the desired amounts due to the limitations of the Indicators, market conditions, and delays in executing orders. Past performance is not indicative of future results. The 401(k) Optimizer® and The TSP Optimizer® are web-based tools intended to help clients invest in their employer's 401(k), TSP or similar defined contribution plan. Clients receive professional recommendations from the 401(k) Optimizer® and maintain total control over their personal accounts. The goal is to reduce risk by taking proactive measures with company-sponsored retirement plans. Changes in investment strategies, contributions or withdrawals may materially alter the performance, strategy and results of your portfolio. The HCM Optimized Trend Indicator ("OTI") is a tool developed by Howard Capital Management, Inc. ("Howard"), an SEC-registered\* investment adviser, to help assist a subscriber to determine what portion, if any, of the subscriber's company stock should be bought, sold or held in the subscriber's retirement portfolio as of a particular date. Howard does not offer or provide investment implementation services, nor does it offer or provide initial or ongoing individual personalized OTI advice (neither in person nor via the Internet) to Optimizer subscribers. Howard will not have and will not accept any trading authority for the subscriber's account. Thus, it shall always remain the subscriber's exclusive responsibility to review and evaluate the OTI and to determine whether to accept or reject any OTI recommendation. If accepted, the subscriber maintains exclusive responsibility for the initial and ongoing implementation and monitoring of any such accepted recommendation.

HCM offers its investment methodology through multiple programs that may invest in exchange traded funds, variable annuities and mutual funds. There is no certainty that any investment or strategy (including the investments and/or investment strategies recommended by you, the advisor), will be profitable or successful in achieving investment objectives. Different types of investments involve varying degrees of risk, and there can be no assurance that any specific investment or strategy will either be suitable or profitable for a client's investment portfolio. Investment returns will fluctuate and are subject to market volatility due to general market and economic conditions and perceptions, so that an investor's shares when redeemed may be worth more or less than their original costs.

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## Prospectus Disclosure

**Investors should carefully consider the investment objectives, risks, charges and expenses of the HCM Tactical Growth Fund. This and other important information about the Fund are contained in the prospectus, which can be obtained at [www.howardcmfunds.com](http://www.howardcmfunds.com) or by calling 770-642-4902. The prospectus should be read carefully before investing. The HCM Tactical Growth Fund is distributed by Northern Lights Distributors, LLC, member FINRA/SIPC. Northern Lights Distributors, LLC and Howard Capital Management, Inc. are not affiliated.**

## Risk Disclosure

Mutual funds involve risk including possible loss of principal. When the Fund is out of the market and in cash or cash equivalents, there is a risk that the market will begin to rise rapidly and may cause the Fund to miss capturing the initial returns of changing market conditions. The mutual funds in which the Fund may invest may use leverage. Using lever-age can magnify a mutual fund's potential for gain or loss and therefore, amplify the effects of market volatility on a mutual fund's share price. The Fund may be subject to the risk that its assets are invested in a particular sector or group of sectors in the economy and as a result, the value of the Fund may be adversely impacted by events or developments in a sector or group of sectors.

The price of small or medium capitalization company stocks may be subject to more abrupt or erratic market move-ments than larger, more established companies or the market averages in general. A higher portfolio turnover will re-sult in higher transactional and brokerage costs and may result in higher taxes when Fund shares are held in a taxable account. ETFs and mutual funds are subject to investment advisory and other expenses, which will be indirectly paid by the Fund. As a result, the cost of investing in the Fund will be higher than the cost of investing directly in other invest-ment companies and may be higher than other mutual funds that invest directly in securities. The market value of ETF and mutual fund shares may differ from their net asset value. Each investment company and ETF is subject to specific risks, depending on the nature of the fund. LASS.CorporateOverview.032919 HCM 295 (04/2019) 6285-NLD-4/8/2019