

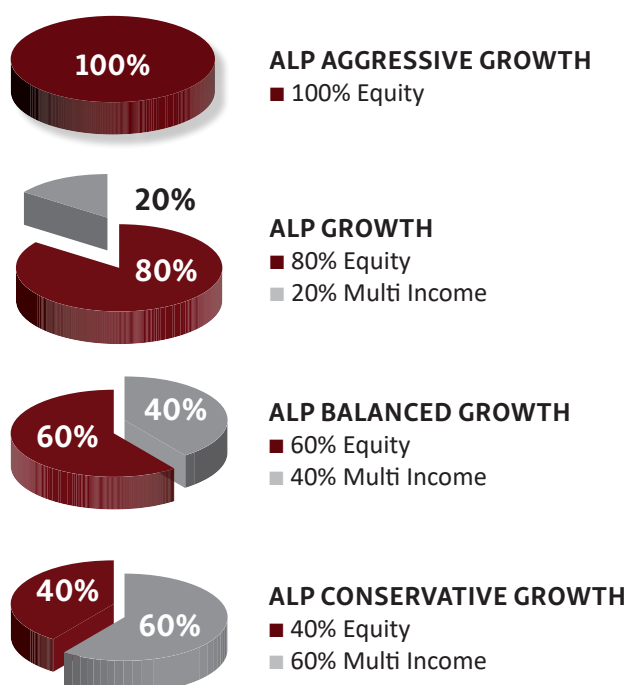
## INVESTOR PROFILE

The Active Lifestyle Portfolios (ALPs) are designed for investors with all risk and return objectives.

## METHODOLOGY

In managing these blended, unconstrained portfolios, our Proactive Sector Rotation methodology allows us to invest in any combination of sectors or asset classes which we believe have the best potential to achieve the portfolio's risk/return objectives. Each model typically holds 3-7 different mutual funds, with the equity portion focused on specific sectors.

## TARGET ALLOCATIONS\*



## HIGHLIGHTS OF INVESTING IN THE ACTIVE LIFESTYLE PORTFOLIOS (ALPs) —

1. Can invest in all areas of the market and specific sectors in attempt to identify the best allocation per investor
2. Programs are managed for investors of all risk tolerance preferences in the Growth, Balanced, Conservative models
3. Can go up to 100% cash or cash equivalent within its equity position to minimize loss in a market downturn

## COMPARATIVE BENCHMARK

|              | S&P 500 Reinvested | HFRX Equity Hedge Index | Barclay Capital US Aggregate Bond TR Index |
|--------------|--------------------|-------------------------|--|
| Aggressive   | 70%                | 30%                     | -  |
| Growth       | 55%                | 25%                     | 20%  |
| Balanced     | 40%                | 20%                     | 40%  |
| Conservative | 25%                | 15%                     | 60%  |

## AVAILABLE CUSTODIANS

Pershing Advisor Solutions, LLC, Charles Schwab & Co., Inc., TD Ameritrade, FolioFN, Variable Annuities, other platforms may be available

*\*The charts above represent an approximate percentage of investment choices for each model and should not be considered a guarantee or fixed amount. May vary at manager's discretion.*

Important Disclosure: Howard Capital Management, Inc. (HCM) offers its investment methodology through multiple programs that may invest in exchange traded funds (ETFs), mutual funds and individual stocks. This service is available for a fee in addition to those costs associated with the underlying securities. Our standard annual management fee is 2.2% of assets under management, charged quarterly in advance.

An investor should carefully consider investment objectives, risks, charges and expense before investing in a mutual fund or ETF. This information and more complete information, including potential risks, is included in each product's prospectus, which can be obtained from your financial professional. Read the prospectus carefully before investing.

Mutual funds and ETFs are subject to risks similar to those of stocks. Investment returns will fluctuate and are subject to market volatility, so that an investor's shares when redeemed may be worth more or less than their original costs. There are unique potential risks associated with the specific asset classes that a mutual fund or ETF represents. Investments in smaller companies typically exhibit higher volatility. In addition to the normal risks associated with investing, narrowly focused investments typically exhibit higher volatility. Bonds and bond funds will usually decrease in value as interest rates rise. Commodities markets have historically been extremely volatile. Inverse funds should lose money when their benchmark indexes rise—a result that is opposite from traditional mutual funds or ETFs. Inverse funds also entail certain risks, including inverse correlation, leverage, market price variance and short sale risks. Investments in foreign investments generally incur greater risks than domestic investments. International investments may involve risk of capital loss from unfavorable fluctuation in currency values, from differences in generally accepted accounting principles or from economic or political instability in other nations. Emerging markets involve heightened risks related to the same factors as well as increased volatility and lower trading volume. You should carefully consider the risk, charges and expenses of an ETF prior to investing. This and other important information can be found in the product's prospectus.

The Standard & Poor's 500 Total Return Index (S&P500 TR) is a capitalization-weighted index of 500 stocks with dividends reinvested. The index is designed to measure performance of the broad domestic economy through changes in the aggregate market value of 500 stocks representing all major industries. The index is an unmanaged investment measure and is not available for investment purposes.

No current or prospective client should assume that the future performance of any specific investment or investment strategy (including the investments and/or investment strategies recommended by the advisor), will be profitable or equal to past performance levels. Economic factors, market conditions, and investment strategies will affect the performance of any portfolio and there are no assurances that it will match or outperform any particular benchmark for measuring the performance of a portfolio.

**Asset allocation and diversification do not ensure or guarantee better performance and cannot eliminate the risk of investment losses.**

**Past performance is no guarantee of future results.**

Howard Capital Management, Inc. ("HCM") is a registered investment advisor with its principal place of business in the State of Georgia. This presentation is limited to the dissemination of general information pertaining to its investment advisory/management services. Any subsequent, direct communication by HCM with a prospective client shall be conducted by a representative that is either registered or qualifies for an exemption or exclusion from registration in the state where the prospective client resides. For information pertaining to the registration status of HCM, please contact HCM or refer to the Investment Advisor Public Disclosure web site ([www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)). For additional information about HCM, including fees and services, send for our disclosure statement as set forth on Form ADV from us using the contact information herein. Please read the disclosure statement carefully before you invest or send money.

Registration as an investment advisor does not constitute an endorsement of the firm by the SEC nor does it indicate that the advisor has attained a particular level of skill or ability.