

INVESTOR PROFILE

Dividend Income portfolios are designed for investors who seek growth and income with all risk and return objectives.

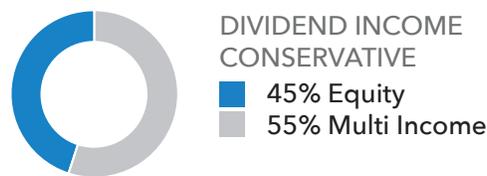
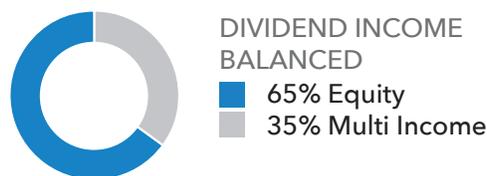
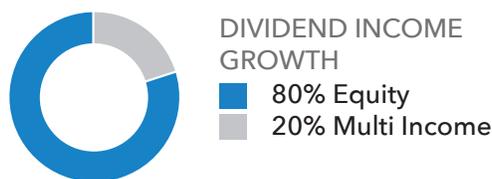
METHODOLOGY

The portfolio seeks long term capital appreciation through growth and income while also seeking to limit large drawdowns. The strategy is designed to provide opportunities for profit across market cycles through investing in dividend focused and multi-asset income ETFs and mutual funds in any combination of sectors, asset classes, styles, and sub-sectors as determined by our quantitative model. These models seek to hold the top dividend paying stocks. This portfolio provides a complement to, or a replacement of, a buy and hold asset allocation portfolio.

HIGHLIGHTS OF INVESTING IN DIVIDEND INCOME

- Blended to combine multi-asset income strategies and equity strategies.
- During positive market trends, the strategy will seek growth in dividend-paying securities.
- Portfolio Utilizes a proprietary, quantitative security selection process with a focus on relative strength and momentum. This process targets opportunistic investments that have the best potential to achieve the portfolio’s risk/return objectives, as indicated by the quantitative model.
- Can go up to 100% cash or cash equivalents within its risk asset positions to minimize loss in a market downturn. The degree in which the portfolio moves to cash or cash equivalents is determined by the HCM BuyLine.

TARGET ALLOCATIONS*



COMPARATIVE BENCHMARK

| | S&P 500 Reinvested | HFRX Equity Hedge Index | Barclay Capital US Aggregate Bond TR Index |
|--------------|--------------------|-------------------------|--|
| Growth | 20% | 60% | 20% |
| Balanced | 20% | 45% | 35% |
| Conservative | 10% | 35% | 55% |

AVAILABLE PLATFORMS

ETrade (EAS), Pershing Advisor Solutions, LLC (PAS), TD Ameritrade (TDA), Investnet, Orion (OPS)

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

Dividend Income Portfolio strategy typically seeks to participate in all markets and sectors by investing the portfolio in sectors which HCM's Proactive Sector Rotation (PSR) methodology indicates have potential to meet performance objectives. PSR is a tactical asset allocation methodology, which attempts to identify the best performing sectors at a given point in time. The Dividend Income strategy utilizes the HCM-BuyLine® proprietary indicator to monitor market conditions and assist in determining whether or not assets should be invested in equity products or moved to cash, cash equivalents, or bond funds. Multiple indicators are monitored in an effort to identify such trends in the equity markets. The strategy is rebalanced periodically, and it is possible for the allocation to be adjusted, including when the HCM-BuyLine® indicates a strengthening or weakening of the equity markets. Because this Howard Capital Management, Inc. (HCM) strategy is actively managed, it may experience above-average turnover, which could have a negative impact on account performance. To discourage short-term investing and excessive trading, mutual funds, including those utilized in the Dividend Income strategy, may impose short-term redemption fees that range from 0.50% to 2.00%. HCM seeks to avoid these fees, but they may occasionally be incurred.

Comparative Benchmark. Growth- S&P 500 Monthly Reinvested Index (20%), HFRX Equity Hedge Index (60%), Barclays Capital US Aggregate Bond TR Index (20%) Balanced- S&P 500 Monthly Reinvested Index (20%), HFRX Equity Hedge Index (45%), Barclays Capital US Aggregate Bond TR Index (35%) Conservative- S&P 500 Monthly Reinvested Index (10%), HFRX Equity Hedge Index (35%), Barclays Capital US Aggregate Bond TR Index (55%). S&P 500 Reinvested is a gauge of the large cap U.S. equities market. The index includes 500 leading companies in leading industries of the U.S. economy, capturing 75% coverage of U.S. equities. S&P 500 Reinvested assumes dividends are reinvested. Visit <http://www.standardandpoors.com/indices> for more information regarding Standard & Poor's indices. Barclays Capital US Aggregate Bond TR Index is a broad-based benchmark that measures the investment grade, US dollar-denominated, fixed-rate taxable bond market, including Treasuries, government-related and corporate securities, MBS (agency fixed-rate and hybrid ARM passthroughs), ABS, and CMBS. The US Aggregate rolls up into other Barclays Capital flagship indices such as the multi-currency Global Aggregate Index and the US Universal Index, which includes high yield and emerging markets debt. The US Aggregate Index was created in 1986, with index history backfilled to January 1, 1976. Total Return (TR) assumes yield is reinvested. Visit <https://ecommerce.barcap.com/indices> for more information regarding Barclays Capital indices. Indices are unmanaged investment measures and are not available for investment purposes.

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All investment approaches have the potential for loss as well as gain. There is no certainty that any investment or strategy (including the investments and/or investment strategies recommended by the advisor), will be profitable or successful in achieving investment objectives. Please work with your financial professional to determine which investment program is consistent with your financial objectives and risk tolerance. LASS.DI.MO.051821