HOWARD
Capital Management

MANAGED ACCOUNTS
HORIZON BOND

INVESTOR PROFILE

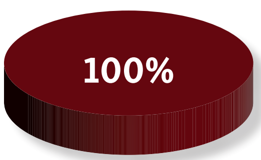
The Horizon Bond portfolio is for investors seeking current income in a lower-volatility portfolio that also provides an opportunity for capital appreciation and greater risk-adjusted returns than a traditional passively managed fixed income account.

METHODOLOGY

Horizon Bond is a conservative/moderate investment approach that trades multi income mutual funds, designed for conservative to moderate investors seeking stability with income and growth potential. Our goal is to outpace the Barclays Capital U.S. Aggregate Total Return Bond Index.

Holdings remain 100% invested at all times, rotating among various multi income asset classes including, but not limited to, short-, medium- and long-term bonds, high-yield bonds, corporate bonds, convertible bonds, treasuries, and occasionally international bonds, preferred securities, based on perceived opportunities for better returns indicated by HCM's Proactive Sector Rotation methodology.

TARGET ALLOCATION*



HORIZON BOND
■ 100% Multi Income Investments

COMPARATIVE BENCHMARK

Barclays Capital US Aggregate Bond TR Index
100%

HIGHLIGHTS OF INVESTING IN HORIZON BOND —

1. Invests in all areas of the multi income market
2. Typically contains holdings in one or two sectors of the multi income market at any given time
3. Can, or will, rotate sectors on a periodic basis
4. Can get defensive during market downturns and allocate into defensive areas of the market, i.e., ultra short-term bonds, government securities, etc.

AVAILABLE CUSTODIANS

Pershing Advisor Solutions, LLC, Charles Schwab & Co., Inc., Fidelity Institutional Wealth Services, TD Ameritrade, FolioFN, Variable Annuities

**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). 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.

Howard Capital Management, Inc | howardcm.com | info@howardcm.com | 770-642-4902