

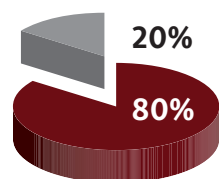
INVESTOR PROFILE

Investor Lifestyle Portfolios (ILP) are designed for investors who seek a less active approach to investment management, who have a longer investment time horizon to allow assets to grow.

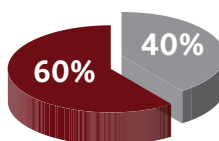
METHODOLOGY

These models provide investors a range of risk/return objectives that use HCM's proprietary fund selection methodology to target equity and bond investments. The goal is to meet performance objectives over an extended investment period, and to provide investors a defense in times of market downturns.

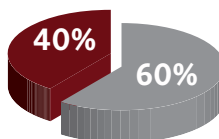
TARGET ALLOCATIONS*



ILP MF GROWTH
■ 80% Equity
■ 20% Multi Income



ILP MF BALANCED
■ 60% Equity
■ 40% Multi Income



ILP MF CONSERVATIVE
■ 40% Equity
■ 60% Multi Income

HIGHLIGHTS OF INVESTING IN THE INVESTOR LIFESTYLE MF —

1. Can go up to 100% cash or cash equivalent within its equity position to minimize loss in a market downturn
2. Seeks high ranking investments and moves out of under-performing investments
3. Blended to combine bond program strategies and equity program strategies
4. Strives to meet long-term performance objectives

COMPARATIVE BENCHMARK

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

AVAILABLE CUSTODIANS

FolioFN, Pershing Advisor Solutions (PAS), TD Ameritrade, Envestnet, Charles Schwab & Co., Inc., 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 HCM-BuyLine® is our proprietary indicator designed to identify changes in the market trend. When the HCM-BuyLine® indicates a bull market, Howard Capital Management then identifies the particular mutual funds, ETFs or individual stocks that we believe have the best return potentials in the current market from the universe of assets available in each given program and invests in them. Buys and Sells may or may not have occurred on the exact dates shown. These dates do not necessarily reflect transactions applied to every individual account. Also, certain products, custodians and portfolios may have a delay in execution.

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.

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