

INVESTOR PROFILE

The Ultra Aggressive portfolio is for high risk tolerance investors seeking to maximize returns and capital gains through an aggressive investment approach.

METHODOLOGY

The Ultra Aggressive portfolio trades mutual funds and exchange traded funds, relying on high-risk, high-reward asset classes. The portfolio is designed for investors who have a long-term investment horizon in order to sustain possible market fluctuations while seeking income and growth. Holdings rotate among various asset classes based on perceived opportunities for better returns indicated by HCM's Proactive Sector Rotation methodology.

INVESTOR REQUIREMENTS

This portfolio requires a \$500K minimum, or \$500K accumulative per client with HCM.

TARGET ALLOCATION*



ULTRA AGGRESSIVE

■ 100% Equity Mutual Funds/ETFs

COMPARATIVE BENCHMARK

S&P 500 Reinvested

100%

HIGHLIGHTS OF INVESTING IN ULTRA AGGRESSIVE —

1. Invests in all areas of the equity markets, including mutual funds and ETFs; uses leveraged investments.
2. Can go up to 100% cash or cash equivalent to minimize loss in a market downturn
3. Can, or will, rotate sectors on a periodic basis
4. Rebalanced periodically, or based on market movement
5. Strives to meet long-term investment objectives through an aggressive investment approach

AVAILABLE CUSTODIANS

Pershing Advisor Solutions, LLC, TD Ameritrade & FolioFN, 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.

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