

SELF-DIRECTED BROKERAGE ACCOUNT



INVESTOR PROFILE

Offered to investors with a 401(k), 403(b) and/or 457 with all risk and return objectives

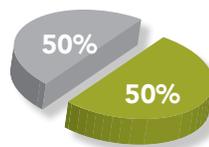
METHODOLOGY

In these blended, unconstrained portfolios, our Proactive Sector Rotation methodology allows us to invest in any combination of Mutual Funds, which we believe have the best potential to achieve the portfolio's risk/return objectives.

HIGHLIGHTS OF OPENING A SELF-DIRECTED BROKERAGE ACCOUNT

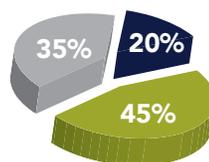
1. For investors with a 401(k), 403(b), and/or 457 retirement account
2. Uses a combination of proprietary Mutual Funds based on an investor's risk tolerance
3. Brokerage Account management available through numerous custodians (see below)
4. Active management and re-balancing
5. **Stoploss** tool strives to protect assets; Funds can go up to 100% cash or hedge the portfolio

TARGET ALLOCATIONS*



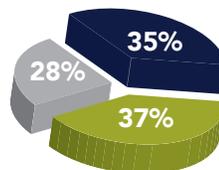
AGGRESSIVE GROWTH

- 50% Dividend
- 50% Tactical



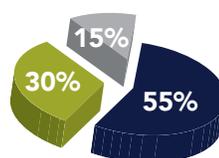
GROWTH

- 20% Income
- 45% Dividend
- 35% Tactical



BALANCED GROWTH

- 35% Income
- 37% Dividend
- 28% Tactical



CONSERVATIVE GROWTH

- 55% Income
- 30% Dividend
- 15% Tactical

COMPARATIVE BENCHMARK

	S&P 500 Reinvested	HFRX Equity Hedge Index	Barclay Capital US Aggregate Bond TR Index
Aggressive	50%	50%	-
Growth	45%	35%	20%
Balanced	37%	28%	35%
Conservative	30%	15%	55%

AVAILABLE PLATFORMS

Alight (formerly known as Hewitt), Fidelity (BrokerageLink®), Schwab (Personal Choice Retirement Account), TD Ameritrade (Self Directed Brokerage Account), Mid-Atlantic, 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 percentage. May vary at manager's discretion.*

IMPORTANT DISCLOSURE INFORMATION

Past performance may not be indicative of future results. Different types of investments involve varying degrees of risk. Therefore, it should not be assumed that future performance of any specific investment or investment strategy (including the investments and/or investment strategies recommended and/or undertaken by Howard Capital Management, Inc. ("HCM"), or any non-investment related services, will be profitable, equal any historical performance level(s), be suitable for your portfolio or individual situation, or prove successful. HCM is neither a law firm nor accounting firm, and no portion of its services should be construed as legal or accounting advice. Moreover, you should not assume that any discussion or information contained in this document serves as the receipt of, or as a substitute for, personalized investment advice from HCM. Please remember that it remains your responsibility to advise HCM, in writing, if there are any changes in your personal/financial situation or investment objectives for the purpose of reviewing/evaluating/revising our previous recommendations and/or services, or if you would like to impose, add, or to modify any reasonable restrictions to our investment advisory services. A copy of our current written disclosure Brochure discussing our advisory services and fees is available upon request. The scope of the services to be provided depends upon the needs of the client and the terms of the engagement.

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Our proprietary indicator, the HCM-BuyLine®, identified changes in the market trend. 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. When the HCM-BuyLine® indicates a bull market, HCM 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. When the HCM-BuyLine® indicates a bear market, HCM moves clients' investments to less risky alternatives.

Not every HCM-BuyLine® buy and sell will result in a profitable trade. There will be times when following the indicator results in a loss. However, there have been situations in the past in which HCM reduced clients' exposure to equities during market downturns by following an HCM-BuyLine® signal, thereby preserving capital. An important goal of the HCM-BuyLine® is to outperform the market on a long-term basis. The reason is the mathematics of gains and losses. A portfolio which suffers a 30% loss takes a 43% gain to return to the previous portfolio value.

The HCM-BuyLine® is a reactive indicator, not a proactive one. It will not catch the first 5–10% of a bull or bear market. Ideally, it will avoid most of the downtrends and catch the vast bulk of the uptrends. There may be times when the use of the indicator will result in a loss when we re-enter the market. Other times there may be a modest positive impact. When severe downtrends occur, however, such as in 2000-2002 and 2007-2008, it has the potential to make a significant difference in portfolio performance.

Naturally, there can be no guarantee that the HCM-BuyLine® indicator will perform as anticipated. Stoploss protection will not necessarily limit your losses to the desired amounts due to the limitations of the HCM-BuyLine®, market conditions, and delays in executing orders. It is not an actual stoploss order that automatically sells securities in the portfolio at a certain price.

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