

SELF-DIRECTED BROKERAGE ACCOUNT (SDBA)

Self-Directed Brokerage Accounts (SDBAs) can benefit both you and your clients. With the freedom of choice, your clients can gain access to additional investment choices that may not be available to them in their pre-selected, company-sponsored plan. Your added value will be in helping your clients manage those choices.

BENEFITS OF A HCM SDBA

- Get paid on the account without billing the client or deducting fees
- Opportunity to expand your practice by accessing assets you were not able to access before
- **Stoploss** protection with the HCM-BuyLine®, a mathematical, non-emotional, repeatable indicator which signals when to enter and exit the market based upon conditions
- Access to HCM proprietary mutual funds designed for all investment strategies
- Portfolio re-balancing for your client
- Weekly market updates

BASIC COMPANY PLAN

- Only pre-selected investment options chosen by the company
- No access to your clients' assets
- Limited or no access to offering personalized advice
- Limited or no access to third party active management
- No access to **stoploss** protection for your clients



Determine the platform available to your client

We are available on 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.



Determine if Their Plan Allows for Third Party Asset Management Inside the SDBA

If so, your client can be provided proactive management on their investment risk preference.



Easily Assist Your Client in Opening a Personalized SDBA

Contact your wholesaler to help your client open their account and assist them in transferring their assets from their current investments into the brokerage account.

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.

Please Note: Limitations: Neither rankings and/or recognition by unaffiliated rating services, publications, or other organizations, nor the achievement of any designation or certification, should be construed by a client or prospective client as a guarantee that he/she will experience a certain level of results if Howard Capital Management, Inc. is engaged, or continues to be engaged, to provide investment advisory services. Rankings published by magazines, and others, generally base their selections exclusively on information prepared and/or submitted by the recognized adviser. Rankings are generally limited to participating advisers. No ranking or recognition should be construed as a current or past endorsement of Howard Capital Management, Inc. by any of its clients. ANY QUESTIONS: Howard Capital Management, Inc.'s Chief Compliance Officer remains available to address any questions regarding rankings and/or recognitions, including providing the criteria used for any reflected ranking.

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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