

GUIDE TO A SELF-DIRECTED BROKERAGE ACCOUNT

THE INVESTMENT DOOR TO MORE

STEP 1

BROKERAGE WINDOW ACCESS

Determine if your client has access to a brokerage window in their retirement plan.

This information can be determined by doing one of the following:

1. Call their Human Resources department
2. Check Brightscope or similar database for their retirement plan details. Visit: (brightscope.com)
3. Call your Howard Capital Management Wholesaler

STEP 2

PLATFORM AVAILABILITY

Determine which platform (custodian) the retirement plan provides the brokerage account option, and if the Mutual Funds are available on that specific platform.

Mutual Funds are currently available on:

1. Fidelity
2. Schwab
3. TD Ameritrade
4. Hewitt

**Additional platforms/custodians may be available, please contact your HCM Wholesaler to determine current status.*

STEP 3

ASSET MANAGEMENT

Determine if the retirement plan allows for third party asset management of the account inside the brokerage account.

Through a third party manager, the client will be provided active management in the account based on their investing risk preference.

**Most plans allow third party management, however; some Fidelity accounts do not.*

**Additional management fees may apply*

STEP 4

OPEN BROKERAGE ACCOUNT

The client must open the brokerage account through their current retirement plan provider. After the brokerage account is opened, they can then move their funds from their current retirement plan into their new brokerage account.

1. Open brokerage account online through current plan provider
2. Move assets from current retirement plan into the new brokerage account

**All plans are different. You may need to contact your HR Department for further process details.*

STEP 5

COMPLETE & ORDER FUNDS

The client must complete necessary Howard Capital Management and custodian paperwork before purchasing Mutual Funds. These forms include: Third Party Asset Management Agreement and/or the Limited Power of Attorney form.

1. Complete all required management forms: Visit www.howardcm.com/investing/forms, or call New Business Development at Howard Capital Management, Inc.
2. Provide brokerage account number to Howard Capital Management, Inc.
3. Submit all forms to Howard Capital Management, Inc. for processing and HCM will purchase the investments.



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.

Past performance is no guarantee of future results.

This material has been distributed for informational purposes only and should not be considered as investment advice or a recommendation of any particular security or investment product. No part of this material may be reproduced in any form, or referred to in any other publication, without express written permission of Howard Capital Management, Inc. HCM is registered as an investment advisor with the SEC and only transacts business where it is properly registered or is otherwise exempt from registration. SEC registration does not constitute an endorsement of the firm by the Commission nor does it indicate that the advisor has attained a particular level of skill or ability. 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 in our brochure using the contact information herein. Please read the disclosure statement carefully before you invest or send money.

Advisory services offered through Howard Capital Management, Inc.

Copyright © 2016 by Howard Capital Management, Inc.

All rights reserved. No part of this publication may be used or reproduced in any manner whatsoever without written permission except in the case of brief quotations embodied in critical articles or reviews.

