Investor Brochure

Elevate The Wealth Experience

Focused Asset Management to Support Your Wealth

HCM-PWS-021523-22

A History Built On Service

Built to actively serve the complex needs of the modern investor, Howard Capital Management's (HCM) Private Wealth Services (PWS) was founded with the idea that there is always more that can be done in managing money. To this end, we work directly with advisors and their high-net-worth clients who need more than the traditional wealth management experience can offer.

We offer the personalization, access, communication, and opportunities your wealth both needs and demands along with the passion of a team that truly cares for those they serve. The result is a tailored and targeted range of comprehensive solutions tied to individual preferences and situations—from customized portfolios and tax mitigation strategies to retirement and legacy planning via our partners.

With our skilled team of passionate professionals, Howard Capital Management PWS is here to support you, stand by you and help you grow with confidence.

- Extensive range of investment opportunities
- 20+ years of money management experience
- Ongoing collaboration and review
- Customizable service at every step
- Personalized strategies based on goals, needs and wants
- Defined risk management and protocol

HCM cannot guarantee success of any investments. Different types of investments involve varying degrees of risk, and there can be no assurance that any specific investment will be equal to past performance level, equal any corresponding indicated historical performance level(s), be suitable for your portfolio or individual situation, or be profitable for a client's portfolio. Past performance does not guarantee future results.
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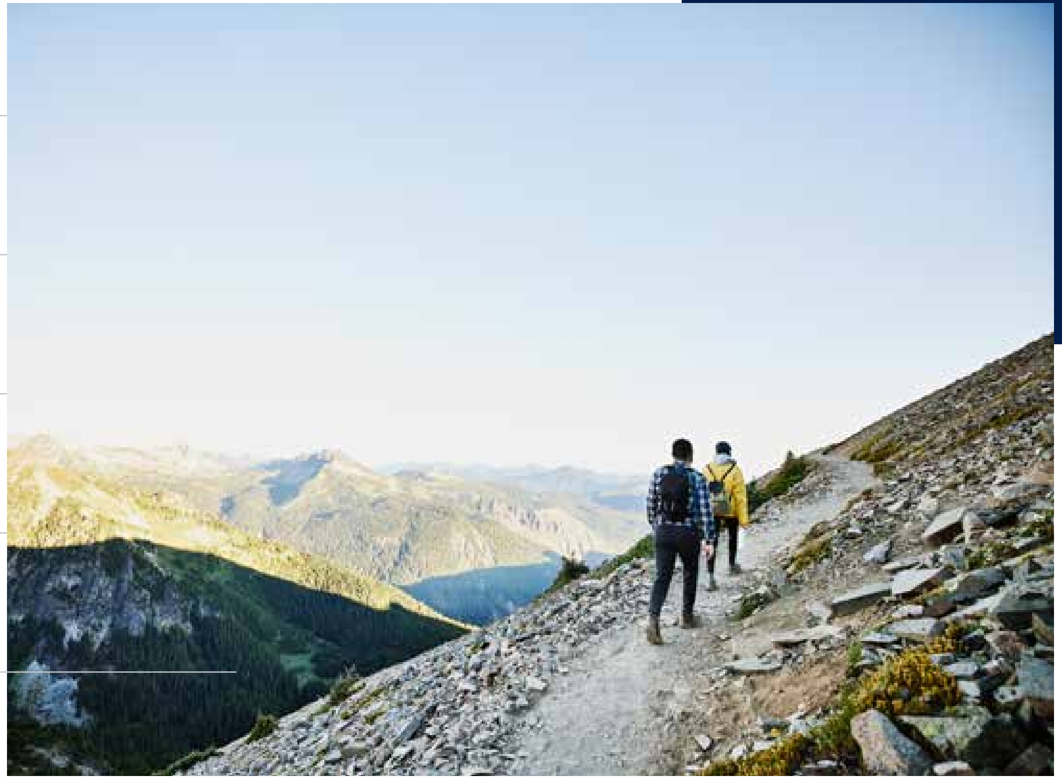
Collaboration Beyond Portfolio Management



Investment Planning

- Existing Portfolio Analysis
- Custom Portfolio Design
- Account Aggregation & Implementation
- Review of Stock Concentrations
- Multi-Stage Sale Plans of Appreciate/Concentrated Assets

Estate Planning

- Efficient Asset Positioning
- Foundations & Charitable Giving
- Inherited IRA Strategies

Retirement Planning

- Review of Retirement Assets
- Roth Conversion Strategies
- Withdrawal Sequencing

Cash Flow and Budget

- Review of Efficient Cash Flow
- Planned Large Expense Management
- Securities-Backed Lines of Credit
- High-Yield Cash Accounts
- Tailored Portfolio Income Strategies

Tax Planning

- Tax Sensitive Investing
- Review of Cost Basis
- Un-Realized Gain Management
- Carry Forward Losses

Driven by transparent and regular communication, our tailored services in conjunction with our approved vendors are designed to support high-net-worth individuals seeking more from the traditional wealth experience.

Two Decades of Active, Tactical Management

HCM-BuyLine® is Howard Capital Management's proprietary *stoploss* indicator designed with the goal of mitigating downside risk and removing emotion from the portfolio management process. Highlighting the financial meltdown in 2008 and again in 2020, the HCM-BuyLine® signaled to exit the equity market, allowing many clients to preserve capital and stem losses even during significant downturns in the broader markets.

"Returns Matter. Risk Management Matters"

- Vance Howard, CEO + Portfolio Manager

1996
Concept of the HCM-BuyLine® Developed

1999
Establishment of Howard Capital Management, Inc. (HCM)

2014
Proprietary HCM Mutual Funds Launch

2018
Private Wealth Services Division Inception

2019
Proprietary HCM ETFs Launch

2021
HCM passes $5B in AUM

2022
Howard PWS passes $300M in AUM

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Your Wealth. Our Commitment

Collaboration Beyond the Portfolio Level

Consideration of outside non-liquid assets such as businesses, trusts, artwork, collectibles, etc. into your customized PWS portfolio to prevent unnecessary overlap and quantify that all assets are working towards your goals in lockstep.

Our Practice x Our Process

By familiarizing ourselves with your practice's unique set of strengths and areas of focus, we can develop better working relationships that aim to drive the results we are jointly seeking.

Direct Access to Your Portfolio Manager

Direct relationship with a private portfolio manager and underlying operations team that is solely dedicated to your practice and clients.

Diving into Your Wealth Journey

At the heart of our service is people. Through our step-by-step process, we analyze and present our unique strategy for providing a truly personalized approach. Focusing almost exclusivity on personalization, Howard is dedicated to making your experience better.

1

Discover
HCM meets with your advisor to discover your specific needs

2

Create
HCM begins to analyze and create a custom investment portfolio strategy with the aid of our partners

3

Present
The proposal is presented to you by HCM and your advisor

4

Implementation
We begin to implement the customized portfolio

5

Communication
Further communication is provided in the form of quarterly reviews with approval from the Advisor

Speak with us today.
Grow with confidence tomorrow

Our service continues as we communicate and support you and your advisor further.

Phone

Call: 770.642.4902

Monday-Friday: 9:00am to 5:00pm ET

Email

pws@howardcm.com

Disclosures

The Howard Capital Management's ("HCM") Private Wealth Services division is designed for high net worth business owners seeking a personalized approach to investing, tax reduction strategies, business planning solutions, legacy strategies, and retirement opportunities. Through a tailored investment strategy, we aim to help business owners reduce their taxes, protect their savings, and optimize their returns. HCM has established a relationship with an unaffiliated provider of tax savings advice. There is a possibility that the third party entity may refer clients to HCM for investment advisory services, creating a conflict of interest, as recommendations to utilize the services of such third party may be made in the interest of receiving future advisory referrals, rather than basing such recommendation on a particular client's needs. HCM does not serve as a law firm or accounting firm, and no portion of its services should be construed as legal or accounting services. The client is under no obligation to engage the services of any third-party service provider recommended by HCM. Please Note: If a client engages any recommended unaffiliated professional and/or entity, and a dispute arises thereafter relative to such engagement, the client agrees to seek recourse exclusively from and against the engaged professional and/or entity.

The HCM- BuyLine® graph represents some of the dates on which 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. Howard CM's performance results: 1) are presented net of advisory fees of 2.2% paid monthly in arrears, 2) are net of transaction fees and commissions, 3) are not net of custodial fees, and 4) reflect the reinvestment of dividends and capital gains. Past performance is not a guarantee or a reliable indicator of future results. Therefore, no current or prospective client should assume that the future performance of any specific investment, investment strategy (including the investments and/or investment strategies recommended by the advisor), will be profitable or equal to past performance levels.

The actual performance of an individual client's portfolio may be lower or higher than the performance of the HCM portfolio strategy. The returns of the strategy in certain years were higher than the returns of its comparative benchmark index. These returns were the result of certain market factors and events that may not be replicated in the future. All investment strategies have the potential for profit or loss. Changes in investment strategies, contributions or withdrawals may materially alter the performance, strategy and results of a client's portfolio. Different types of investments involve varying degrees of risk, and there can be no assurance that any specific investment will either be suitable or profitable for a client's investment portfolio HCM may involve an above-average turnover, which could have a negative impact upon the net after tax gain experienced by an individual client in a taxable account. 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.

Howard Capital Management, Inc. is an SEC-registered investment advisor with its principal place of business in the State of Georgia. SEC registration does not constitute an endorsement of HCM by the SEC, nor does it indicate that HCM has arraigned a particular level of skill or ability. HCM only transacts business where it is properly registered or is otherwise exempt from registration. This presentation is limited to the dissemination of general information pertaining to its investment advisory/management services. 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, please send for our disclosure statement as set forth on Form ADV from us using the contact information herein. Also available on our website at www.howardcm.com.

Different types of investments involve varying degrees of risk, and there can be no assurance that any specific investment or strategy will either be suitable or profitable for a client's investment portfolio. Investment returns will fluctuate and are subject to market volatility due to general market and economic conditions and perceptions, so that an investor's shares when redeemed may be worth more or less than their original costs.

Howard Capital Management, Inc. offers its investment methodology through multiple programs that may invest in exchange traded funds, variable annuities, and mutual funds. There is no certainty that any investment or strategy (including the investments and/or investment strategies recommended by your advisor), will be profitable or successful in achieving investment objectives. LARL.PWS.BL.020123