

Advisor Proposal Process



The diagram below depicts how the advisor participates with Howard Capital Management, Inc. (HCM) to help obtain high-net-worth clients. The advisor will always remain as the central contact/relationship manager throughout the entire process.



Discover

The advisor meets with HCM, educating the advisor on how HCM can help. If HCM is deemed a good fit for the client, HCM will explain the investment options and the benefits of the Private Wealth Services program for the client..



Create

HCM and the advisor will analyze the client's statements to create a custom investment portfolio/strategy for the client. It is important for HCM to analyze the existing portfolio to construct and optimize the new custom portfolio.



Present

HCM and the advisor present the personalized proposal to the client. It is highly recommended that HCM is present for this meeting to explain the proprietary system used to create the personalized proposal for the client.



Implement

HCM Portfolio Manager will begin implementing the custom portfolio, sending the client all necessary paperwork and monitoring the account(s) until fully invested. HCM will also set up a welcome call to introduce the client to his/her dedicated portfolio manager and team.



Communicate

The portfolio manager and advisor will have quarterly reviews with the client. The advisor and client will also receive a monthly HCM newsletter and access to educational materials.

Important Risk Disclosure

Howard Capital Management, Inc. ("HCM") 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, send for our disclosure statement as set forth on Form ADV from us using the contact information herein. 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. (HCM) 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. The HCM Private Wealth Services division is designed for high-net-worth individuals 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. LASS.PWS.PP.A.062121

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