

Client Proposal Process



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



WEEK ONE Discover

Your advisor meets with HCM, educating him/her on how HCM may be able help. If HCM is deemed a good fit, HCM will elaborate on investment options and how Private Wealth Services fits into your overall financial picture.



WEEK TWO Create

HCM and your advisor analyze your current statements and create a custom investment portfolio/strategy designed specifically for you. It is important for HCM to analyze the existing portfolio to construct and optimize the new custom portfolio.



WEEK THREE Present

HCM and your advisor present the personalized proposal to you. It is imperative that HCM is present for this meeting to explain the proprietary system used to create how the proposed portfolio will fit into your long term financial goals and integrate with other managed investments.



WEEK FOUR - SIX Implement

HCM will begin the on-boarding process by collecting the required info to open new accounts. Paperwork will then be sent to you and your advisor for signatures. Once paperwork is executed, HCM will begin implementing the custom portfolio and closely monitoring the account until fully invested.



ONGOING Communicate

Your dedicated portfolio manager and advisor give you the option to participate in recurring reviews. During these reviews we analyze your current account(s), answer any questions you have and provide commentary on the road ahead. Quarterly reviews with the client.

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.

Please remember to contact your adviser, 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 want to impose, add, to modify any reasonable restrictions to our investment advisory services, or if you wish to direct any specific transactions for your account. A copy of HCM's current written disclosure Brochure discussing our advisory services and fees continues to remain available upon request.
LASS.PWS.PP.C.062121

HCM-PWS.062121-30