



HOWARD
Capital Management



Freedom of Choice... A Better Way.

Gain access to more investment options, active management and asset protection for your retirement account.

THE SELF-DIRECTED BROKERAGE ACCOUNT (SDBA)

What is a self directed brokerage account?

Having the freedom of choice and flexibility in retirement investing is becoming increasingly more popular in many company-sponsored retirement plans today.

A SDBA, or Self-Directed Brokerage Account, is a window inside a company-sponsored retirement plan (401(k), 403(b), 457, etc.) which offers plan participants the option to invest in additional investments other than the limited pre-selected company choices.

Access to professional money management and additional investment options like stocks, bonds, mutual funds, ETFs, etc., allows investors to seek growth through guidance. By investing in additional options outside of the core choices, investors can strive to maximize returns through investments better suited to their goals and risk preference.

How does it work for participants?

Company plans that offer a SDBA allow any plan participant the ability to move their assets, tax- and penalty-free, into a brokerage account and choose from a larger selection of investment choices.

Assets remain in the retirement plan; they are not rolled over and there is no taxable event.

What can tactical management do for a SDBA participant?

Through tactical, active management, investors can remove emotion from the investing process by allowing an experienced financial professional to help guide them. With unforeseen twists and turns of the market, emotions can deter investors from making rational decisions with their investments and hinder long-term investment goals and returns.

How can risk management aim to prevent major loss during a market downturn?

Missing the worst days of the market could save investors more than they think; it could save years of catching up. Through fiduciary investment advice and stoploss risk management with the HCM-BuyLine^{®1}, Howard Capital Management, Inc. (HCM) is employed to manage participant assets in the account (based upon risk-tolerance) and adjusts the portfolio on an as-needed basis. This process removes emotion from the investing process in an effort to help participants maximize their retirement investments.

LIMITED

**BASIC
ACCOUNT**

LIMITED CHOICES

employer chosen core investment options and/or target date funds.

LIMITLESS

**BROKERAGE
ACCOUNT**

WIDER RANGE OF CHOICES

mutual funds, stocks, bonds, ETFs, access to money management.

THE FREEDOM TO GO BEYOND THE BASICS



In a 2014 Financial Engines/AON Hewitt study, the annual median performance gap return between participants that had help and participants that did not have help was 3.32%, net of fees over the period 2006–2012. This difference can have a meaningful impact on wealth accumulation over time. For a 45-year old participant that seeks the help of a financial professional it could translate to **79%** more wealth at age 65.3.”

– FINANCIAL ENGINES & AON HEWITT



CHECK WITH YOUR PLAN-SPONSOR

to Determine if You are Eligible to Open a Self-Directed Brokerage Account.

You can do this by calling your Human Resources or benefits department, or by calling your financial advisor.



OPEN YOUR BROKERAGE ACCOUNT ONLINE

with the help of your financial advisor and Begin Personalizing Your Plan!

Once you open your account, you can move assets from your current investments into the brokerage account.

BASIC COMPANY PLAN

- Access to pre-selected investment options chosen by the company
- Limited or no access to personalized advice
- Limited or no access to third party active management
- No **stoploss** risk management

BASIC SDBA

- Access to greater investment options, diversification and control over your retirement plan
- Access to personalized advice
- Access to third party active management
- Potential to sidestep bear markets through additional management strategies

HCM SDBA

- Proactive asset management
- **Stoploss** risk management with the HCM-BuyLine^{®1}, a mathematical, quantitative indicator which signals when to enter and exit the market
- Selection of proprietary mutual funds designed for each investment strategy
- Portfolio re-balancing
- Weekly market updates

PURSUE THE RETIREMENT YOU DESIRE. GET STARTED TODAY!

Contact your financial advisor or human resources department today to discuss your retirement plan options. All plans are different. It's important to note that though you will receive added benefits with this option, additional management fees may apply.

IMPORTANT DISCLOSURE INFORMATION

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 attained 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 and HCM SDBA. 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. Please read the disclosure statement carefully before you invest or send money.

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 to 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.

The Standard & Poor's 500 Total Return Index (S&P500 TR) is a capitalization-weighted index of 500 stocks with dividends reinvested. The index is designed to measure performance of the broad domestic economy through changes in the aggregate market value of 500 stocks representing all major industries. The index is an unmanaged investment measure and is not available for investment purposes. Historical performance results for investment indexes and/or categories have been provided for general comparison purposes only. Index performance generally does not reflect the deduction of transaction and/or custodial charges or the deduction of an investment management fee, the inclusion of which would have the effect of decreasing historical performance results. There are no assurances that a portfolio or strategy will match or outperform any particular benchmark.

The 401(k) Optimizer® is a web-based tool intended to help clients invest in their employer's 401(k) or similar defined contribution plan. Clients receive professional recommendations from the 401(k) Optimizer® and maintain total control over their personal accounts. The goal is to reduce risk by taking proactive measures with company-sponsored retirement plans. Changes in investment strategies, contributions or withdrawals may materially alter the performance, strategy and results of your portfolio. Different types of investments involve varying degrees of risk, and there can be no assurance that any specific investment (including the investments and/or investment strategies recommended by the advisors), 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. All investment strategies have the potential for profit or loss. 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. Our proprietary indicator, the HCM-BuyLine®, identifies changes in the market trend. 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.

No current or prospective client should assume that the future performance of any specific investment or investment strategy (including the investments and/or investment strategies recommended by the advisor), will be profitable or equal to past performance levels. 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. Please remember to contact 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 want to impose, add, or modify any reasonable restrictions to our investment advisory services. Please Note: Unless you advise, in writing, to the contrary, we will assume that there are no restrictions on our services, other than to manage the account in accordance with your designated investment objective. LASS.SDBA.BFB.061621