

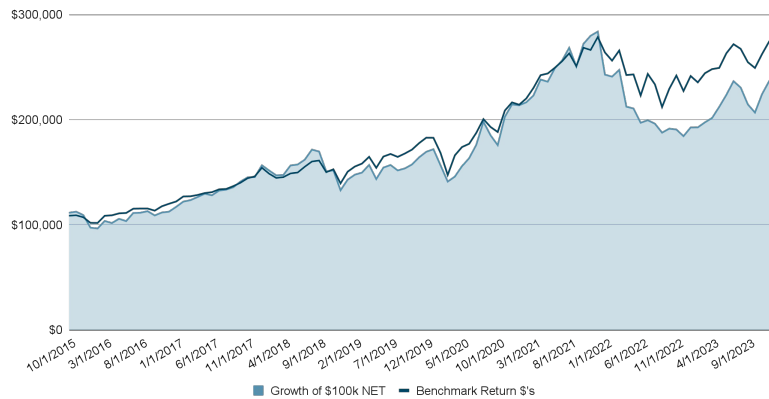
## HCM ILP ETF Growth Overview

There are two holdings the are CBOE type investments. KNG and BUFR. KNG seeks to generally correspond with the CBOE S&P 500 Dividend Aristocrats Target Income Monthly series. This is a rules-based buy-write index designed with the primary goal of generating an annualized level of income from stock dividends and option premiums that is approximately 8% over the annual dividend yield of the S&P 500® Index and a secondary goal of generating capital appreciation.

### About Howard Capital Management:

Howard Capital Management, Inc. (HCM) is a SEC-Registered Investment Advisory Firm founded by Vance Howard, which offers professional money management services to private clients, financial advisors, and registered investment advisors through a suite of separately managed accounts, retirement tools, self-directed brokerage accounts, proprietary mutual funds and ETFs. Vance Howard's vision for HCM originated after seeing the devastating financial losses investors suffered during the stock market crash of 1987, an event precipitated by computer program trading and investor panic. In an effort to the help investors monitor changing market conditions, he developed the HCM-BuyLine®, a proprietary math-driven indicator, designed with the goal of reducing the impact of emotional investment decisions.

### Growth of \$100,000

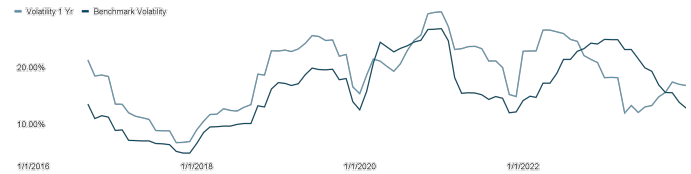


## Portfolio Information & Statistics

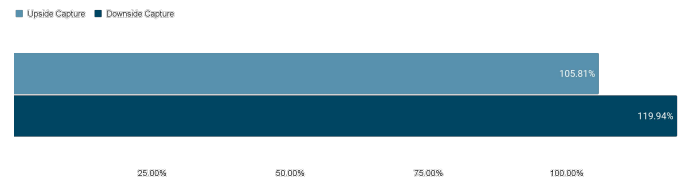
Manager Name: *Howard Capital Management*  
 Minimum Investment: *\$1,000.00*  
 Benchmark: *S&P 500 (SPY)*  
 Fact Sheet Start Date: *10/01/2015*

	<u>1 Year</u>	<u>3 Year</u>	<u>5 Year</u>
Rolling Win %:	71.91%	100.00%	100.00%
Sharpe Ratio:	4.5865	0.3871	1.5183
Beta vs SPY:	1.1995	0.8710	0.9434
Volatility:	0.1581	0.1884	0.2023

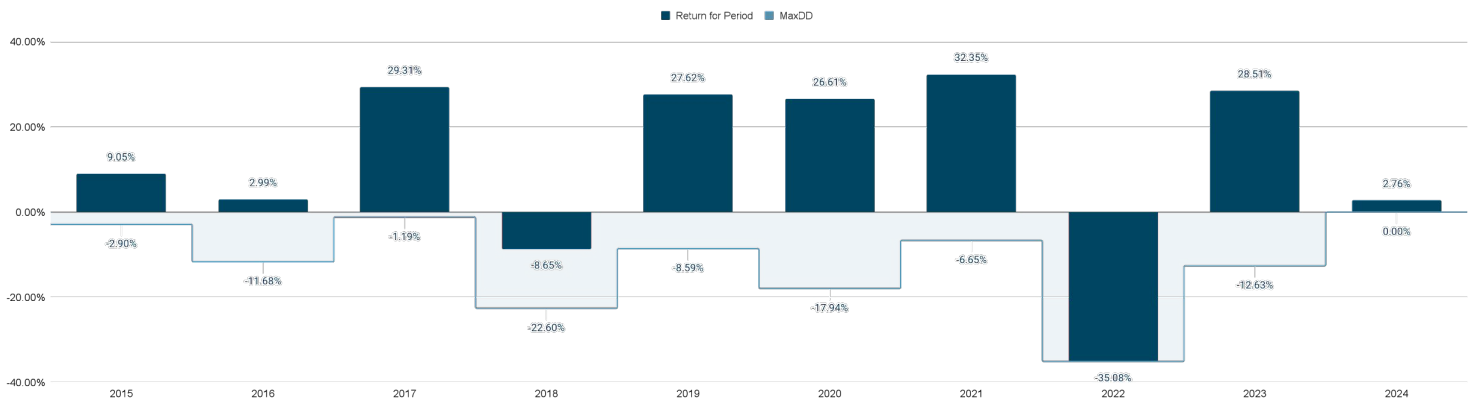
## Rolling Volatility



## Upside/Downside Capture



## Max Annual Drawdown and Annualized Performance *Net of Fees*



## Annual Performance Breakdown by Month Net of Fees

Month/Year ▲	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Return for Period
2015										11.28%	0.93%	-2.90%	9.05%
2016	-10.94%	-0.83%	7.44%	-1.91%	3.97%	-2.09%	7.52%	0.22%	1.31%	-3.59%	2.57%	0.72%	2.99%
2017	4.10%	4.25%	1.15%	2.43%	2.50%	-1.19%	3.50%	0.71%	1.72%	3.96%	2.86%	0.18%	29.31%
2018	7.74%	-3.15%	-3.07%	0.25%	6.14%	0.58%	2.95%	5.92%	-1.08%	-11.18%	0.74%	-12.54%	-8.65%
2019	7.63%	3.30%	1.36%	4.88%	-8.59%	7.65%	1.59%	-3.27%	1.24%	2.46%	4.32%	3.22%	27.62%
2020	1.44%	-8.97%	-9.85%	3.39%	6.81%	4.87%	7.80%	12.49%	-6.53%	-5.07%	15.41%	5.79%	26.61%
2021	-0.36%	1.34%	2.97%	6.81%	-0.84%	5.46%	2.89%	4.76%	-6.65%	8.63%	2.83%	1.42%	32.35%
2022	-14.43%	-0.79%	2.66%	-14.14%	-0.82%	-6.45%	1.24%	-1.68%	-4.34%	2.04%	-0.43%	-3.31%	-35.08%
2023	4.49%	0.05%	2.49%	2.10%	5.26%	5.39%	5.82%	-2.56%	-6.94%	-3.64%	8.54%	5.55%	28.51%
2024	2.76%												2.76%

## Additional Portfolio Information

Total Periods:	100	Strategy <small>(Net of Fees)</small>	Benchmark <small>(S&amp;P 500 (SPY))</small>
Best Period Return:	22.12%	YTD Cumulative Return (%):	2.76%
Best Return Date:	11/1/2020	3 Month Cumulative Return (%):	8.46%
Worst Period Return:	-17.79%	12 Month Cumulative Return (%):	26.33%
Worst Return Date:	3/1/2020	24 Month Cumulative Return (%):	1.00%
Maximum Drawdown (Inception):	-35.08%	36 Month Cumulative Return (%):	12.38%
Maximum Drawdown Date:	12/1/2022	60 Month Cumulative Return (%):	64.91%
			8.87%
			30.21%
			79.56%

## Terms and Definitions

Rolling Returns:	Rolling returns, also known as "rolling period returns" or "rolling time periods," are annualized average returns for a period, ending with the listed year. Rolling returns are useful for examining the behavior of returns for holding periods, similar to those actually experienced by investors.
Cumulative Returns:	A cumulative return on an investment is the aggregate amount that the investment has gained or lost over time, independent of the amount of time involved.
Maximum Drawdown:	A maximum drawdown (MDD) is the maximum observed loss from a peak to a trough of a portfolio, before a new peak is attained. Maximum drawdown is an indicator of downside risk over a specified time period.
Standard Deviation (Volatility):	Standard deviation is a basic mathematical concept that measures volatility in the market or the average amount by which individual data points differ from the mean. Simply put, standard deviation helps determine the spread of asset prices from their average price.
Beta:	Beta is a measure of the volatility—or systematic risk—of a portfolio compared to an index. Stocks with betas higher than 1.0 can be interpreted as more volatile than the index.
Sharpe:	The Sharpe ratio compares the return of an investment with its risk. It's a mathematical expression of the insight that excess returns over a period of time may signify more volatility and risk, rather than investing skill. The Sharpe ratio is one of the most widely used methods for measuring risk-adjusted relative returns. It compares a fund's historical or projected returns relative to an investment benchmark with the historical or expected variability of such returns.

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