**WealthWatch Advisors**

## HCM Viper 2 Growth Overview

In managing these blended, unconstrained portfolios, our Proactive Sector Rotation methodology allows us to concentrate capital in a combination of sectors or asset classes believed to have the best potential to achieve the portfolio's risk/return objectives. Each model typically holds 3-7 different exchange-traded funds (ETFs) and/or mutual funds, with the equity portion focused on specific sectors.

### 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 a goal to reduce the impact of emotional investment decisions.
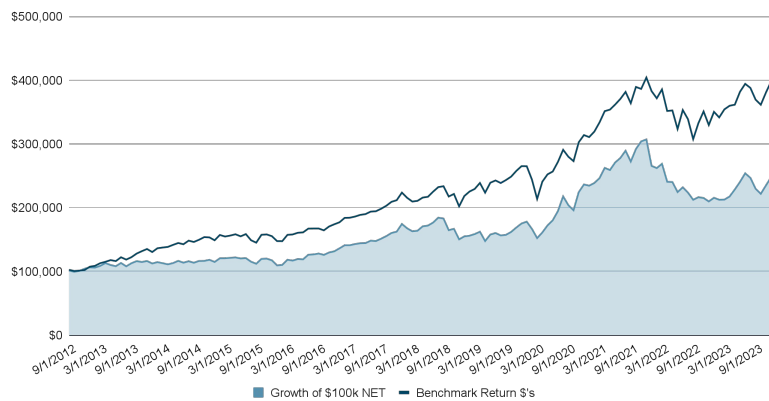
## Portfolio Information & Statistics

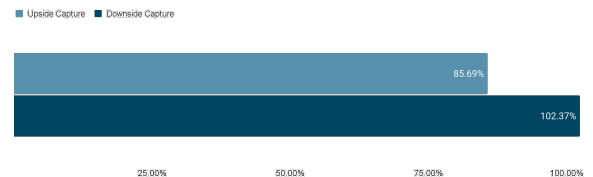| | |
|---|---|
| Manager Name: | *Howard Capital Management* |
| Minimum Investment: | *$10,000.00* |
| Benchmark: | *S&P 500 (SPY)* |
| Fact Sheet Start Date: | *09/01/2012* |

| | 1 Year | 3 Year | 5 Year |
|---|---|---|---|
| Rolling Win %: | *70.63%* | *100.00%* | *100.00%* |
| Sharpe Ratio: | *3.4333* | *0.0742* | *1.6096* |
| Beta vs SPY: | *1.1100* | *0.8074* | *0.8828* |
| Volatility: | *0.1505* | *0.1706* | *0.1862* |

## Growth of $100,000



Legend: Growth of $100k NET — Benchmark Return $'s

## Rolling Volatility



Legend: Volatility 1 Yr — Benchmark Volatility

## Upside/Downside Capture



Upside Capture: 85.69%
Downside Capture: 102.37%

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

Legend: Return for Period — MaxDD



| Year | Return for Period | MaxDD |
|---|---|---|
| 2012 | 4.14% | -1.92% |
| 2013 | 11.62% | -4.63% |
| 2014 | 1.70% | -4.47% |
| 2015 | -0.71% | -8.15% |
| 2016 | 12.02% | -6.80% |
| 2017 | 23.45% | -0.38% |
| 2018 | -7.44% | -18.50% |
| 2019 | 16.56% | -9.04% |
| 2020 | 34.99% | -14.49% |
| 2021 | 29.88% | -5.88% |
| 2022 | -31.69% | -31.69% |
| 2023 | 18.31% | -12.70% |
| 2024 | 2.71% | 0.00% |
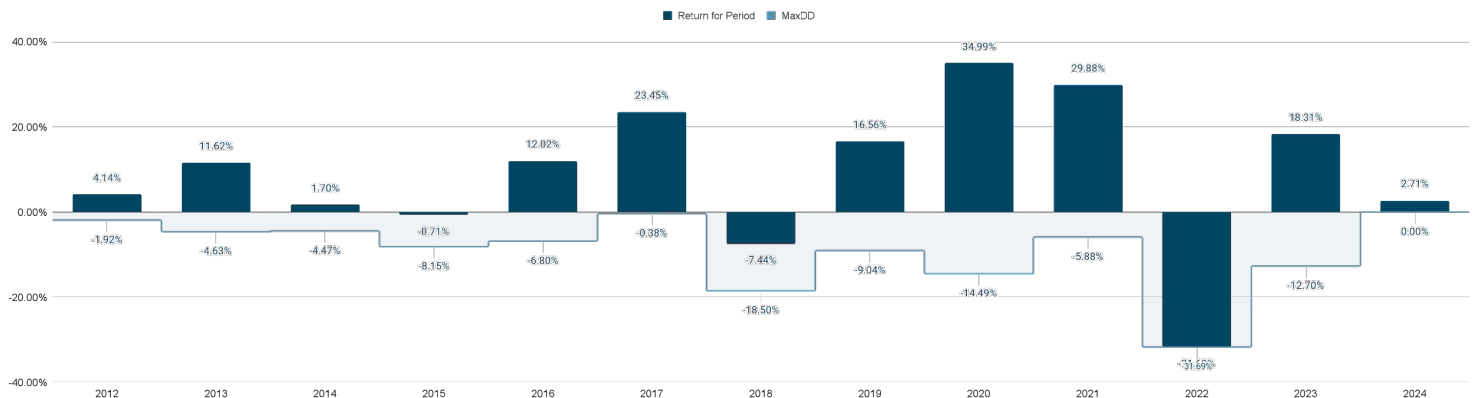
## Annual Performance Breakdown by Month *Net of Fees*

| Month/Year ▲ | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | Return for Period |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2012 | | | | | | | | | 1.35% | -1.92% | 1.39% | 3.34% | 4.14% |
| 2013 | 2.10% | -0.36% | 2.53% | 4.05% | -2.71% | -1.64% | 4.66% | -4.63% | 4.50% | 2.90% | -1.15% | 1.33% | 11.62% |
| 2014 | -3.31% | 1.87% | -1.41% | -1.62% | 1.77% | 3.10% | -2.48% | 2.04% | -2.07% | 2.53% | 0.04% | 1.53% | 1.70% |
| 2015 | -2.90% | 5.03% | 0.06% | 0.56% | 0.49% | -1.33% | 0.46% | -4.68% | -2.78% | 6.83% | 0.35% | -2.19% | -0.71% |
| 2016 | -6.80% | 0.72% | 7.37% | -1.15% | 2.12% | -0.45% | 6.09% | 0.43% | 1.07% | -1.64% | 2.97% | 1.44% | 12.02% |
| 2017 | 3.54% | 3.57% | 0.07% | 1.27% | 0.87% | 0.17% | 2.63% | -0.38% | 2.47% | 2.70% | 3.20% | 1.28% | 23.45% |
| 2018 | 7.45% | -3.91% | -2.78% | 0.52% | 4.24% | 0.66% | 2.77% | 4.39% | -0.77% | -9.97% | 1.29% | -9.92% | -7.44% |
| 2019 | 3.10% | 0.69% | 1.66% | 2.33% | -9.04% | 6.90% | 1.56% | -2.37% | 0.58% | 2.91% | 4.29% | 3.74% | 16.56% |
| 2020 | 1.62% | -6.37% | -8.67% | 5.84% | 6.88% | 4.67% | 7.98% | 11.88% | -6.30% | -3.93% | 14.46% | 5.43% | 34.99% |
| 2021 | -0.82% | 1.80% | 3.21% | 6.53% | -1.30% | 4.60% | 2.59% | 4.11% | -5.88% | 7.26% | 4.08% | 1.01% | 29.88% |
| 2022 | -13.52% | -1.30% | 2.57% | -10.47% | -0.16% | -6.59% | 3.36% | -3.61% | -5.01% | 1.89% | -0.55% | -2.53% | -31.69% |
| 2023 | 2.76% | -1.43% | 0.10% | 2.28% | 5.06% | 5.21% | 5.65% | -2.84% | -6.91% | -3.47% | 5.99% | 5.60% | 18.31% |
| 2024 | 2.71% | | | | | | | | | | | | 2.71% |

## Additional Portfolio Information

| | | | Strategy *(Net of Fees)* | Benchmark *(S&P 500 (SPY))* |
|---|---|---|---|---|
| Total Periods: | 137 | | | |
| Best Period Return: | 22.12% | YTD Cumulative Return (%): | 2.71% | 1.59% |
| Best Return Date: | 11/1/2020 | 3 Month Cumulative Return (%): | 8.46% | 6.23% |
| Worst Period Return: | -17.79% | 12 Month Cumulative Return (%): | 19.97% | 18.45% |
| Worst Return Date: | 3/1/2020 | 24 Month Cumulative Return (%): | -2.76% | 8.87% |
| Maximum Drawdown (Inception): | -31.69% | 36 Month Cumulative Return (%): | 6.77% | 30.21% |
| Maximum Drawdown Date: | 12/1/2022 | 60 Month Cumulative Return (%): | 63.39% | 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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