

HCM ALP Aggressive Overview

The model is very similar to the HCM ALP Aggressive but different weighting of its holdings. The top two holdings are HCMGX and HCMNX. HCMGX largest sector holdings is in the Technology Sector with 50.40% of the overall allocations in this mutual fund.

About Howard Capital Management:

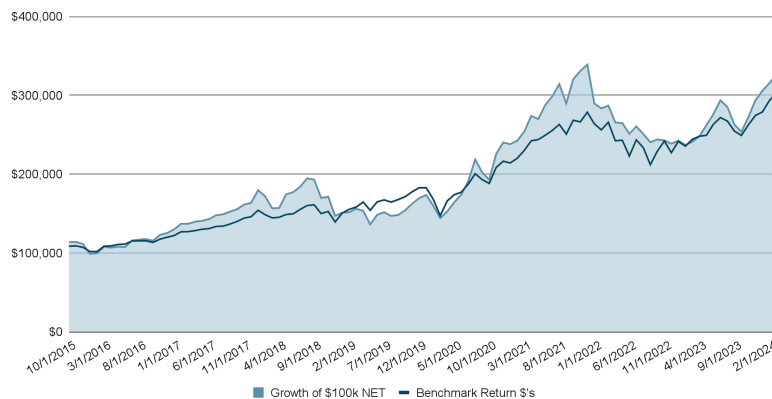
Howard Capital Management, Inc. (HCM) is a SEC-Registered Investment Advisory Firm founded by Vance Howard, which offers professional money management services to private clients, financial advisors, and registered investment advisors through a suite of separately managed accounts, retirement tools, self-directed brokerage accounts, proprietary mutual funds and ETFs. 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 impacts of emotional investment decisions.

Portfolio Information & Statistics

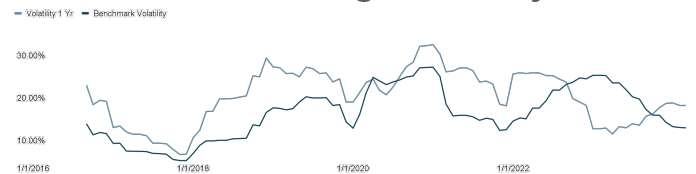
Manager Name: *Howard Capital Management*
 Minimum Investment: *\$10,000.00*
 Benchmark: *S&P 500 (SPY)*
 Fact Sheet Start Date: *10/01/2015*

| | <u>1 Year</u> | <u>3 Year</u> | <u>5 Year</u> |
|----------------|---------------|---------------|---------------|
| Rolling Win %: | 69.23% | 100.00% | 100.00% |
| Sharpe Ratio: | 5.3700 | 0.7158 | 2.3414 |
| Beta vs SPY: | 1.2780 | 0.8407 | 0.9722 |
| Volatility: | 0.1682 | 0.1874 | 0.2139 |

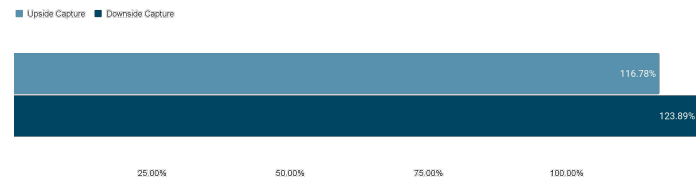
Growth of \$100,000 *Net of Fees*



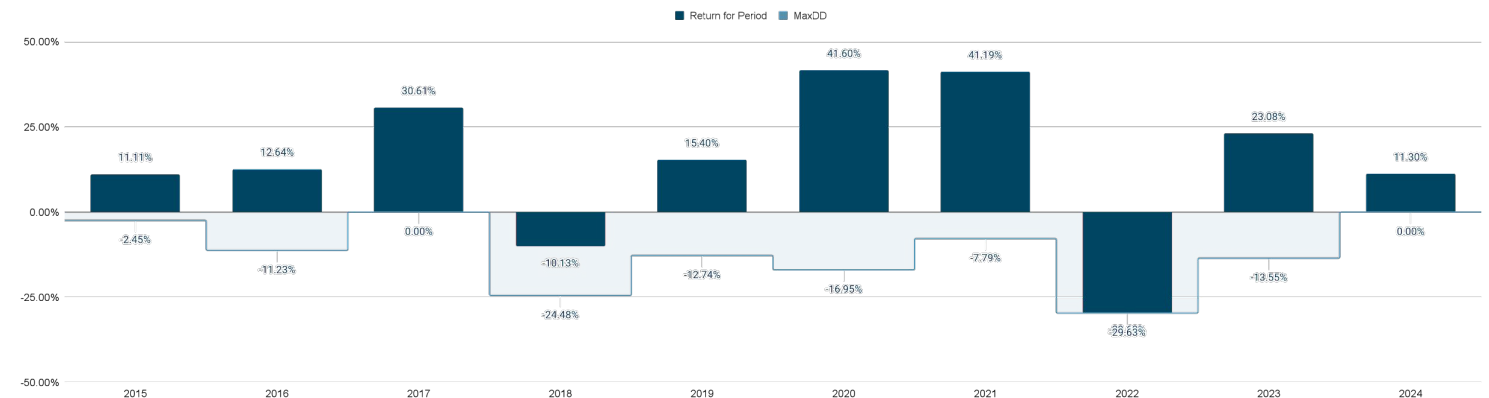
Rolling Volatility



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 | | | | | | | | | | 13.87% | 0.04% | -2.45% | 11.11% |
| 2016 | -11.23% | 1.00% | 8.21% | -1.09% | 1.17% | -0.38% | 7.71% | 0.88% | 0.62% | -1.69% | 6.33% | 1.95% | 12.64% |
| 2017 | 3.66% | 5.51% | 0.00% | 1.93% | 0.82% | 1.57% | 3.37% | 0.86% | 2.30% | 2.04% | 3.69% | 1.42% | 30.61% |
| 2018 | 9.81% | -4.25% | -8.82% | 0.09% | 11.13% | 1.64% | 3.77% | 5.83% | -0.78% | -12.12% | 1.03% | -14.26% | -10.13% |
| 2019 | 2.82% | 0.30% | 2.97% | -1.65% | -11.27% | 9.01% | 2.13% | -3.06% | 0.82% | 4.06% | 5.38% | 4.41% | 15.40% |
| 2020 | 2.37% | -7.84% | -9.88% | 5.75% | 7.74% | 5.77% | 9.88% | 14.48% | -7.48% | -4.59% | 17.04% | 6.38% | 41.60% |
| 2021 | -0.88% | 1.91% | 4.60% | 8.02% | -1.54% | 6.63% | 3.85% | 5.18% | -7.79% | 10.64% | 3.21% | 2.49% | 41.19% |
| 2022 | -14.57% | -2.11% | 1.21% | -7.46% | -0.27% | -5.17% | 3.79% | -3.75% | -4.14% | 1.47% | -0.45% | -1.75% | -29.63% |
| 2023 | 1.69% | -2.32% | 1.75% | 2.83% | 5.66% | 5.36% | 6.36% | -2.83% | -7.81% | -3.48% | 7.32% | 7.83% | 23.08% |
| 2024 | 4.11% | 3.18% | 3.62% | | | | | | | | | | 11.30% |

Additional Portfolio Information

| | | | |
|-------------------------------|-----------|----------------------------------|---|
| Total Periods: | 194 | Strategy <i>(Net of Fees)</i> | Benchmark <i>(S&P 500 (SPY))</i> |
| Best Period Return: | 17.12% | YTD Cumulative Return (%): | 11.30% |
| Best Return Date: | 11/1/2020 | 3 Month Cumulative Return (%): | 6.91% |
| Worst Period Return: | -15.94% | 12 Month Cumulative Return (%): | 31.82% |
| Worst Return Date: | 1/1/2022 | 24 Month Cumulative Return (%): | 23.09% |
| Maximum Drawdown (Inception): | -30.10% | 36 Month Cumulative Return (%): | 19.27% |
| Maximum Drawdown Date: | 2/1/2023 | 60 Month Cumulative Return (%): | 112.99% |
| | | | 84.11% |

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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