

HCM ALP Conservative Overview

The largest allocation in the model is HCMNX. HCMNX seeks to invest in (i) dividend paying equity securities of companies included in the S&P 500 Index; (ii) other mutual funds and ETFs including funds that use leverage; and (iii) cash and cash equivalents. The second largest allocation is HCMEX. HCMEX seeks to achieve its investment objective through investments in exchange traded funds ("ETFs") that invest in foreign (including emerging markets) and domestic (i) equity securities of any market capitalization and (ii) fixed income securities of any maturity, duration, and credit quality (including "junk bonds").

About Howard Capital Management:

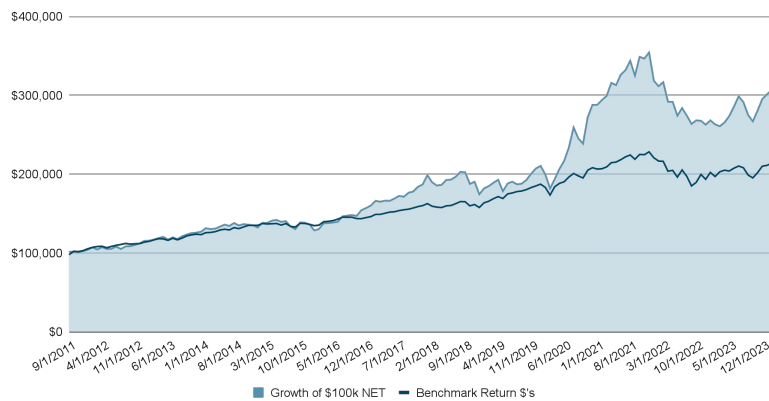
Howard Capital Management, Inc. (HCM) is a SEC-Registered Investment Advisory Firm founded by Vance Howard, which offers professional money management services to private clients, financial advisors, and registered investment advisors through a suite of separately managed accounts, retirement tools,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

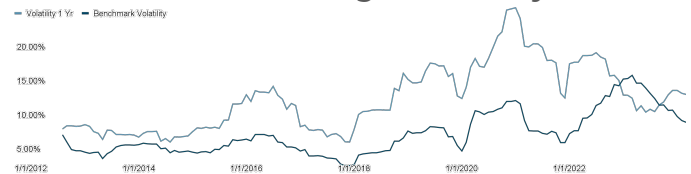
Manager Name: *Howard Capital Management*
 Minimum Investment: *\$10,000.00*
 Benchmark: *Balanced Blend (40/60)*
 Fact Sheet Start Date: *09/01/2011*

	<u>1 Year</u>	<u>3 Year</u>	<u>5 Year</u>
Rolling Win %:	77.86%	100.00%	100.00%
Sharpe Ratio:	3.8094	-0.5415	1.7881
Beta vs 40/60:	1.3832	1.0807	1.3815
Volatility:	0.1212	0.1412	0.1648

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



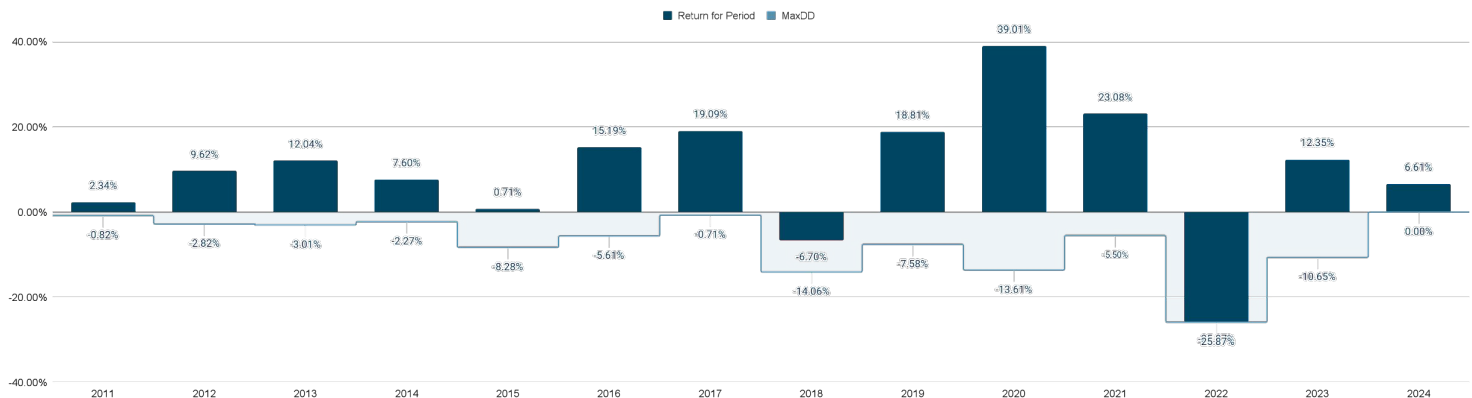
Rolling Volatility



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
2011									1.29%	0.36%	-0.82%	1.52%	2.34%
2012	1.74%	2.67%	-2.41%	2.79%	-2.11%	0.22%	2.67%	-2.82%	3.10%	0.27%	1.43%	1.97%	9.62%
2013	2.72%	0.16%	1.29%	1.60%	1.34%	-3.01%	2.50%	-1.70%	3.02%	1.77%	1.48%	0.47%	12.04%
2014	0.88%	3.53%	-0.84%	0.44%	1.91%	1.97%	-1.26%	2.83%	-2.27%	1.20%	-0.48%	-0.36%	7.60%
2015	-2.25%	4.52%	-0.14%	2.09%	0.67%	-1.71%	0.58%	-4.88%	-2.45%	6.49%	-0.15%	-1.49%	0.71%
2016	-5.61%	1.27%	5.69%	0.16%	0.51%	0.65%	4.95%	0.64%	0.52%	-0.75%	4.95%	1.79%	15.19%
2017	2.02%	3.74%	-0.71%	0.84%	-0.13%	1.75%	2.04%	-0.66%	2.98%	0.90%	3.38%	1.61%	19.09%
2018	6.31%	-4.57%	-2.18%	0.49%	3.33%	0.20%	1.95%	3.16%	-0.24%	-7.33%	1.43%	-8.34%	-6.70%
2019	4.25%	1.64%	2.30%	2.04%	-7.58%	5.51%	1.26%	-1.79%	0.48%	2.54%	4.07%	3.34%	18.81%
2020	1.59%	-5.18%	-8.88%	6.60%	6.61%	4.92%	7.87%	10.88%	-5.38%	-2.75%	14.14%	5.77%	39.01%
2021	-0.02%	2.13%	1.78%	5.54%	-0.90%	4.24%	1.76%	3.59%	-5.50%	7.35%	-0.62%	2.25%	23.08%
2022	-10.10%	-2.20%	1.65%	-7.84%	-0.02%	-6.08%	3.56%	-3.36%	-3.82%	1.67%	-0.18%	-1.84%	-25.87%
2023	2.08%	-1.89%	-0.90%	1.84%	3.05%	4.39%	4.59%	-2.46%	-5.59%	-2.96%	5.07%	5.26%	12.35%
2024	2.07%	1.79%	2.62%										6.61%

Additional Portfolio Information

Total Periods:	291	Strategy <small>(Net of Fees)</small>	Benchmark <small>(Balanced Blend (40/60))</small>
Best Period Return:	15.75%	YTD Cumulative Return (%):	6.61%
Best Return Date:	11/1/2020	3 Month Cumulative Return (%):	4.45%
Worst Period Return:	-15.90%	12 Month Cumulative Return (%):	18.51%
Worst Return Date:	1/1/2022	24 Month Cumulative Return (%):	7.82%
Maximum Drawdown (Inception):	-26.43%	36 Month Cumulative Return (%):	-0.35%
Maximum Drawdown Date:	3/1/2023	60 Month Cumulative Return (%):	63.19%
			3.64%
			3.07%
			6.17%
			6.84%
			4.05%
			26.93%

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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Report generated on 04/30/2024.