

# ULTRA AGGRESSIVE PORTFOLIOS



## INVESTOR PROFILE

The Ultra Aggressive portfolio is for high-risk tolerance investors seeking to maximize returns and capital gains through an aggressive investment approach.

## METHODOLOGY

The Ultra Aggressive portfolio trades exchange-traded funds (ETFs), relying on high-risk, high-reward asset classes. The portfolio is designed for investors who have a long-term investment horizon in order to sustain possible market fluctuations, while seeking income and growth. Holdings rotate among various asset classes based on perceived opportunities for better returns indicated by Howard Capital Management Inc.'s (HCM) Proactive Sector Rotation methodology.

## INVESTOR REQUIREMENTS

This portfolio requires a \$500K minimum, or \$500K accumulative per client household with HCM.

### HIGHLIGHTS OF INVESTING IN ULTRA AGGRESSIVE PORTFOLIOS

1. Invests in most areas of the equity markets, trading ETFs; can use leveraged investments
2. Can go up to 100% cash or cash equivalent to minimize loss in a market downturn
3. Can, or will, rotate sectors on a periodic basis
4. Rebalanced periodically, or based on market movement
5. Strives to meet long-term investment objectives through an aggressive investment approach

### TARGET ALLOCATIONS\*



AGGRESSIVE GROWTH  
■ 100% Equity

## COMPARATIVE BENCHMARK



## AVAILABLE PLATFORMS

Trust Company of America (TCA), Pershing Advisor Solutions, LLC (PAS), TD Ameritrade (TDA), other platforms may be available

\*The charts above represent an approximate percentage of investment choices for each model and should not be considered a guarantee or fixed percentage. May vary at manager's discretion.

The Ultra Aggressive strategy typically seeks to participate in all equity markets and sectors by investing the portfolio in sectors which HCM's Proactive Section Rotation (PSR) methodology indicates to have the potential to meet performance objectives. PSR is a tactical asset allocation methodology, which attempts to identify the best performing sectors at a given point in time. The Ultra Aggressive strategy utilizes the HCM-BuyLine® proprietary indicator to monitor market conditions and assist in determining whether or not assets should be invested in equity products or moved to cash or cash equivalents. Multiple indicators are monitored in an effort to identify such trends in the equity markets. The strategy is rebalanced periodically, and it is possible for the allocation to be adjusted, including when the HCM-BuyLine® indicates a strengthening or weakening of the equity markets. Because this Howard Capital Management, Inc. (HCM) strategy is actively managed, it may experience above-average turnover, which could have a negative impact on account performance. To discourage short-term investing and excessive trading, mutual funds, including those utilized in the Ultra Aggressive strategy, may impose short-term redemption fees that range from 0.50% to 2.00%. HCM seeks to avoid these fees, but they may occasionally be incurred. This model requires a minimum account size of \$500,000.

Comparative Benchmark. S&P 500 Monthly Reinvested Index (20%), HFRX Equity Hedge Index (80%). S&P 500 Reinvested is a gauge of the large cap U.S. equities market. The index includes 500 leading companies in leading industries of the U.S. economy, capturing 75% coverage of U.S. equities. S&P 500 Reinvested assumes dividends are reinvested. Visit <http://www.standardandpoors.com/indices> for more information regarding Standard & Poor's indices. HFRX Equity Hedge Index is constructed using a UCITSIII compliant methodology, which is based on defined and predetermined rules and objective criteria to select and rebalance components to maximize representation of the Hedge Fund Universe. HFRX Indices utilize quantitative techniques and analysis, multi-level screening, cluster analysis, Monte-Carlo simulations and optimization techniques to ensure that each Index is a pure representation of its corresponding investment focus. Full strategy and regional descriptions (multi-language), as well as the full "HFRX Hedge Fund Indices Defined Formulaic Methodology" may be downloaded at [www.hfrx.com](http://www.hfrx.com). Barclays Capital US Aggregate Bond TR Index is a broad-based benchmark that measures the investment grade, US dollar-denominated, fixed-rate taxable bond market, including Treasuries, government-related and corporate securities, MBS (agency fixed-rate and hybrid ARM passthroughs), ABS, and CMBS. The US Aggregate rolls up into other Barclays Capital flagship indices such as the multi-currency Global Aggregate Index and the US Universal Index, which includes high yield and emerging markets debt. The US Aggregate Index was created in 1986, with index history backfilled to January 1, 1976. Total Return (TR) assumes yield is reinvested. Visit <https://ecommerce.barcap.com/indices> for more information regarding Barclays Capital indices. Indices are unmanaged investment measures and are not available for investment purposes.

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All investment approaches have the potential for loss as well as gain. There is no certainty that any investment or strategy (including the investments and/or investment strategies recommended by the advisor), will be profitable or successful in achieving investment objectives. Please work with your financial professional to determine which investment program is consistent with your financial objectives and risk tolerance. LASS.UA.MO.082420