

INVESTOR PROFILE

The Horizon Income portfolio is for investors seeking current income in a lower-volatility portfolio that also provides an opportunity for capital appreciation and greater risk-adjusted returns than a traditional passively managed fixed income account.

METHODOLOGY

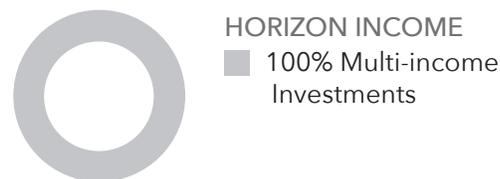
Horizon Income is a conservative/moderate investment approach that trades multi-income mutual funds designed for conservative to moderate investors seeking stability with income and growth potential. The goal of this portfolio is to outpace the Barclays Capital U.S. Aggregate Total Return Bond Index.

Holdings remain 100% invested at all times, rotating among various multi-income asset classes including, but not limited to, short-, medium- and long-term bonds, high-yield bonds, corporate bonds, convertible bonds, treasuries, and occasionally international bonds, preferred securities, based on perceived opportunities for better returns indicated by Howard Capital Management Inc.'s (HCM) Proactive Sector Rotation methodology.

HIGHLIGHTS OF INVESTING IN HORIZON INCOME

1. Unconstrained in the multi-income market
2. Typically contains holdings in one or two sectors of the multi-income market at any given time
3. Can, or will, rotate sectors on a periodic basis
4. Can get defensive during market downturns and allocate into defensive areas of the market, i.e., ultra short-term bonds, government securities, etc.

TARGET ALLOCATIONS*



COMPARATIVE BENCHMARK



AVAILABLE PLATFORMS

Pershing Advisor Solutions, LLC (PAS), TD Ameritrade (TDA), Trust Company of America (TCA), 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.*

Horizon Income trades mutual funds with an approximate target ratio of 0% Equity/100% Bond but may vary at manager's discretion.) The Horizon Income strategy seeks to participate in all areas of the multi-income market, and typically contains holdings in one or two sectors of the multi-income market at any given time. Holdings in the Horizon Income strategy remain 100% invested at all times, rotating among various multi income asset classes including, but not limited to, short-, medium- and long-term bonds, high-yield bonds, corporate bonds, convertible bonds, treasuries, and occasionally international bonds, preferred securities, based on perceived opportunities for better returns indicated by HCM's Proactive Sector Rotation (PSR) methodology. PSR is a tactical asset allocation methodology, which attempts to identify the best performing sectors at a given point in time. The net asset value per share of this HCM program will fluctuate as the value of the securities within the portfolio change. 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 Horizon Income, 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.

Comparative Benchmark. Barclays Capital US Aggregate Bond TR Index (100%). 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.HI.MO.1020