

## SELF-DIRECTED BROKERAGE ACCOUNT (SDBA)



Self-Directed Brokerage Accounts (SDBAs) can benefit both you and your clients. With the freedom of choice, your clients can gain access to additional investment choices that may not be available to them in their pre-selected, company-sponsored plan. Your added value will be in helping your clients manage those choices.

### BENEFITS OF A HCM SDBA

- Receive compensation (up to 75bps) on the account without billing the client or deducting fees
- Opportunity to expand your practice by accessing assets you were not able to access before
- **Stoploss** risk management with the HCM-BuyLine®, a mathematical, quantitative indicator which signals when to enter and exit the market based upon conditions
- Access to four actively managed HCM models constructed of HCM's proprietary mutual funds
- Portfolio re-balancing for your client
- Weekly market updates

### BASIC COMPANY PLAN

- Only pre-selected investment options chosen by the company
- No access to your clients' assets
- Limited or no access to offering personalized advice
- Limited or no access to third party active management
- No access to **stoploss** risk management for your clients



#### Determine the platform available to your client

We are available on Alight (formerly known as Hewitt), Fidelity (BrokerageLink ), Schwab (Personal Choice Retirement Account), TD Ameritrade (Self Directed Brokerage Account), Mid-Atlantic, other platforms may be available.



#### Determine if Their Plan Allows for Third Party Asset Management Inside the SDBA

If so, your client can be provided proactive management on their investment risk preference.



#### Easily Assist Your Client in Opening a Personalized SDBA

Contact your wholesaler to help your client open their account and assist them in transferring their assets from their current investments into the brokerage account.

## IMPORTANT DISCLOSURE INFORMATION

Howard Capital Management, Inc. ("HCM") is an SEC-registered investment advisor with its principal place of business in the State of Georgia. SEC registration does not constitute an endorsement of HCM by the SEC, nor does it indicate that HCM has attained a particular level of skill or ability. HCM only transacts business where it is properly registered or is otherwise exempt from registration.

Mutual funds and ETFs are subject to risks similar to those of stocks. Investment returns will fluctuate and are subject to market volatility, so that an investor's shares when redeemed may be worth more or less than their original costs. There are unique potential risks associated with the specific asset classes that a mutual fund or ETF represents. Investments in smaller companies typically exhibit higher volatility. In addition to the normal risks associated with investing, narrowly focused investments typically exhibit higher volatility. Bonds and bond funds will usually decrease in value as interest rates rise. Commodities markets have historically been extremely volatile. Inverse funds should lose money when their benchmark indexes rise—a result that is opposite from traditional mutual funds or ETFs. Inverse funds also entail certain risks, including inverse correlation, leverage, market price variance and short sale risks. Investments in foreign investments generally incur greater risks than domestic investments. International investments may involve risk of capital loss from unfavorable fluctuation in currency values, from differences in generally accepted accounting principles or from economic or political instability in other nations. Emerging markets involve heightened risks related to the same factors as well as increased volatility and lower trading volume. You should carefully consider the risk, charges, and expenses of an ETF prior to investing. This and other important information can be found in the product's prospectus.

Due to various factors, including changing market conditions and/or applicable laws, the content of this communication may no longer be reflective of current opinions or positions. Moreover, you should not assume that any discussion or information contained in this communication serves as the receipt of, or as a substitute for, personalized investment advice from HCM. To the extent that a reader has any questions regarding the applicability of any specific issue discussed above to his/her individual situation, he/she is encouraged to consult with the professional advisor of his/her choosing. HCM is neither a law firm nor a certified public accounting firm and no portion of the communication content should be construed as legal or accounting advice. Asset allocation and diversification do not ensure or guarantee better performance and cannot eliminate the risk of investment losses. Stoploss protection will not necessarily limit your losses to the desired amounts due to the limitations of the market conditions, and delays in executing orders. It is not an actual stoploss order that automatically sells securities in the portfolio at a certain price.

The Standard & Poor's 500 Total Return Index (S&P500 TR) is a capitalization-weighted index of 500 stocks with dividends reinvested. The index is designed to measure performance of the broad domestic economy through changes in the aggregate market value of 500 stocks representing all major industries. The index is an unmanaged investment measure and is not available for investment purposes. Historical performance results for investment indexes and/or categories have been provided for general comparison purposes only. Index performance generally does not reflect the deduction of transaction and/or custodial charges or the deduction of an investment management fee, the inclusion of which would have the effect of decreasing historical performance results. There are no assurances that a portfolio or strategy will match or outperform any particular benchmark.

The 401(k) Optimizer® is a web-based tool intended to help clients invest in their employer's 401(k) or similar defined contribution plan. Clients receive professional recommendations from the 401(k) Optimizer® and maintain total control over their personal accounts. The goal is to reduce risk by taking proactive measures with company-sponsored retirement plans. Changes in investment strategies, contributions or withdrawals may materially alter the performance, strategy and results of your portfolio. Different types of investments involve varying degrees of risk, and there can be no assurance that any specific investment (including the investments and/or investment strategies recommended by the advisors), will be equal to past performance level, equal any corresponding indicated historical performance level(s), be suitable for your portfolio or individual situation, or be profitable for a client's portfolio. Past performance does not guarantee future results. All investment strategies have the potential for profit or loss. Economic factors, market conditions, and investment strategies will affect the performance of any portfolio and there are no assurances that it will match or outperform any particular benchmark for measuring the performance of a portfolio. Our proprietary indicator, the HCM-BuyLine®, identifies changes in the market trend. Not every HCM-BuyLine® buy and sell will result in a profitable trade. There will be times when following the indicator results in a loss. However, there have been situations in the past in which HCM reduced clients' exposure to equities during market downturns by following an HCM-BuyLine® signal, thereby preserving capital. An important goal of the HCM-BuyLine® is to outperform the market on a long-term basis.

This presentation is limited to the dissemination of general information pertaining to HCM's investment advisory/management services and its SDBA opportunities. Any subsequent, direct communication by HCM with a prospective client shall be conducted by a representative that is either registered or qualifies for an exemption or exclusion from registration in the state where the prospective client resides. For information pertaining to the registration status of HCM, please contact HCM or refer to the Investment Advisor Public Disclosure web site ([adviserinfo.sec.gov](http://adviserinfo.sec.gov)). For additional information about HCM, including fees and services, send for our disclosure statement as set forth on Form ADV from us using the contact information herein.

No current or prospective client should assume that the future performance of any specific investment or investment strategy (including the investments and/or investment strategies recommended by the advisor), will be profitable or equal to past performance levels. Economic factors, market conditions, and investment strategies will affect the performance of any portfolio and there are no assurances that it will match or outperform any particular benchmark for measuring the performance of a portfolio. Please remember to contact HCM, in writing, if there are any changes in your clients personal/financial situation or investment objectives for the purpose of reviewing/evaluating/revising our previous recommendations and/or services, or if you want to impose, add, or modify any reasonable restrictions to our investment advisory services. Please Note: Unless you advise, in writing, to the contrary, we will assume that there are no restrictions on our services, other than to manage the account in accordance with the designated investment objective. LASS.SDBA.AF.061621