

INVESTOR PROFILE

Dividend Income portfolios are designed for investors who seek growth and income with all risk and return objectives.

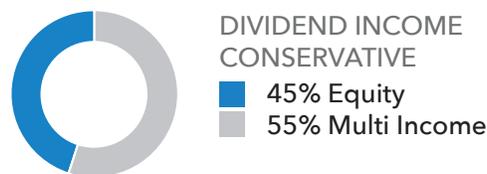
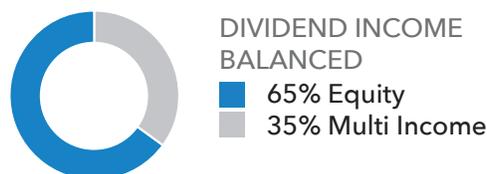
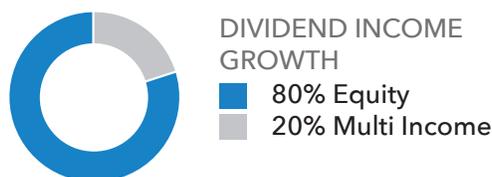
METHODOLOGY

The portfolio seeks long term capital appreciation through growth and income while also seeking to limit large drawdowns. The strategy is designed to provide opportunities for profit across market cycles through investing in dividend focused and multi-asset income ETFs and mutual funds in any combination of sectors, asset classes, styles, and sub-sectors as determined by our quantitative model. These models seek to hold the top dividend paying stocks. This portfolio provides a complement to, or a replacement of, a buy and hold asset allocation portfolio.

HIGHLIGHTS OF INVESTING IN DIVIDEND INCOME

- Blended to combine multi-asset income strategies and equity strategies.
- During positive market trends, the strategy will seek growth in dividend-paying securities.
- Portfolio Utilizes a proprietary, quantitative security selection process with a focus on relative strength and momentum. This process targets opportunistic investments that have the best potential to achieve the portfolio's risk/return objectives, as indicated by the quantitative model.
- Can go up to 100% cash or cash equivalents within its risk asset positions to minimize loss in a market downturn. The degree in which the portfolio moves to cash or cash equivalents is determined by the HCM BuyLine.

TARGET ALLOCATIONS*



COMPARATIVE BENCHMARK

	S&P 500 Reinvested	HFRX Equity Hedge Index	Barclay Capital US Aggregate Bond TR Index
Growth	20%	60%	20%
Balanced	20%	45%	35%
Conservative	10%	35%	55%

AVAILABLE PLATFORMS

Pershing Advisor Solutions, LLC (PAS), TD Ameritrade (TDA), Envestnet, Orion (OPS)

**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.*

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.

Dividend Income Portfolio Model Overview Disclosures

Dividend Income Portfolio strategy typically seeks to participate in all markets and sectors by investing the portfolio in sectors which HCM's Proactive Section Rotation (PSR) methodology indicates have 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 Dividend Income 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, cash equivalents, or bond funds. 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 Dividend Income 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.

Comparative Benchmark. Growth- S&P 500 Monthly Reinvested Index (20%), HFRX Equity Hedge Index (60%), Barclays Capital US Aggregate Bond TR Index (20%) Balanced- S&P 500 Monthly Reinvested Index (20%), HFRX Equity Hedge Index (45%), Barclays Capital US Aggregate Bond TR Index (35%) Conservative- S&P 500 Monthly Reinvested Index (10%), HFRX Equity Hedge Index (35%), Barclays Capital US Aggregate Bond TR Index (55%). 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. 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.

Dividend Income Portfolio strategy data in this report has been distributed for informational purposes only and should not be considered as investment advice or a recommendation of any particular security, strategy or investment product. No part of this material may be reproduced in any form, or referred to in any other publication, without express written permission of Howard Capital Management, Inc. 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. This presentation is limited to the dissemination of general information pertaining to its investment advisory/management services. 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 (www.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. Please read the disclosure statement carefully before you invest or send money.

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.DI.MO.1021