

**Available Platforms:** Pershing Advisor Solutions, LLC (PAS), TD Ameritrade (TDA), Envestnet, Orion (OPS)**All American | 4 Models****Conservative • Balanced • Growth • Aggressive**

**Methodology:** All American portfolios are a blend of equity and multi-income investments. These portfolios are unconstrained and the equity portion focuses on specific sectors to seek long-term capital appreciation. These models can go up to 100% cash and/or cash equivalents within its equity position to help minimize loss in a market downturn.

**All Weather | 1 Model****Conservative Growth**

**Methodology:** All Weather portfolios are diversified, multi-income portfolios designed to objectively seek lower volatility investments and consistent absolute return. This managed model takes an income and growth investment approach, offering a multi-income diversified portfolio designed for retirees and near retirees. This model is monitored to seek to assure positions are not under-performing other possible alternatives and can go up to 100% in cash and/or cash equivalents within its equity position to help minimize loss in a market downturn.

**Active Lifestyle Portfolio (ALP) | 4 Models****Conservative • Balanced • Growth • Aggressive**

**Methodology:** Active Lifestyle Portfolio (ALP) is a multi-asset, unconstrained, tactical strategy that seeks upside potential for growth-oriented investors. The strategy is designed to maximize returns through investing in any combination of sectors, asset classes, styles, and sub-sectors as determined by our quantitative model. The portfolio utilizes a proprietary, quantitative relative strength and momentum ranking process, which targets opportunistic investments with the best potential to achieve the portfolio's risk/return objectives, as indicated by the quantitative model. This portfolio provides a complement to, or a replacement of, a buy and hold asset allocation portfolio. The ALP series is HCM's longest running portfolio.

**Dividend Income | 3 Models****Conservative • Balanced • Growth**

**Methodology:** Dividend Income seeks long term capital appreciation through growth and income. 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.

**Horizon Income | 1 Model****Conservative Growth**

**Methodology:** Horizon Income trades multi-asset income securities designed for conservative to moderate investors. The portfolio seeks to provide long-term growth of income along with moderate long-term capital appreciation. The goal of this portfolio is to outpace its respective benchmark through a full market cycle. This model typically contains holdings in one or multiple sectors of the multi-income market at any given time. These holdings are selected based on the signals generated by our quantitative model.

**Investor Lifestyle Portfolio ETF (ILP ETF) | 3 Models****Conservative • Balanced • Growth**

**Methodology:** Investor Lifestyle Portfolios ETFs (ILP-ETFs) are blended to combine multi-income and equity program strategies for investors seeking a less active approach. These portfolios seek high ranking investments and move out of under-performing investments in an effort to meet long-term performance objectives. These models can go up to 100% cash and/or cash equivalents in equity positions to help minimize loss in a market downturn.

**Investor Lifestyle Portfolio MF (ILP MF) | 3 Models****Conservative • Balanced • Growth**

**Methodology:** Investor Lifestyle Portfolios Mutual Funds (ILP-MF) are blended to combine equity and multi-income strategies for investors who seek a less active approach. These portfolios seek high ranking investments and moves out of under-performing investments in an effort to meet long-term performance objectives. These models can go up to 100% cash and/or cash equivalents in equity positions to help minimize loss in a market downturn.

**Monthly Income Portfolio (MIP) | 5 Models****Varying Degrees of Risk Levels**

**Methodology:** Monthly Income Portfolio (MIP) models seek a balance between capital preservation and growth of wealth. Monthly Income models aim to generate growth sufficient enough to replenish inflation-adjusted withdrawals. We do this by dividing the portfolio into two buckets, 1.) The "Distribution Reserve," which contains up to three years worth of desired distributions. 2.) The "Investments," which use an equity-oriented and multi-asset income allocation that can go 100% to cash and/or cash equivalents within its equity position to help minimize loss in market downturns. The gains captured in the investments are used to replenish the desired distribution bucket.

**Ultra Aggressive | 1 Model****Ultra Aggressive**

**Methodology:** The Ultra Aggressive portfolio is for investors seeking to maximize returns and capital gains through an aggressive investment approach. 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 growth. The portfolio can, or will, also rotate sectors on a periodic basis. This model can go up to 100% cash and/or cash equivalents in equity positions to help minimize loss in a market downturn.

**Viper 2 | 4 Models****Conservative • Balanced • Growth • Aggressive**

**Methodology:** Viper 2 portfolios are blended and unconstrained, typically holding 3-7 different exchange-traded funds (ETFs) and/or mutual funds, focused on specific sectors or asset classes. These models can go up to 100% cash and/or cash equivalents in equity positions to help minimize loss in a market downturn.

*There is no certainty that any investment or strategy will be profitable or successful in achieving investment objectives. Different types of investments involve varying degrees of risk, and there can be no assurance that any specific investment or strategy will either be suitable or profitable in an investment portfolio.*

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