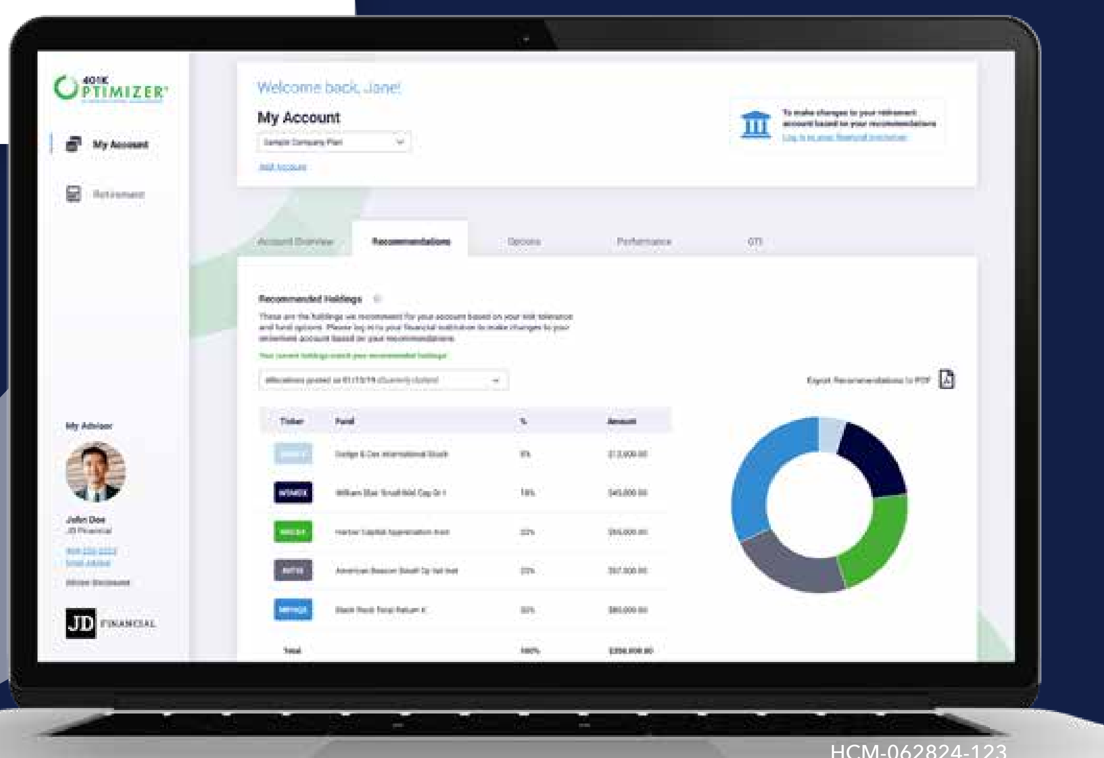
Will You Have Enough Money To Retire?

Managing your retirement account can be complicated and making the wrong investment decisions now could result in a smaller nest egg when you are ready to retire.

The TSP Optimizer®

helps you customize your Thrift Savings Plan by recommending what to buy, when to buy and when to sell.

Make your retirement savings work for you and your future. Receive ongoing guidance straight to your email and/or text and make better decisions about the money in your retirement account.



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TSP OPTIMIZER® BY HOWARD CAPITAL MANAGEMENT

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Your retirement account can be among your most **substantial assets.**

Unfortunately, the chances are high that you haven't been actively managing your account. The TSP Optimizer® can help guide your investment decisions and help you prepare for your future.

The TSP Optimizer® is an easy, automated online tool designed to help you manage your Thrift Savings Plan investments through personalized allocation recommendations. The system uses your risk tolerance and long-term goals to generate portfolio allocation recommendations and will recommend changes you should make to your investment strategy based on your plan's investment options and market fluctuations.

Backed by sophisticated analysis of:

- **Asset Classes**
- **Fund Managers**
- **Fund Performance**
- **Asset Turnover**
- **Current Market Conditions**

Benefits of the TSP Optimizer®

- Detailed instructions and updates sent straight to your email and phone
- Ongoing guidance
- Signature stoploss strategy

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The HCM-BuyLine® Signature
Stop*Loss* Strategy

The TSP Optimizer® receives stoploss strategy signals from the HCM-BuyLine®, a mathematical, rules-based indicator created to calculate trends in the market. This added layer of security was designed to alert you when conditions indicate a possible downturn to help you stay on the right side of the market.

This approach helps take the emotion and guesswork out of your investment decisions in an effort to keep client portfolios on the safe side of the market by indicating when it is time for you to move your investments to cash or less risky investment options.

Begin managing your retirement in **2 easy steps**

01 Determine Your Investment Risk Level

Take our quick risk tolerance questionnaire to determine how much risk you are comfortable with given your financial goals and investment timeline.

02 Rebalance and Reallocate

You will receive a notification when your allocations are ready to view. Log in to your plan provider where you will be able to make any allocation changes based on our recommendations.

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Customize your Thrift Savings Plan by using the TSP Optimizer® to help you reach your retirement goals.

Sign up today at
www.tspoptimizer.com

2024 HCM TSP Optimizer Brochure Disclosure

HCM is registered with the SEC and only transacts business where it is properly registered or is otherwise exempt from registration. SEC registration does not constitute an endorsement of the firm by the Commission nor does it indicate that the advisor has attained a particular level of skill or ability. The TSP Optimizer® is a web-based tool intended to help clients invest in their thrift savings plan account. Clients receive professional recommendations from the TSP Optimizer® and maintain total control over their personal accounts. The goal is to reduce risk by taking proactive measures with thrift savings plan account. 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. Changes in investment strategies, contributions or withdrawals, and economic conditions may materially alter the performance of your portfolio. Different types of investments involve varying degrees of risk, and there can be no assurance that any specific investment or strategy will be suitable or profitable for an investor's portfolio. Account information has been compiled solely by Howard Capital Management and has not been independently verified. Historical performance results for investment indexes and/or categories have been provided for general comparison purposes only and generally do not reflect the deduction of transaction and/or custodial charges or the deduction of an investment-management fee, the incurrence of which would have the effect of decreasing historical performance results. There are no assurances that a portfolio will match or outperform any particular benchmark.

The HCM-BuyLine® (the "Indicator") is a proprietary indicator used to assist in determining when to buy and sell securities. When the Indicator identifies signs of a rising market, HCM then identifies the particular security(ies) that HCM believes have the best return potentials in the current market from the universe of assets available in each given model and signals to invest in them. When the Indicator identifies signs of a declining market, the Indicator signals to move clients' investments to less risky alternatives. Not every signal generated by the Indicator will result in a profitable trade. There will be times when following the Indicator results in a loss. An important goal of the Indicator is to outperform the market on a long-term basis. The reason is the mathematics of gains and losses. A portfolio which suffers a 30% loss takes a 43% gain to return to the previous portfolio value. The Indicator is reactive in nature, not proactive. It is not designed to catch the first 5–10% of a bull or bear market. Ideally, it will avoid most of the downtrends and catch the bulk of the uptrends. There may be times when the use of the Indicator will result in a loss when HCM re-enters the market. Other times there may be a modest positive impact. When severe downtrends occur, however, such as in 2000-2002 and 2007-2008, the Indicator has the potential to make a significant difference in portfolio performance. Naturally, there can be no guarantee that the Indicator will perform as anticipated. The Indicator does not generate stop-loss orders that automatically sell securities in the portfolio at a certain price. As a result, use of the Indicator will not necessarily limit your losses to the desired amounts due to the limitations of the Indicator, market conditions, and delays in executing orders.

Please remember to contact Howard Capital Management, in writing, if there are any changes in your 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 your designated investment objective. A copy of our current written disclosure Brochure discussing our advisory services and fees continues to remain available upon request.

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