

# ULTRA AGGRESSIVE PORTFOLIOS



**HOWARD**  
Capital Management

## INVESTOR PROFILE

The Ultra Aggressive portfolio is for high-risk tolerance investors seeking to maximize returns and capital gains through an aggressive investment approach.

## METHODOLOGY

The Ultra Aggressive portfolio trades exchange-traded funds (ETFs), investing in high-risk, high reward investments and asset classes. The portfolio is designed for investors with a high risk tolerance and or a long-term investment horizon to sustain possible market fluctuations from using an aggressive growth approach. Holdings rotate among various sectors, sub sectors, and asset classes based on potential return opportunities indicated by Howard Capital Management Inc.'s (HCM) Proactive Sector Rotation methodology.

### HIGHLIGHTS OF INVESTING IN ULTRA AGGRESSIVE PORTFOLIOS

1. This portfolio is unconstrained by the market and its sectors, trading ETFs; can use leveraged investments
2. Portfolio can rotate holdings among sectors and take concentrated positions based on perceived opportunities for better returns.
3. Rebalanced periodically, or based on market movement.
4. Fully liquid, this portfolio can go up to 100% in cash or cash equivalents with the HCM-BuyLine® to potentially minimize loss in a market downturns.
5. Portfolio is for growth investors seeking to maximize returns and capital gains through an aggressive investment approach.

### TARGET ALLOCATIONS\*



AGGRESSIVE GROWTH  
■ 100% Equity

## COMPARATIVE BENCHMARK

	S&P 500 Reinvested	HFRX Equity Hedge Index
Aggressive	20%	80%

## AVAILABLE PLATFORMS

Pershing Advisor Solutions, LLC (PAS), Charles Schwab, 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.*

*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. HCM-102425-149*

## DISCLOSURES

The Ultra Aggressive portfolio model is for high-risk tolerance investors seeking to maximize returns and capital gains through an aggressive investment approach. There is a \$500,000 minimum to open an account in the Ultra Aggressive model.

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**HCM-BuyLine®** - The Ultra Aggressive strategies utilize the HCM-BuyLine®, a tactical proprietary indicator used to assist in determining when and how much to invest in equities. The HCM-BuyLine® is not an automated trading program, and not all HCM-BuyLine® signals will result in securities transactions. When the HCM-BuyLine® indicates a bull market, the firm identifies the particular mutual funds, ETFs, or individual securities that it believes have the best return potential in the current market from the universe of assets available in each given program and increases investment exposure to them. When the HCM-BuyLine® indicates a bear market, the firm moves clients' investments to less risky alternatives, which may include cash, cash equivalents, and short-term bonds. However, not every HCM-BuyLine® buy signal will result in full investment exposure to equities, nor will every HCM-BuyLine® sell signal result in full withdrawal from equity exposure. Not every HCM-BuyLine® buy or sell signal will result in a profitable trade. There will be times when following the indicator results in a loss. Each investment strategy we provide uses independent HCM-BuyLine® parameters, meaning the HCM-BuyLine® may produce different signals for different strategies at different times.

Except where agreed, we retain all discretionary decision-making with respect to securities transactions resulting from HCM-BuyLine® signals. As a result, transactions resulting from HCM-BuyLine® signals may not occur on the same day the signal(s) is produced. In addition, certain products, custodians and portfolios may have a delay in execution, which could cause actual transaction dates to differ from the dates when HCM-BuyLine® produced signals. In some instances, this could result in securities transactions (or lack of transactions) which result in less favorable overall performance than if the HCM-BuyLine® system had automatically initiated such transactions (or had refrained from such transactions). Use of HCM-BuyLine® does not guarantee outperformance of any strategies not employing such program and does not insulate an investor from the risk of loss.

**Mutual Fund and Exchange-Traded Fund Advisory Services.** We provide investment advisory services to the HCM Tactical Plus Fund, HCM Sector Plus Fund, HCM Multi-Asset Plus Fund, and HCM Dynamic Income Fund ("the Funds"), mutual funds registered under the Investment Company Act of 1940. We also provide investment advisory services to the HCM Defender 100 and HCM Defender 500 exchange-traded funds ("ETFs"). The HCM Tactical Plus Fund seeks long-term capital appreciation through investments in (i) domestic equity securities of any market capitalization, (ii) investment companies (including mutual funds that use leverage), closed-end funds and ETFs (including ETFs that use leverage), and (iii) cash and cash equivalents. The HCM Sector Plus Fund seeks to achieve its investment objective through investment in (i) dividend paying equity securities of companies included in the S&P 500 and (ii) cash and cash equivalents. The HCM Multi-Asset Plus Fund seeks income and capital appreciation through investments in ETFs including but not limited to utilities, convertible bonds, real estate, fixed income of any maturity, duration, and credit quality including "junk bonds." The HCM Dynamic Income Fund seeks total returns through investments in long and/or short positions in fixed income securities, including (i) bills, (ii) notes, (iii) structured notes, (iv) bonds, (v) convertible bonds, or (vi) any other debt or debt-related securities. The HCM Defender 100 ETF seeks to achieve its investment objective through a combination of investments in large and liquid companies classified in the Technology sector as defined by the TRBC Sector Classification and U.S. dollar denominated T-Bills with a time to maturity of 1 to 3 months. The HCM Defender 500 ETF seeks to achieve its investment objective through a combination of investments in large cap equity securities contained in the Solactive US Large Cap Index and U.S. dollar denominated T-Bills with a time to maturity of 1 to 3 months. We will be entitled to an annual advisory fee equal to 1.25% (0.95% for the HCM Multi-Asset Plus Fund) of each of the Fund's and ETF's respective average daily net assets paid on a monthly basis. We may recommend investments in the Funds and/or ETFs for other advisory client accounts, including accounts for owners, officers, and investment adviser representatives associated with our firm. If you have engaged us for discretionary management services, we may invest a percentage of your assets in the Funds and/or ETFs without further approval from you. Because we receive compensation from the Funds and ETFs, we have a financial incentive to invest client assets in the Funds or ETFs or to recommend that clients invest in the Funds or ETFs. However, we will only make such investments and/or recommendations where we believe it is consistent with our fiduciary duty and your investment objectives. We will earn fees from the Funds and ETFs, as well as fees from you for investments made in the Funds and ETFs. For ERISA assets invested in the Funds or ETFs, the advisory fee on such assets will be offset by the amount of the management fee paid to us by the Funds or ETFs. At our discretion, we may offset a portion of your advisory fee against the fees and expenses you may otherwise pay to the Funds or ETFs. You should refer to each Fund and ETF prospectus for a complete description of the fees, investment objectives, risks and other relevant information associated with investing in the Funds and ETFs. Refer to the Investment Discretion section

below for additional disclosures on our discretionary authority to manage your investment account. Securities held in separate accounts, including accounts for owners, officers, and other individuals associated with our firm, may also be the same securities as those purchased by the Funds and/or ETFs.

**Comparative Benchmark and Model Limitations.** S&P 500 Total Return Index (20%), HFRX Equity Hedge Index (80%).

Please be aware that investments within benchmarks and benchmarks themselves do not incur management fees or taxes. 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. HFRX Equity Hedge Index is constructed using a UCITSIII compliant methodology, which is based on defined and predetermined rules and objective criteria to select and rebalance components to maximize representation of the Hedge Fund Universe. HFRX Indices utilize quantitative techniques and analysis, multi-level screening, cluster analysis, Monte-Carlo simulations, and optimization techniques to ensure that each Index is a pure representation of its corresponding investment focus. Full strategy and regional descriptions (multi-language), as well as the full "HFRX Hedge Fund Indices Defined Formulaic Methodology" may be downloaded at [www.hfrx.com](http://www.hfrx.com).

Historical performance results for investment indices and/or categories have been provided for general comparison purposes only. Indices are unmanaged investment measures and are not available for investment purposes. The returns of the strategy in certain years may be higher than the returns of its comparative benchmark index as a result of certain market factors and events that may not be replicated in the future. In addition, the strategy's holdings may differ significantly from the securities that comprise the benchmark. No current or prospective client should assume that the future performance of any specific investment, investment strategy (including the investments and/or investment strategies recommended by the advisor), will be profitable or equal to past performance levels. The actual performance of an individual client's portfolio may be lower or higher than the performance of the HCM portfolio strategy due to differences in timing of contributions and withdrawals, account start date, actual fees paid, and other factors. 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. Historical performance results for investment indices and/or categories 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. The ability of the program to position assets in cash and/or bond funds results in its returns exhibiting a considerable variation from, and lower volatility than, its benchmark returns during periods when the HCM BuyLine® indicates higher risk for equities. During other periods, the program's returns may exhibit higher volatility than those of the benchmark. All investment strategies have the potential for profit or loss. There can be no assurances that any investment or strategy will match or outperform any particular benchmark. Past performance is not a guarantee of future investment success.

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