



VANCE HOWARD
CEO and Portfolio Manager

"We practice active money management*. We do not believe in buy and hold, nor do we favor asset allocation. We must be strategic and tactical to bring our best defense against a market that does not think or feel."

Vance Howard specializes in identifying market trends based on his proprietary HCM-Buyline", a strict investment discipline developed through years of research and experience.

His investment management abilities are utilized in many types of trading systems, with investments including mutual funds, exchange-traded funds, individual equities and cash equivalents.

"We do not believe in buy and hold, nor do we favor asset allocation" says Mr. Howard of his philosophy. "Rather, we use a combination of both strategic and tactical approaches. The market does not think or feel. It is what it is, which is why our modus operandi is active money management." Howard Capital Management, Inc., a SEC registered investment advisory firm, provides fee-based investment management to individuals and institutions using the HCM-Buyline®

Scott Showers is an independent investment advisor representative who specializes in helping people achieve their most important goals that are aligned with their most deeply held values. His motivation comes from the sense of satisfaction of helping people create a plan and then watching that plan unfold successfully.



SCOTT SHOWERS
President and Financial Advisor

Throughout his life, he has been actively involved in his community, serving on the board of education for Ithaca Public Schools and being a past member of Rotary International. He is also a member of the Financial Services Institute, Airplane Owners and Operators Association (AOPA), North American Trainer Association (NATA), and Cirrus Owners and Pilots Association (COPA).

In his free time, he's working towards becoming instrument rated and obtaining his commercial pilot certificate. He also holds an FAA Airframe and Powerplant license. He is an avid outdoor enthusiast, He enjoys mountain biking, running, camping, hiking, motorcycling, and skiing. He loves spending time with his family. He has been married to his wife, LaDawn for 34 years, and they have two adult children.



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WE LOOK FORWARD TO SPEAKING WITH YOU

Howard Capital Management's Inc ("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. 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. Past performance may not be indicative of future results.

HCM Indicator. The HCM-Buyline® (Indicator) our proprietary indicator is 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 a reactive in nature, not proactive. They are not designed to catch the first 5-10% of a bull or bear market. Ideally, they 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 HCM, 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. LASS.BLTRI.032320 HCM-032320-6



THE HCM BUYLINE

SIGNATURE STOPLOSS PROTECTION



Howard Capital Management's (HCM) investment

Strategies strive to preserve capital in market downturns while seeking to out perform the major indices during market upswings. The HCM-Buyline® is technical, but its interpretation is straight forward. This helps to manage downside risk by signaling for a move out of equities and into cash and cash equivalents for years, the HCM-Buyline® has demonstrated the ability to place its investor base in a tactical and defensive position irrespective of marketing swings.

KEY FEATURES

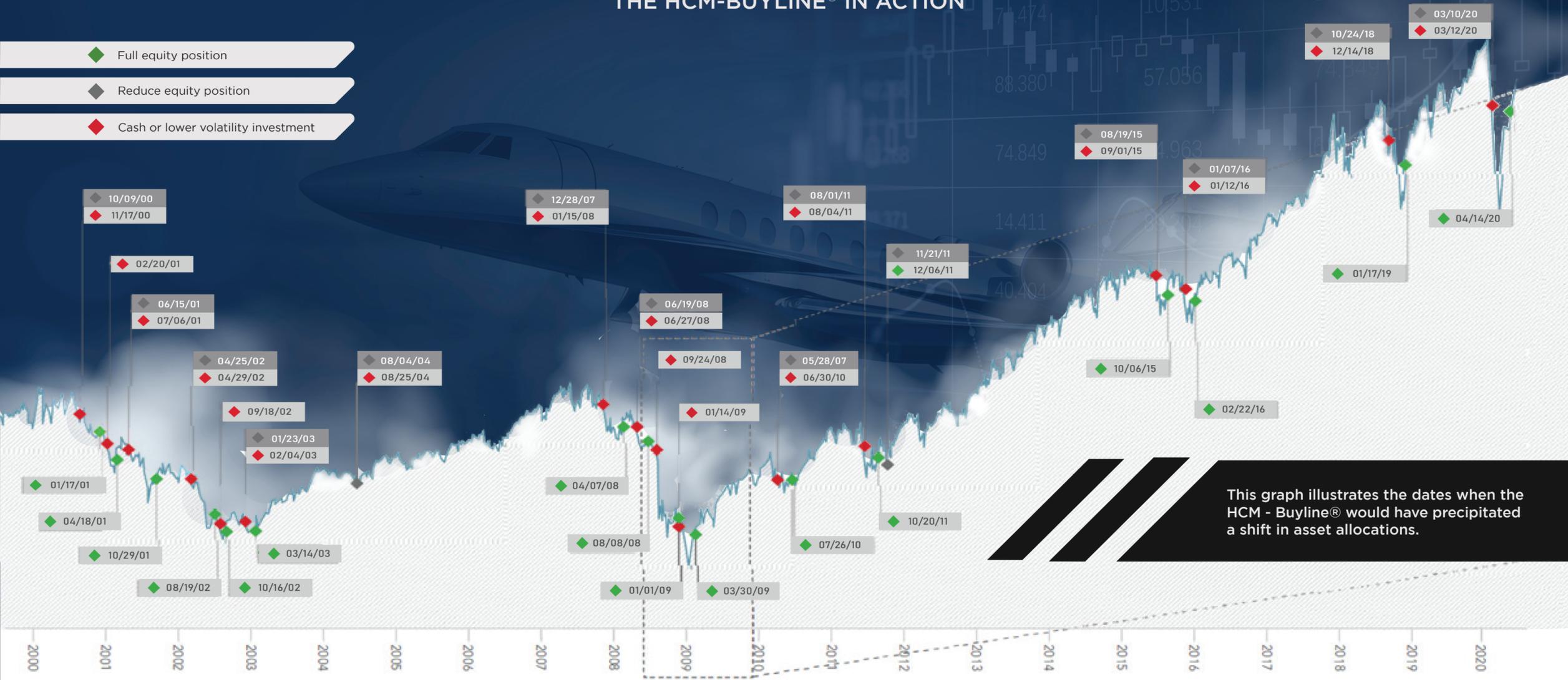
- Designed to be an emotionless and mathematically driven process
- Signals when to move to cash and/or lower risk investments during market declines
- Greater capital might be available to reinvest during market advances.

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A DISCIPLINED STRATEGY

THE HCM-BUYLINE® IN ACTION

- ◆ Full equity position
- ◆ Reduce equity position
- ◆ Cash or lower volatility investment



This graph illustrates the dates when the HCM - Buyline® would have precipitated a shift in asset allocations.

GLOBAL TRENDS TIMELINE	MARCH 2000	SEPTEMBER 2001	MARCH 2007	JANUARY 2008	May 2010	SEPTEMBER 2011	JUNE 2016	2018	MARCH 2020
	Tech Bubble Burst	World Trade Center Terror Attacks	Beginning of the Sub-Prime Mortgage Crisis	The US Recession is Underway, Unemployment Soon Reaches 10%	Flash Crash; Dow Has Second Largest Point Swing	EU Sovereign Debt Crisis; US Credit Rating Down-grade	"Brexit"; Britain Votes to Exit the E.U.	Rise of Computerized Trading	Global COVID-19 Pandemic

The graphic above represents the dates on which the HCM-BuyLine® indicator signaled a change in market conditions. The graphic does not represent actual trading activity. The HCM-BuyLine® is an indicator only and will not automatically allocate and/or re-allocate client assets. Actual trading activity may take time to research and implement and, as a result, trading activity may lag behind the signals provided by the HCM-BuyLine® indicator. There can be no guarantee that the HCM-BuyLine® indicator will perform as anticipated or that following any signals provided by the HCM-BuyLine® indicator will result in a profitable trade.

Indices are unmanaged and investors cannot invest directly in an index. Unless otherwise noted, performance of indices does not account for any fees, commissions or other expenses that would be incurred. Returns do not include reinvested dividends. The Standard & Poor's 500 (S&P 500) Index is a free-float weighted index that tracks the 500 most widely held stocks on the NYSE or NASDAQ and is representative of the stock market in general. It is a market value weighted index with each stock's weight in the index proportionate to its market value.

THE HCM-BUYLINE®

Signature stoploss risk management

The HCM-Buyline® uses a proprietary quantitative investment model to determine when we should be in or out of the market. The HCM-Buyline® uses trend analysis to help identify the broad trend in the equity market. When the trend is down, we reduce exposure to equities, and when the trend is up, we increase exposure to equities. When the S&P 500 Index's**** closing price drops to 3.5% below the HCM-Buyline®, we will assume a reduced exposure in equities by investing in cash or cash equivalents. If the S&P 500 Index drops to 6.5% below the HCM-Buyline®, we will further reduce exposure in equities. Once the S&P 500 Index closes above the HCM-Buyline® for five consecutive trading days after having dropped below one or both of the previous two levels, we will be reinvested in equities.

This non-emotional, mechanical, and repeatable system helps take the guesswork out of HCM investment decisions as we strive to keep client portfolios on the right side of the market. Even though not every HCM-Buyline® signal will result in a profitable trade, the HCM-Buyline®'s ability to preserve capital using math in major market downturns while pursuing opportunities for growth provides HCM with the potential to out perform the market on a long-term basis. For example, a portfolio which suffers a 30% loss, takes a 43% gain to return to the previous portfolio value. When the impact of a major market downturn is reduced, the investor is left better situated compared to a buy-and-hold strategy. However, avoiding market downturns is just the start of an effective risk management system.

The manager also needs to know when to be invested in equities. Here again, the HCM -Buyline® comes into play, signaling a potential **uptrend**. Try to capture **70-80%** of the uptrend while avoiding **70-80%** of the **downtrend**. The goal is not to call tops and bottoms of the market, but instead to identify trends and opportunities through our quantitative.

The HCM-Buyline® aims to bypass the decline by signaling when to move to the safety of money markets and/or shortterm bonds. Highlighting the financial meltdown in 2008, the HCM-Buyline® signaled to exit the stock market.

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