



HCM 401(k) OPTIMIZER®

Personalized advice for your 401(k) investments

How the HCM 401(k) Optimizer® Works

Step ①



Decide to Optimize your Company Sponsored Retirement Plan.

The HCM 401(k) Optimizer® is available for company sponsored retirement plans: 401(k), 403(b), 457, and more. If you need personalized advice on how to invest your company plan, the HCM 401(k) Optimizer® is for you. Overview of Sign Up Process:

- Enter Your Information in the Online Sign Up Form
- Answer the Risk Tolerance Questionnaire
- Receive an email from us telling you your recommendations are ready
- Log in to the HCM 401(k) Optimizer® to view your recommendations

Step ②



We Analyze the Choices your Company Plan Provides.

Once you sign up for the HCM 401(k) Optimizer® we begin a thorough evaluation of your investment choices. We take into consideration your risk tolerance and several other factors. Many people need help deciding which investments to choose. Investing is our business. It's what we do everyday and that is why we are here to help you.

For help with investment decisions, please visit:

www.hcm401koptimizer.com

Step ③



You Receive a Detailed Report from Us.

After we complete our evaluation of your investment choices we post a detailed report of our recommendations to your account at hcm401koptimizer.com. You can then log in to your account with the user name and password you established at sign up to see how to invest your company sponsored retirement plan. Remember, we are always available to answer any questions.

Step ④



We Send You an Update Each Quarter.

With your busy day-to-day activities, it can be difficult to remember when one quarter ends and the next begins. With the HCM 401(k) Optimizer®, you no longer need to worry about remembering to reallocate your company sponsored retirement plan. We send you email reminders each quarter with instructions about how to adjust your investments. You simply log in to your account at hcm401koptimizer.com to make the changes.

Step ⑤



Bonus! Help Protect Your Assets with the HCM-BuyLine®.

One great feature of the HCM 401(k)Optimizer® is access to the HCM-BuyLine®. When the market drops below the HCM-BuyLine®, you will receive notification with advice on how to restructure your portfolio in an attempt to protect your assets. When the market moves above the HCM-BuyLine®, you will once again receive advice about what to do next.

Get 401(k) Advice! For more information, please contact:

Your Financial Professional:

Thomas Young,

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Phone:

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To sign up, please visit:
www.hcm401koptimizer.com

**Use Partner Code
HCM4405
for a 10% discount
when you sign up.**

Disclosure. The HCM 401(k) Optimizer® program is an advice-oriented program designed to help clients invest in their employer's 401(k) or similar defined contribution plan. Clients receive professional recommendations from Howard Capital Management, Inc. and maintain total control over their personal accounts. The goal is to reduce risk by taking proactive measures with company-sponsored retirement plans.

All investment strategies have the potential for profit or loss. 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 advisor), will either be suitable or profitable for a client's investment portfolio. Past performance is no guarantee of future results.

Please work with your financial advisor to determine which investment program is consistent with your financial objectives and risk tolerance. Fees and costs are disclosed in Form ADV Part II and the HCM 401(k) Optimizer® Program Agreement. Please refer to these documents for any questions.

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