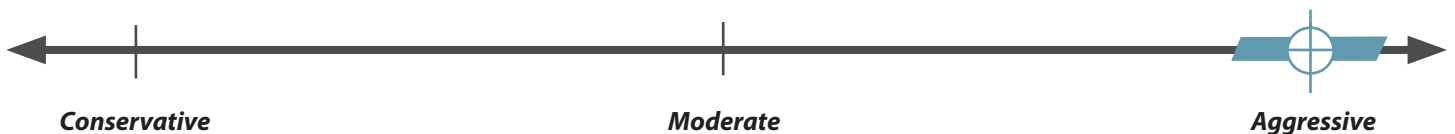


# ALP Growth

## Strategy Snapshot:

**Management Style:** Tactical Active  
**Composition:** Blended Fixed Income and Equity (Mutual Funds and ETFs)  
**Minimum Investment:** \$5,000



### Portfolio Sub Advisor

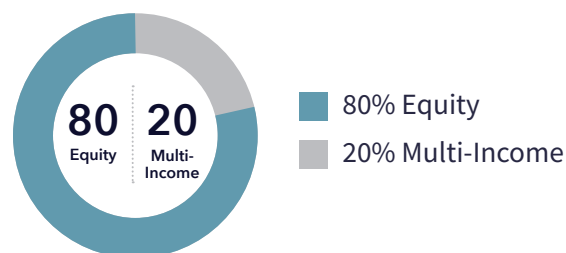
Howard Capital Management, Inc. (“HCM”) provides professional money management services. The vision for HCM originated during the 1987 stock market crash. With the opinion that incurring financially devastating losses due to market volatility is unnecessary, HCM initiated a plan with a main objective to protect capital during turbulent times. After years of research, HCM developed a disciplined, systematic, non-emotional method of investing designed with the goal to protect assets. In 2000-2002 as the market dropped, HCM reduced exposure to stocks through this proprietary method. During another downturn in 2008, HCM’s intermediate term indicator, the HCM-BuyLine®, a strategic proprietary indicator used to assist in determining when and how much to invest in equities, signaled to exit the stock market. Consequently, client assets moved to the safety of the sidelines during much of the decline. Operating since 1999, HCM continues to offer a stop/loss approach to assist clients with various investment endeavors.

### Objective

The Active Lifestyle Portfolio models (ALP) are designed for investors with all risk and return objectives. The models range in target allocations from conservative, balanced, growth and aggressive, investing in multi-income investments and equities unconstrained by the market and its sectors.

### Strategy

The goal of the ALP series is to seek growth and income, while striving to outpace the comparative benchmarks. Through our proprietary Proactive Sector Rotation methodology, the ALPs can invest in any combination of sectors or asset classes which we believe have the best potential to achieve the portfolio's risk/return objectives. Each model typically holds 3-7 different mutual funds with its equity portion focused on specific sectors. Utilizing the HCM-BuyLine®, the ALPs are fully liquid and can go to 100% cash or cash equivalents within its equity position to minimize loss in a market downturn.



### Comparative Benchmarks

- S&P 500 TR – 20%
- HFRX Equity Hedge Index – 60%
- Barclay Capital US Aggregate Bond TR Index – 20%

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