



# Will You Have Enough Money To Retire?

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



Your employer's retirement plan may be one of the best ways to save for retirement

Start saving today, no matter where you are in your career. You'll likely need 70-80% of your Pre-retirement income to retire comfortably - and you'll need that income as long as you live.



**GOVERNMENT EMPLOYEE  
WEALTH ADVISORS**

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**We are Proud to be Working With These Fine Institutions**





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**Studies Show That Public Sector Employees Will Have Retirement Income Shortages**



**PLANSPONSOR** [DATA AND RESEARCH](#) December 12, 2022

## Public-Sector Workers Face Retirement Income Shortfalls Without Supplemental Savings

National Institute on Retirement Security research finds pension plans alone often don't provide retirement income adequacy for state and local government employees.

**PURSUE THE RETIREMENT YOU DESIRE. GET STARTED TODAY!**



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**So, If You Need to Make Up For Retirement Income Shortages, Shouldn't Your Retirement Savings Be As Efficient As Possible ?**

**If so, Where Should You Be Investing Your Hard Earned Dollars?**



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**If so, Where Should You Be Investing Your Hard Earned Dollars?**



**And It's Available To You In  
Your Current Retirement  
Savings Plan**

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Freedom  
of Choice...  
A Better  
**Way.....**

Gain access to more investment options, active management and asset protection for your retirement account.

**.....THE SELF-DIRECTED  
BROKERAGE ACCOUNT  
(SDBA)**

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## THE SELF-DIRECTED BROKERAGE ACCOUNT (SDBA)?

### What is a self directed brokerage account?

Having the freedom of choice and flexibility in retirement investing is becoming increasingly more popular in many company-sponsored retirement plans today.

An SDBA, or Self-Directed Brokerage Account, is a window inside a company-sponsored retirement plan (401(k), 403(b), 457, etc.) which offers plan participants the option to invest in additional investments other than the limited pre-selected company choices.

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## THE SELF-DIRECTED BROKERAGE ACCOUNT (SDBA)???

### THE FREEDOM

#### TO GO BEYOND THE BASICS

“In a 2014 Financial Engine/AON Hewitt study, the annual median performance gap return between **participants that had help** and participants that did not have help was **3.32%**, **net of fees** over the period 2006-2012. This difference can have a *meaningful impact* on wealth accumulation over time. For a 45-year old participant that seeks the help of a financial professional it could translate to **79% more wealth at age 65.3.**”

-FINANCIAL ENGINES & AON HEWITT

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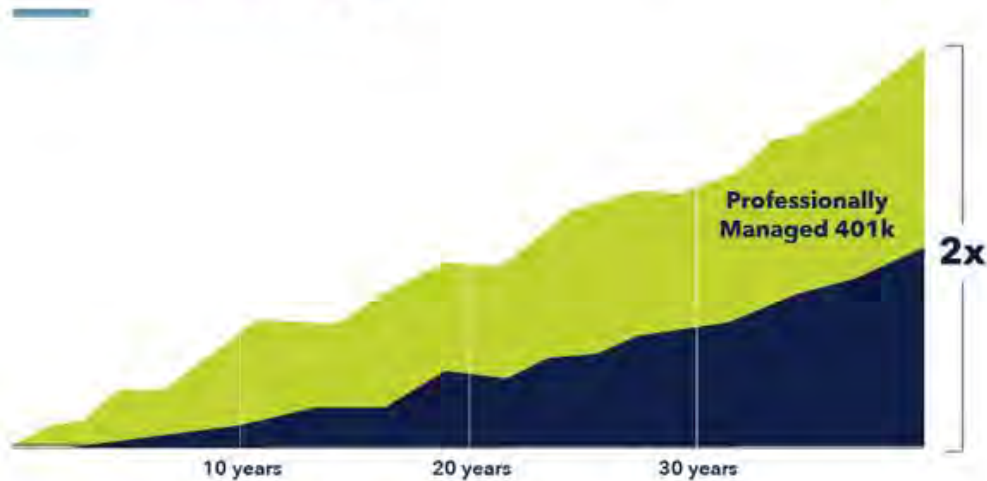




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## WHY UTILIZE PROFESSIONAL MANAGEMENT?



Professional management of 401(k) accounts could potentially improve investor outcomes. A 2014 Financial Engines/AON Hewitt study *"Help in Defined Contribution Plans: 2006 through 2012"* found the annual median performance gap between managed and non-managed accounts was 3.32% net of fees.

This difference can have a meaningful impact on wealth accumulation over time. For a 45-year old participant that seeks the help of a financial professional it could translate to 79% more wealth at age 65.3.

Growth of \$10,000 From 12/31/1979-02/13/2023



Professional management could also potentially help you avoid market declines. The illustration above shows the S&P 500® Index vs. S&P 500® Index excluding some of the worst days from 12/31/1979 to 02/13/2023.

Source: Government Employees Growth of \$10,000 in S&P 500® Stock Index Excluding Worst Days. Data as of 02/13/2023. ©2023.

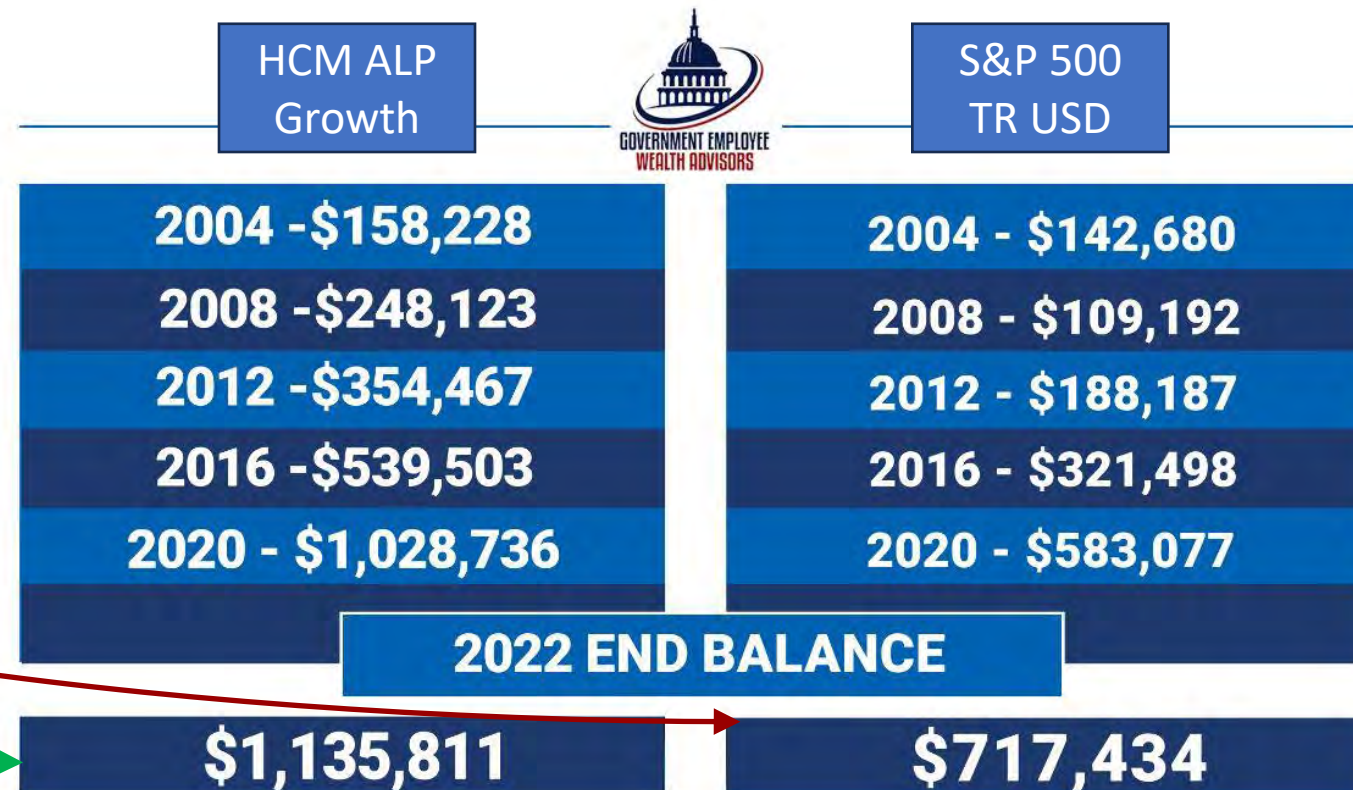


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## How Does Howard Capital Management Stack Up?



Which Column  
Would You Want  
YOUR Money In?

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## THE SELF-DIRECTED BROKERAGE ACCOUNT (SDBA)

### How does it work for participants?

Company plans (like yours) that offer a SDBA allow any plan participant the ability to move their assets, tax- and penalty-free, into a brokerage account and choose from a larger selection of investment choices.

Assets remain in the retirement plan; they **are not** rolled over and there is no taxable event.

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**RETURNS MATTER,  
RISK MANAGEMENT MATTERS.**

DEFEND TOMORROW, TODAY

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## THE SELF-DIRECTED BROKERAGE ACCOUNT (SDBA)

### OPEN YOUR BROKERAGE ACCOUNT ONLINE

with the help of your financial advisor and Begin Personalizing Your Plan!

Once you open your account, you can move assets from your current investments into the brokerage account (SDBA)

### HCM SDBA ?

- Proactive asset management
- *Stoploss* risk management with the HCM-BuyLine®, a mathematical, quantitative indicator which signals when to enter and exit the market
- Selection of proprietary mutual funds designed for each investment strategy
- Portfolio re-balancing
- Weekly market updates

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## THE SELF-DIRECTED BROKERAGE ACCOUNT (SDBA)

### What can tactical management do for a SDBA participant?

Through tactical, active management, investors can remove emotion from the investing process by allowing an experienced financial professional to help guide them. With unforeseen twists and turns of the market, emotions can deter investors from making rational decisions with their investments and hinder long-term investment goals and returns.

### How can risk management aim to prevent major loss during a market downturn?

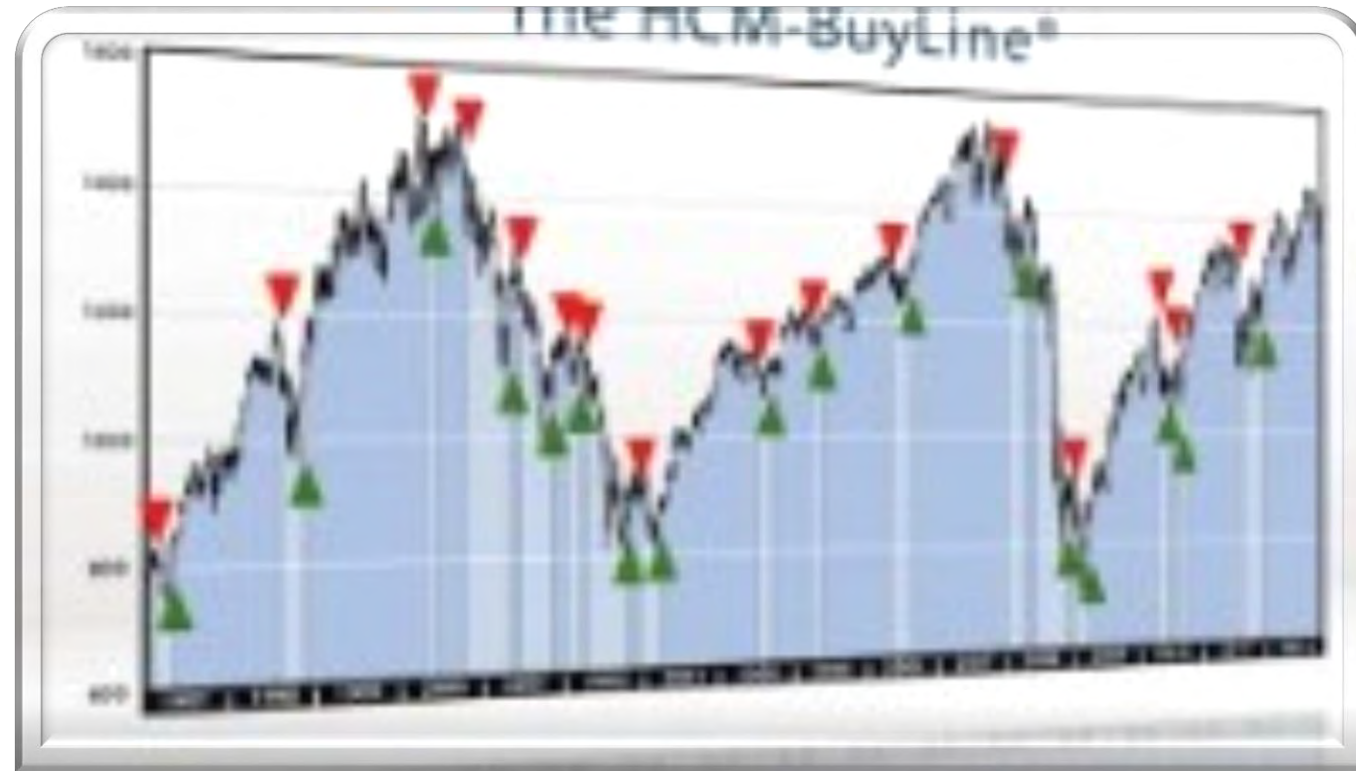
Missing the worst days of the market could save investors more than they think; it could save years of catching up. Through fiduciary investment advice and stoploss risk management with the HCM-BuyLine®, Howard Capital Management, Inc. (HCM) is employed to manage participant assets in the account (based upon risk-tolerance) and adjusts the portfolio on an as-needed basis. *This process removes emotion from the investing process in an effort to help participants maximize their retirement investments.*



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## What Is The HCM-BuyLine?



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Active Lifestyle Portfolio (ALP) strategy typically seeks to participate in all markets and sectors by investing the portfolio in sectors which HCM's Proactive Sector Rotation (PSR) methodology indicates have potential to meet performance objectives. PSR is a tactical asset allocation methodology, which attempts to identify the best performing sectors at a given point in time. The ALP strategy utilizes the HCM-BuyLine® proprietary indicator to monitor market conditions and assist in determining whether or not assets should be invested in equity products or moved to cash, cash equivalents, or bond funds. Multiple indicators are monitored in an effort to identify such trends in the equity markets. The strategy is rebalanced periodically, and it is possible

for the allocation to be adjusted, including when the HCM-BuyLine® indicates a strengthening or weakening of the equity markets. Because this Howard Capital Management, Inc. (HCM) strategy is actively managed, it may experience above-average turnover, which could have a negative impact on account performance. To discourage short-term investing and excessive trading, mutual funds, including those utilized in the ALP strategy, may impose short-term redemption fees that range from 0.50% to 2.00%. HCM seeks to avoid these fees, but they may occasionally be incurred.

Comparative Benchmark. Aggressive - S&P 500 Monthly Reinvested Index (10%), HFRX Equity Hedge Index (90%). Growth- S&P 500 Monthly Reinvested Index (5%), HFRX Equity Hedge Index (75%), Barclays Capital US Aggregate Bond TR Index (20%). Balanced- S&P 500 Monthly Reinvested Index (5%), HFRX Equity Hedge Index (60%), Barclays Capital US Aggregate Bond TR Index (35%). Conservative- S&P 500 Monthly Reinvested Index (5%), HFRX Equity Hedge Index (40%), Barclays Capital US Aggregate Bond TR Index (55%). 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). Barclays Capital US Aggregate Bond TR Index is a broad-based benchmark that measures the investment grade, US dollar-denominated, fixed-rate taxable bond market, including Treasuries, government-related and corporate securities, MBS (agency fixed-rate and hybrid ARM

passthroughs), ABS, and CMBS. The US Aggregate rolls up into other Barclays Capital flagship indices such as the multi-currency Global Aggregate Index and the US Universal Index, which includes high yield and emerging markets debt. The US Aggregate Index was created in 1986, with index history backfilled to January 1, 1976. Total Return (TR) assumes yield is reinvested. Visit <https://ecommerce.barcap.com/indices> for more information regarding Barclays Capital indices. Indices are unmanaged investment measures and are not available for investment purposes. Active Lifestyle Portfolio (ALP) strategy data in this report has been distributed for informational purposes only and should not be considered as investment advice or a recommendation of any particular security, strategy or investment product. No part of this material may be reproduced in any form, or referred to in any other publication, without express written permission of Howard Capital Management, Inc. Howard Capital Management, Inc.

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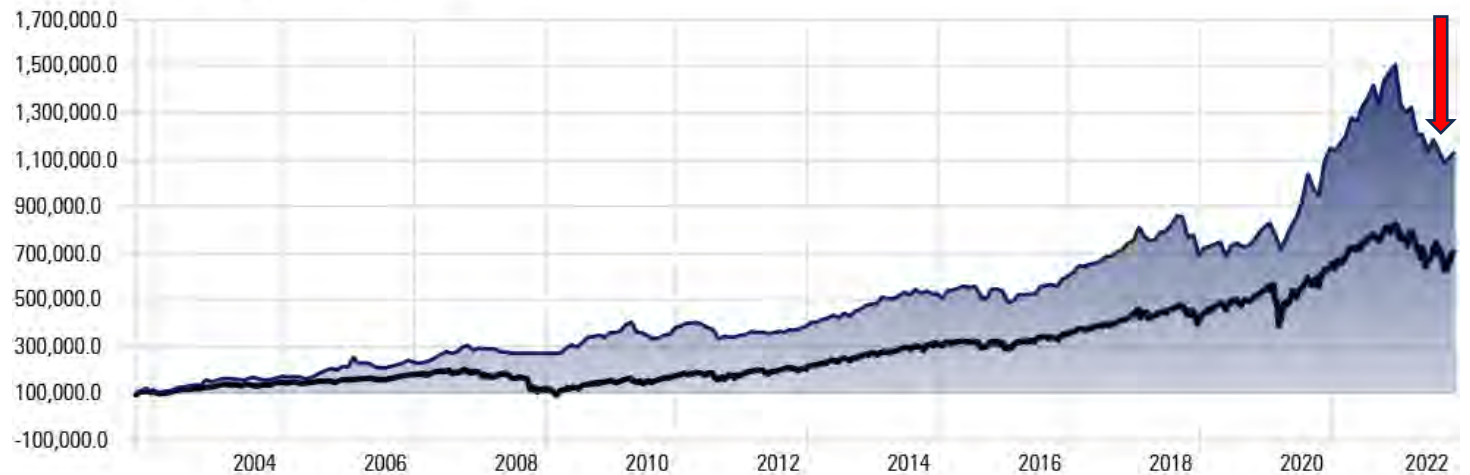
## How Does Howard Capital Management Stack Up?

### HCM ALP Growth



#### Investment Growth

Time Period: Since Common Inception (10/2/2002) to 11/30/2022



HCM ALP Growth

1,135,810.9

S&P 500 TR USD

717,433.5

#### Calendar Year Returns

	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003
HCM ALP Growth	-24.60	31.37	41.09	17.69	-8.22	25.12	12.10	1.89	9.44	23.81	11.47	-8.74	6.06	32.41	-7.77	26.02	9.77	22.91	10.58	43.09
S&P 500 TR USD	-13.10	28.71	18.40	31.49	-4.38	21.83	11.96	1.38	13.69	32.39	16.00	2.11	15.06	26.46	-37.00	5.49	15.79	4.91	10.88	28.68





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## How Does Howard Capital Management Stack Up?

### HCM ALP GRO



#### Investment Growth

Time Period: Since Common Inception (10/1/2002) to 6/30/2023



#### Calendar Year Returns

	YTD	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	
HCM ALP GRO net 1%		15.46	-28.45	30.07	39.68	16.52	-9.13	23.88	10.98	0.87	8.35	22.58	10.36	-9.65	5.01	31.09	-8.69	24.77	8.68	21.69	9.47	41.67
CREF Stock R1		13.73	-18.62	18.67	17.64	27.13	-9.86	23.01	8.76	-1.11	6.36	27.77	17.21	-4.98	15.67	31.98	-39.71	7.94	17.19	7.44	12.98	31.91
Fidelity® 500 Index		16.89	-18.13	28.69	18.40	31.47	-4.40	21.81	11.97	1.38	13.66	32.37	15.99	2.10	14.98	26.51	-37.03	5.43	15.72	4.85	10.73	28.50



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## What We Do After Your Account Has Been Optimized?

We get your account set up within our **exclusive software** that allows you to track, not only your investment that you set up through us, but also your whole retirement plan and any other investments that you want to track. This can be accessed on your computer or on our phone app.

This can provide you with access to holdings and performance data, financial plans, invoices, news articles, and more.



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## What We Do After Your Account Has Been Optimized?

### Have Access to All of Your Accounts in the Palm of Your Hand

Integrate with over a dozen custodial platforms, providing access to account registration, balance, position, transaction, security/price detail, and tax lot data.

- Axos Advisor
  - Axos Clearing
  - Schwab
  - CNB Retirement
  - Fidelity (NFS & IWS)
  - First Clearing
  - Goldman Sachs Folio Institutional
  - Group IRA
  - Interactive Brokers
  - Pershing (BNY Mellon)
  - RBC Clearing & Custody
  - SEI
  - TD Ameritrade
  - TradePMR
  - SSG
- Access checking and savings accounts, credit cards, loans, brokerage accounts and retirement plans from over 17,000 financial institutions – **If You Want To !**

