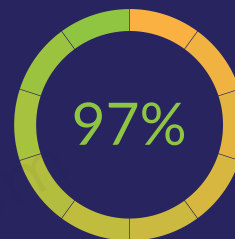


# Howard Capital Management

TRUST SCORE



Howard Capital Management, federally registered in 1974, is a Registered Investment Advisor (RIA) in 17 state(s) with a licensed staff of 5 advisors. Howard Capital Management manages \$1.3 billion and provides investment advisory services for 359 clients (1:72 advisor/client ratio).

The maximum annual fee asset management services program is 2.20% and may be negotiated.

## BENEFITS

Firm does not have any felony convictions (Impact:High)

Firm does not have a disciplinary history (Impact:High)

Firm uses a transparent fee-only model (Impact:High)

Firm has been federally registered for 44 years (Impact:High)

Firm has \$1B or more in assets under management (Impact:Medium)

Communications sent to the firm's website are secure and encrypted (Impact:Medium)

Firm does not have any misdemeanor convictions (Impact:Medium)

Firm does not have an insurance agent conflict (Impact:Medium)

Firm does not privately manage or own the products they recommend (Impact:Low)

## CONSIDERATIONS

## BENEFITS (cont.)

Firm does not accept performance-based fees  
(Impact:Low)

Firm does not perform side-by-side management  
(Impact:Low)

Firm does not receive soft dollar benefits (Impact:Low)

Firm provides mobile-friendly experience for their  
clients (Impact:Low)

## CONSIDERATIONS (cont.)