

AN EASY WAY TO MANAGE YOUR THRIFT SAVINGS PLAN

VETERANS AND ACTIVE DUTY

FREE SUBSCRIPTION
as our way of saying
thank you

FEDERAL EMPLOYEES

FREE TRIAL for your
first two weeks

THANK YOU FOR YOUR SERVICE

[GET STARTED](#)

HOW IT WORKS

**BEGIN MANAGING YOUR RETIREMENT PLAN IN 3 EASY
STEPS**

STEP 1

DETERMINE YOUR INVESTMENT RISK LEVEL

Take our risk tolerance questionnaire, so we can determine your **true investing personality**. This test will attempt to determine how much risk you are comfortable taking given your age, financial goals, and your investing time horizon.

STEP 2

SYSTEM ANALYSIS

Once we determine your risk level, our system will begin performing an **in depth analysis** of your options and generate personalized investment recommendations on how to allocate your portfolio.

STEP 3

RECEIVE QUARTERLY UPDATES

You will receive quarterly updates on how to rebalance or reallocate your portfolio if needed. The

system is designed to work for you. Using mathematics, the TSP Optimizer® keeps a close eye on the stock market, ready to inform you of any changes you may need to make.

OPTIMIZE MY PLAN TODAY

DOWNSIDE PROTECTION

THE HCM-BUYLINE®

SIGNATURE *STOPLOSS* PROTECTION

We overlay your investments with signature *stoploss* protection called the HCM-BuyLine®, a mathematical indicator designed to calculate trends in the market.

This tool helps the TSP Optimizer® manage risk by indicating when it's time for you to move your investments to cash or less risky investments.

Don't let the fear of a market downturn hold you back.

SIGN UP

LEARN MORE



HOWARD
Capital Management

RETURNS MATTER, RISK MANAGEMENT MATTERS.

**Invest in a HCM Portfolio
that seeks growth while
striving to keep your
assets on the right-side
of the market.**

- ◆ Tactical Management
- ◆ *Stoploss* Risk Management
- ◆ Fully Liquid Investments
- ◆ Mix of Asset Classes

Learn More

WHAT YOU GET WITH YOUR SUBSCRIPTION

BENEFITS OF THE TSP OPTIMIZER®

SELECT THE INVESTMENTS THAT ARE RIGHT FOR YOU

Our recommendations are tailored to you, for you.

KNOW WHAT TO DO DURING MARKET UPS AND DOWNS

The TSP Optimizer® helps you determine what to buy, when to buy and when to sell during times of market fluctuations, in an attempt to optimize returns in your retirement plan.

OPTIMIZE YOUR THRIFT SAVINGS PLAN CHOICES

Our system determines which investments for you to choose and allocated them accordingly in effort to maximize your returns.

MAKE EDUCATED DECISIONS ON STOCK OPTIONS

The Optimized Trend Indicator® tool allows you to check the performance of any single stock. The tool indicates the direction of the market.

DETAILED INSTRUCTIONS STRAIGHT TO YOUR INBOX

Never question your next move. Our system notifies you when it's time to make changes or update your portfolio.

RELIABLE TECHNOLOGY THAT NEVER SLEEPS

Technology that strives to work around the clock, 365 days a year.

WHAT IT DOES

EASILY MANAGE YOUR RETIREMENT PORTFOLIO.

No more *set it and forget it*. Our system tells you what investments to buy, when to buy them and when to sell them, in an attempt to optimize returns in your retirement plan.

Based on your risk tolerance and long-term goals, the TSP Optimizer® analyzes your plan's investments, then helps you select and diversify the best options inside your plan.

LET'S INVEST

The 401(k) Optimizer[®]
Is Designed To Tell You:

WHAT TO BUY
WHEN TO BUY
WHEN TO SELL

Inside Your 401(k), 403(b)
or 457 Retirement Plan
Investment Account.

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Dollar cost averaging, asset allocation, rebalancing, and diversification strategies do not assure a profit or protect against losses in declining markets.