# SEEKING GROWTH WHILE STRIVING TO KEEP YOUR ASSETS ON THE SAFE SIDE OF THE MARKET

Get Started Today

#### **DOWNLOAD FORMS**

#### HCM DIVIDEND SECTOR PLUS

Class A: HCMNX Investor Class: HCMPX

#### HCM TACTICAL GROWTH

Class A: HCMGX Investor Class: HCMDX

#### HCM INCOME PLUS

Class A: HCMEX Investor Class: HCMKX

#### HCM DIVIDEND SECTOR PLUS

Class A: HCMNX Investor Class: HCMPX

This Fund is designed to select dividend paying stocks from each sector of the S&P based on earnings and valuation metrics. The Fund may leverage up to 33% by using a line of credit to purchase equities when indicators warrant. When in the market, the Fund invests in a portfolio typically equally weighted among the various sectors of the S&P and rebalanced quarterly. The Fund may move from 100% investment in securities to 100% investment in cash and equivalents in an attempt to protect principal.

LEARN MORE

#### MorningStar Overall Rating And Ranking™



As of January 31, 2019

Download Fund Fact Sheet

Download Prospectus

# VISION

In effort to help investors who are seeking to successfully navigate complex market conditions, we initiated a plan focused simply on protecting capital during market downturns.

The vision originated during the 1987 stock market crash. With the opinion that incurring devastating financial losses due to market volatility is unnecessary, we initiated a plan focused simply on protecting capital during market downturns.

## STRATEGY

Markets are constantly evolving, and investor needs have evolved as well. By choosing to invest in a Howard Fund, you are embarking on a partnership geared towards helping you accumulate wealth, while striving to keep your capital on the safe side of the equity market. Each fund strives to:

- Protect assets by leaving the market systematically in order to bypass market declines
- Seeks growth in capital by investing for a long-term approach
- Active trading through a quantitative and systematic approach
- Proactive management through daily monitoring and rebalancing when necessary

### THE HCM-BUYLINE®

Following the 1987 stock market crash, Vance Howard, CEO of Howard Capital Management and Portfolio Manager, sought to find a proactive way to mitigate downside risk. His years of research yielded a disciplined and systematic investment process now called, the HCM-Buyline®. The HCM-Buyline® is an emotionless, mathematical process driven by market ratios. The Funds use the HCM-Buyline® to determine when to be in the market and when to be out of the market.

### **CONTACT US**

Let us know how we can serve you

First Name *	
Last Name *	
Email *	
Phone *	
Message	
	11

SEND MESSAGE

1145 Hembree Road Roswell, GA 30076

> P: 770.642.4902 F: 770.642.4906

info@howardcm.com

Investments in Mutual Funds involve risk including the possible loss of principal. There is no assurance that the Fund's will achieve their investment objectives. The advisor's investment model carries a risk that the mathematical model used might be based on one or more incorrect assumptions. No assurance can be given that the Fund will be successful under all or any market conditions.

Investors should carefully consider the investment objectives, risks, charges and expenses of the HCM Funds. This and other important information about the Funds is contained in the Prospectus, which can be obtained at www.howardcmfunds.com or by calling (770) 642-4902. The Prospectus should be read carefully before investing. The HCM Funds is distributed by Northern Lights Distributors, LLC, member FINRA/SIPC. Northern Lights Distributors, LLC and Howard Capital Management, Inc. are not affiliated.



Prospectus – HCM Tactical Growth and Income Plus Prospectus – HCM Dividend Sector Plus NLFT III – HCM Tactical Growth and Income Plus SAI annual update 2018 NLFT III – HCM Dividend Sector Plus SAI annual update 2018 Xbrl files

© 2019 Howard Capital Management Inc. All rights reserved. 6213-NLD-03/04/2019