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PROMO CODE:

THE 401(k) OPTIMIZER® is a web-based tool designed to help you with your company-sponsored retirement plan, such as a 401(k), 403(b), or 457. This tool allocates your investments based on your risk tolerance level and long-term goals. We overlay your investments with signature *stoploss* protection called the HCM-BuyLine®, a mathematical indicator designed to calculate trends in the market. The HCM-BuyLine® helps the 401(k) Optimizer® manage risk by indicating when it's time for you to move your investments to cash or more conservative investments.

HOW THE 401(k) OPTIMIZER® WORKS

01

Sign up online at www.401koptimizer.com

Enter your information and complimentary promo code in the secure online sign up form, and upload your retirement plan fund choices.



02

Answer a few questions about your investing personality

Once you complete the risk tolerance questionnaire, the system thoroughly analyzes the choices in your employer's retirement plan to generate your personalized recommendations.



03

Receive an email when your customized recommendations are ready

Login to your account and view your recommendations. The system tells you which specific funds to choose in your employer's plan, how much to invest in each fund and when to rebalance your account.



The 401(k) Optimizer® offers tailored, nonemotional advice to help individuals like you know what investments to buy, when to buy them and when to sell them, in an attempt to optimize returns in your retirement plan. After your initial recommendations, you'll continue to receive ongoing advice on managing your account including quarterly updates and guidance on what to do during market ups and downs. You will receive clear advice on how to restructure your portfolio in an attempt to protect your assets.

Disclosures: HCM is registered with the SEC and only transacts business where it is properly registered or is otherwise exempt from registration. SEC registration does not constitute an endorsement of the firm by the Commission nor does it indicate that the advisor has attained a particular level of skill or ability.

The 401(k) Optimizer® is a web-based tool intended to help clients invest in their employer's 401(k) or similar defined contribution plan. Clients receive professional recommendations from the 401(k) Optimizer® and maintain total control over their personal accounts. The goal is to reduce risk by taking proactive measures with company-sponsored retirement plans. Changes in investment strategies, contributions or withdrawals may materially alter the performance, strategy and results of your portfolio. Different types of investments involve varying degrees of risk, and there can be no assurance that any specific investment (including the investments and/or investment strategies recommended by the advisors), will be equal to past performance level, equal any corresponding indicated historical performance level(s), be suitable for your portfolio or individual situation, or be profitable for a client's portfolio. Past performance does not guarantee future results. All investment strategies have the potential for profit or loss. Economic factors, market conditions, and investment strategies will affect the performance of any portfolio and there are no assurances that it will match or outperform any particular benchmark for measuring the performance of a portfolio. Our proprietary indicator, the HCM-BuyLine®, identifies changes in the market trend. Not every HCM-BuyLine® buy and sell will result in a profitable trade. There will be times when following the indicator results in a loss. However, there have been situations in the past in which HCM reduced clients' exposure to equities during market downturns by following an HCM-BuyLine® signal, thereby preserving capital. An important goal of the HCM-BuyLine® is to outperform the market on a long-term basis.

Please work with your financial advisor to determine which investment program is consistent with your financial objectives and risk tolerance.

Please Remember: Past performance may not be indicative of future results. Different types of investments involve varying degrees of risk, and there can be no assurance that any specific investment will either be suitable or profitable for a subscriber or prospective subscriber's investment portfolio. Therefore, no current or prospective subscriber should assume that investment in his company stock is appropriate for his/her financial situation or investment objective, or that the future performance of his/her company stock will be profitable or equal any specific performance level(s).

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