HFS
WEALTH MANAGEMENT
EST. 1994

HFS Disclosures:

Past performance may not be indicative of future results. Therefore, no current or prospective client should assume that the future performance of any specific investment, investment strategy (including the investments and/or investment strategies recommended and/or purchased by adviser), or product will be profitable or equal to corresponding historical or proforma performance levels. Different types of investment involve varying degrees of risk, and there can be no assurance that any specific investment will either be suitable or profitable for a client's investment portfolio.

Historical performance results for investment indexes and/or categories generally do not reflect the deduction of transaction and/or custodial charges or the deduction of an investment-management fee, the incurrence of which would have the effect of decreasing historical performance results.

Howard Financial Services, Ltd. (“HFS”) only transacts business in states where it is properly registered or notice filed or is excluded or exempted from registration requirements. Actions that involve either the effecting or attempting to effect transactions in securities, or the rendering of personalized investment advice for compensation, as the case may be, will not be made absent compliance with state investment adviser and investment adviser representative registration requirements, or an applicable exemption or exclusion.

E-Mail and Electronic Messaging Disclosure:

All electronic communications including but not limited to e-mail, texting, or other electronic messaging tool sent to or from HFS owned or controlled email accounts, work phone numbers, or messaging services will be received or otherwise recorded by HFS and is subject to archival, monitoring and/or review, by and/or disclosure to, someone other than the recipient. Any electronic communication sent from HFS is intended only for the use of the person(s) ("intended recipient") to whom it is addressed. It may contain information that is privileged and confidential. If you are not the intended recipient, please contact the sender as soon as possible and delete the message without reading it or making a copy. Any dissemination, distribution, copying, or other use of the message or any of its content by any person other than the intended recipient is strictly prohibited. HFS has taken precautions to screen messages for viruses, but we cannot guarantee they are virus free nor are we responsible for any damage that may be caused by any message.

Circular 230 Disclosure:

Rules contained in Circular 230 which govern our practice before the Internal Revenue Service require that we advise you that any tax advice in this communication (and any attachments) (i) is intended only for the addressee, and (ii) is not written with the intent that it be used, and in fact it cannot be used, to avoid penalties imposed under the internal revenue code or to promote, market, or recommend to another person any tax-related concept.

HFS Text Message Service Terms & Conditions:

By "Opting In" to or using a “Text Message Service” (as defined below) from HFS, you accept the following Terms & Conditions.

This agreement is between you and Howard Financial Services, Ltd., 8350 Meadow Road, Suite 181, Dallas, TX 75231. All references to “Howard Financial Services, Ltd.,” “HFS,” “we,” “our,” or “us” refer to Howard Financial Services, Ltd.

Definitions:

“Opting In,” “Opt In,” and “Opt-In” refer to requesting, joining, agreeing to, enrolling in, signing up for, acknowledging, responding to, or otherwise consenting to receive one or more text messages.

“Text Message Service” includes any arrangement or situation in which we send one or more messages addressed to your mobile phone number, including text messages (such as SMS, MMS, or successor protocols or technologies)

Consenting to Text Messaging:

By consenting to receive text messages from us, you agree to these Terms and Conditions and our Text Message Service Privacy Policy well as HFS’ Privacy Policy, incorporated herein by reference.

E-sign Disclosure:

By agreeing to receive text messages, you also consent to the use of an electronic record to document your agreement. You may withdraw your consent to the use of the electronic record by replying **STOP**.

Text Message Service Privacy Policy:

We respect your privacy. We only use information you provide through this service to transmit your mobile messages and respond to you. This includes, but isn't limited to, sharing information with platform providers, phone companies, and other vendors who assist us in the delivery of mobile messages. Mobile information will not be shared with third parties/affiliates for marketing/promotional purposes. All the above categories exclude text messaging originator opt-in data and consent; this information will not be shared with any third parties. Nonetheless, we reserve the right always to disclose any information as necessary to satisfy any law, regulation, or governmental request, to avoid liability, or to protect our rights or property. This Text Message Service Privacy Notice applies to your use of the Text Message Service and isn't intended to modify our general Privacy Policy, which may govern the relationship between you and us in other contexts.

Costs of Text Messages:

We do not charge you for the messages you send and receive via this text message service. However, message and data rates may apply, so depending on your plan with your wireless or other applicable provider, you may be charged by your carrier or other applicable provider.

Frequency of Text Messages:

This Text Messaging Service is for conversational person-to-person communication between you and HFS employees. We may send you an initial message providing details about the service. After that, the number of text messages you receive will vary depending on how you use our services and whether you take steps to generate more text messages from us.

Opting out of Text Messages:

If you no longer want to receive text messages, you may reply to any text message with **STOP, QUIT, END, REVOKE, OPT OUT, CANCEL, or UNSUBSCRIBE**. As a person-to-person communication service, opt-out requests are specific to each conversation between you and one of our employees and their associated phone number. After unsubscribing, we may send you confirmation of your opt-out via text message.