

## **Disclosures**

#### Firm Overview

Howland and Associates, LLC is a Registered Investment Adviser (RIA) based in Florida. Registration with the SEC or any state securities authority does not imply a certain level of skill or training.

### **General Disclosure**

This website, along with all related content published by Howland and Associates, LLC—including videos, articles, email communications, printed mailers, and social media posts—is for informational purposes only and does not constitute a complete description of our investment services or performance. Nothing presented should be interpreted as investment advice or a recommendation to buy or sell any security.

### No Offer or Solicitation

The content we publish, whether through our website, social media, email, or print materials, is not intended as an offer to sell, or the solicitation of an offer to purchase, any security, investment product, or service. Any such offer or



solicitation will be made only through formal offering documents and delivered to qualified investors.

#### **Limitations of Investment Advice**

Investment advice is provided only through a properly executed advisory agreement with Howland and Associates, LLC. Viewing our content or contacting us does not in itself establish an advisory relationship.

### Past Performance Disclaimer

Past performance is not indicative of future results. All investing involves risk, including the potential loss of principal.

### **Third-Party Links**

Our website and other communications may include links to third-party sites. We do not control or endorse the content, accuracy, or security of any third-party websites.

# **Privacy Policy**

For details on how we collect, use, and protect personal information, please refer to our Privacy Policy.

# **Regulatory Filings**

You can view our most recent Form ADV Part 2A on the SEC Investment Adviser Public Disclosure (IAPD) website.

# **Copyright and Trademarks**

All content, unless otherwise noted, is the property of Howland and Associates, LLC. No content may be reproduced, distributed, or republished without prior written permission.

### Site & Content Disclaimer (Footer)

This website and all related materials—digital or print—are for informational purposes only and are not an offer to buy or sell any investment product. Advisory services are provided only through a properly executed agreement with Howland and Associates, LLC. © 2025 Howland and Associates, LLC. All rights reserved.