AMERICAN FUNDS FOCUSED STRATEGY

A Managed Investment Solution from Creative Financial Designs Featuring:

STRATEGIC ALIGNMENT	INVESTMENT MANAGEMENT	LONG-TERM INVESTING

Creative Financial Designs

A company focused on making your long-term investment goals a success.

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Creative Financial Designs, Inc.

Founded in 1982, Creative Financial Designs, Inc. is an Investment Adviser Registered with the United States Securities and Exchange Commission (SEC). Headquartered in Kokomo, Indiana, the firm represents the best of "Midwest Values" putting our client's needs and goals front and center. We strive to provide you with all the services and products that serve those needs and goals. Check out our website at www.creativefinancialdesigns.com to learn more and continue reading. If at any time you have questions, your valued financial adviser will be there to guide you.

Building Trust One Client at a Time

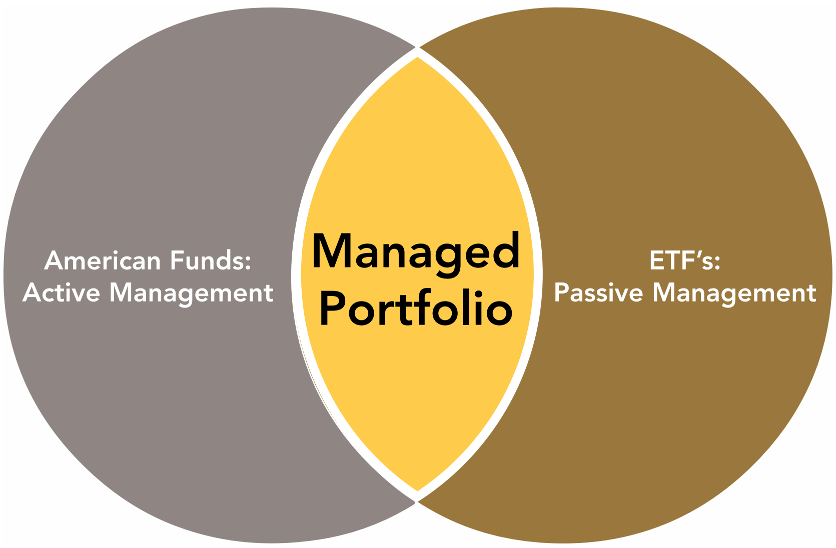
Our firm understands that trust is earned and not given. That is why we strive to do what is right from day one. Our firm has been working with clients for over 30 years, building thousands of financial plans in a tax-wise manner and managing thousands of investment accounts. We believe every person should have available to them a trusted financial adviser and a company that provides exceptional financial advice, services, and products to help them meet their specific goals.

Aligning partnerships with our firm is a key to our clients' investment success. In our perpetual effort to provide optimal choices to suit a client's needs, we realize it can also come in the form of a marriage of successful, proven strategies. Many investment philosophies can be successful over time; however, the question is how much of the success is derived solely from market movements versus management's influence. We look for ways to generate success independent of the market in order to be positioned for any environment.

STRATEGIC ALIGNMENT

INVESTMENT MANAGEMENT | LONG-TERM INVESTING

With the American Funds Focused investment strategy, we seek to cultivate a synergy between active and passive management styles. Depending on the desired investment objective, we combine the actively managed American Funds mutual funds with passive ETF's to provide solid returns in a well-diversified strategy. In so doing, American Funds' core competencies are maintained and complemented well by utilizing ETF's to fill in the gaps of the overall diversification goals (i.e. where American Funds may not offer a mutual fund for a particular asset class or where there may be a significantly better alternative).



The Capital Group, owner of the American Funds brand, was founded in 1931 launching its first mutual fund in 1934. Since then, it has risen to be one of the most respected and successful mutual fund companies in the world. With over $1.39 trillion of assets (as of 12/31/15), the company features approximately 40 individual, actively managed mutual funds.

American Funds Investment Philosophy

Why Active Management?

Active investing can deviate from indexes to take advantage of better-performing investments, amplifying growth (earning more) and mitigating declines (losing less). Passive index funds rise and fall as far as the market they track. To outperform indexes and fuel superior investment growth, active managers need to:

- Earn more than the market on the way up or
- Lose less than the market on the way down

10-year | 5-year | 3-year | 1-year

U.S. Large-Cap Equity

Viewing: **10**-year monthly rolling periods | **20** years ended **6/30/2016**

	Avg. Return at NAV	Avg. Ending Value of a $100K Initial Investment	
American Funds	6.5%	$194,340	Beat the index... 95% of the time
Select Active	5.9%	$182,559	Beat the index... 89% of the time
Average Active	4.3%	$159,006	Beat the index... 24% of the time
Index	4.7%	$166,552	

https://www.americanfunds.com/advisor/insights/active-management/active-scorecard.html

Exchange Traded Funds (ETF's) are passively managed investments that trade continually through the day much like a stock, closely follow their respective index, and are typically less expensive than other investment vehicles. A multitude of ETF's tracking nearly any index exist, and our firm looks to use select ETF investments that further diversify the American Funds mutual fund investment choices. This not only provides further diversification benefits, but also reduces the internal expenses of the portfolio.

The Growth of the ETF's

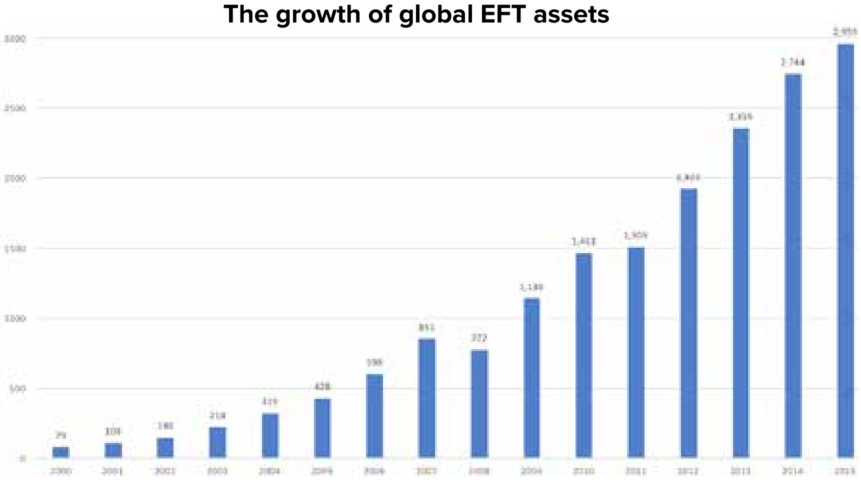
How ETF's differ from Mutual Funds:

- Most ETF's are passive managed and track an index, unlike most mutual funds, such as American Funds, which are actively managed investments.
- ETF's offer added flexibility and liquidity by trading throughout the day.
- ETF's can be more tax-efficient, unlikely having pass-through capital gains.
- ETF's typically have less internal expenses.

ETFs have a 20+ year track record and are more popular than ever[1]:

In 2015, ETFs reached more than $2 trillion in assets globally and attracted nearly $3 billion in new investment dollars.

The growth of global EFT assets



[1]Data is as of December 30, 2015 for Europe and December 31, 2015 for the US, Canada, Latin America, and some Asia ETPs. Global ETP flows and assets are sourced using shares outstanding and net asset values from Bloomberg, as well as BlackRock internal sources, for the US, Canada, Latin America, and some ETPs in Asia. For Middle East and Africa, assets and net flows data is not available.

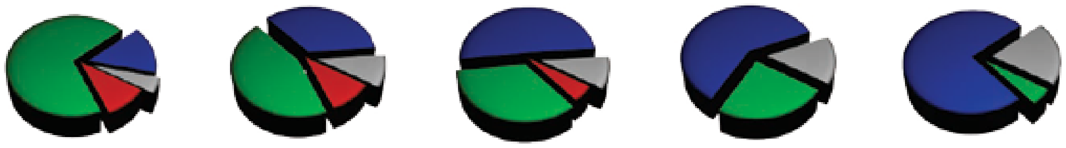
https://www.ishares.com/us/about-etfs/what-is-an-etf/growing-use-of-etfs

Our investment philosophy focuses on the long-term. The American Funds Focused strategy follows this ideology and does not seek short-term trading opportunities. We strive to reduce investment risk through diversification with a robust asset allocation. Our goal is to help clients reach their investment goals based on their individual risk tolerance. We offer five investment objectives, along with some additional options, to help all clients achieve their comfort level within the strategy. Your adviser will guide you along your investment path providing information, top of the line technology, and guidance you can trust!

STRATEGIC ALIGNMENT | INVESTMENT MANAGEMENT | **LONG-TERM INVESTING**

Five Distinct Investment Objectives

Less Volatile ⟷ More Volatile



	Conservative	Moderately Conservative	Moderate	Moderately Aggressive	Aggressive
General Allocation Breakdown	10% Cash 70% Bonds 15% Domestic Equities 5% International Equities	10% Cash 45% Bonds 35% Domestic Equities 10% International Equities	5% Cash 35% Bonds 50% Domestic Equities 10% International Equities	0% Cash 25% Bonds 60% Domestic Equities 15% International Equities	0% Cash 10% Bonds 70% Domestic Equities 20% International Equities

Allocations shown above are general and you can expect your portfolio to be much more diversified. Changes to allocations can and will occur without notice as the management team seems fit.

A Portfolio for Every Investor!

OUR MISSION

Our Mission is to provide unique and valuable investment services to all clients while honoring our Kingdom Values in guiding our work and lives.

Disclosures for Creative Financial Designs, Inc.

Investment Risk

All investments entail risk, and these risks could result in the loss of principal in your investment. There is no guarantee of returns. If there are historic or hypothetical returns identified in this piece, these are provided as informational only, and should not be read as an indication about the returns that you should expect to receive as a result of this investment. Past performance is not an indication of future results.

Model Portfolios

Portfolios are allocated pursuant to models determined by Creative Financial Designs, Inc., (Designs) which is solely responsible for the content of each model, and the selection of specific investments within the confines of each asset class and model. Designs has discretion to change the model at any time, and will make changes to the model based on current or anticipated market conditions, as deemed appropriate. Any references to percentages of assets in a model portfolio are subject to the discretion of the management team, and are subject to change at any time, without notice.

Variances Among Accounts

Each Designs investment model is merely a guideline, and there may be variance between investment holdings, and therefore returns, in any particular account versus the model allocation. In some instances, these differences may be material. Additionally, there may be some differing holdings among customers investing in the same investment model portfolio. Some of these differing holdings are the result of limited investment options, such as would be the case in self-directed retirement accounts, and/or managed variable annuity accounts. Additional variances could arise due to such things as, without limitation: programmed reallocations by an issuer, pursuant to particular product terms and conditions special reallocation requests by the client timing issues, e.g. investors purchase a fund that subsequently is no longer available for new purchasers, so later investors invest in a comparable (though not identical) investment size of an investment account additional strategic options selected by a client, e.g. a client uses the invest over time option or an alternative investment rider option additional contributions to an account, or one-time or systematic withdrawals from an account the fact that transactional charges may make a reallocation disadvantageous to a particular client, or due to the investment strategy which the client has selected tax implications applicable to an individual investment or account opening of new investments closing of investments to new investors minimum investment amounts applicable to investments

Client Choices Influencing Returns in the Account

Please note that your choices as a client may influence the returns in your account, and may not mirror returns of holdings of other investors in the same model portfolio. Some of your choices that may affect the account include:
Making additional contributions to your account
Making withdrawals from your account
Putting special restrictions on your account, either to hold a particular security, to avoid a particular security, to hold additional cash, etc.
Selecting an add-on strategy such as the Invest Over Time option or selecting an Alternative Investment Rider

Affiliation with CFD Investments

Designs is owned and controlled by several persons who also have financial interests in cfd Investments, Inc. (CFD), a registered broker/dealer, member FINRA and SIPC. Designs is also co-located with CFD, and several persons associated with CFD are also associated with Designs. When appropriate, assets of clients managed by Designs will be maintained in accounts established at CFD.

Advisory Services are Provided through Creative Financial Designs, Inc., a Registered Investment Adviser.
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