THE INSPIRE
FOCUSED ETF STRATEGY

Providing a Biblically responsible investment strategy focused on lower cost and higher impact

inspire
Low Cost
High Impact Investing

Creative Financial Designs

INS0517

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.

A Strategy with You in Mind

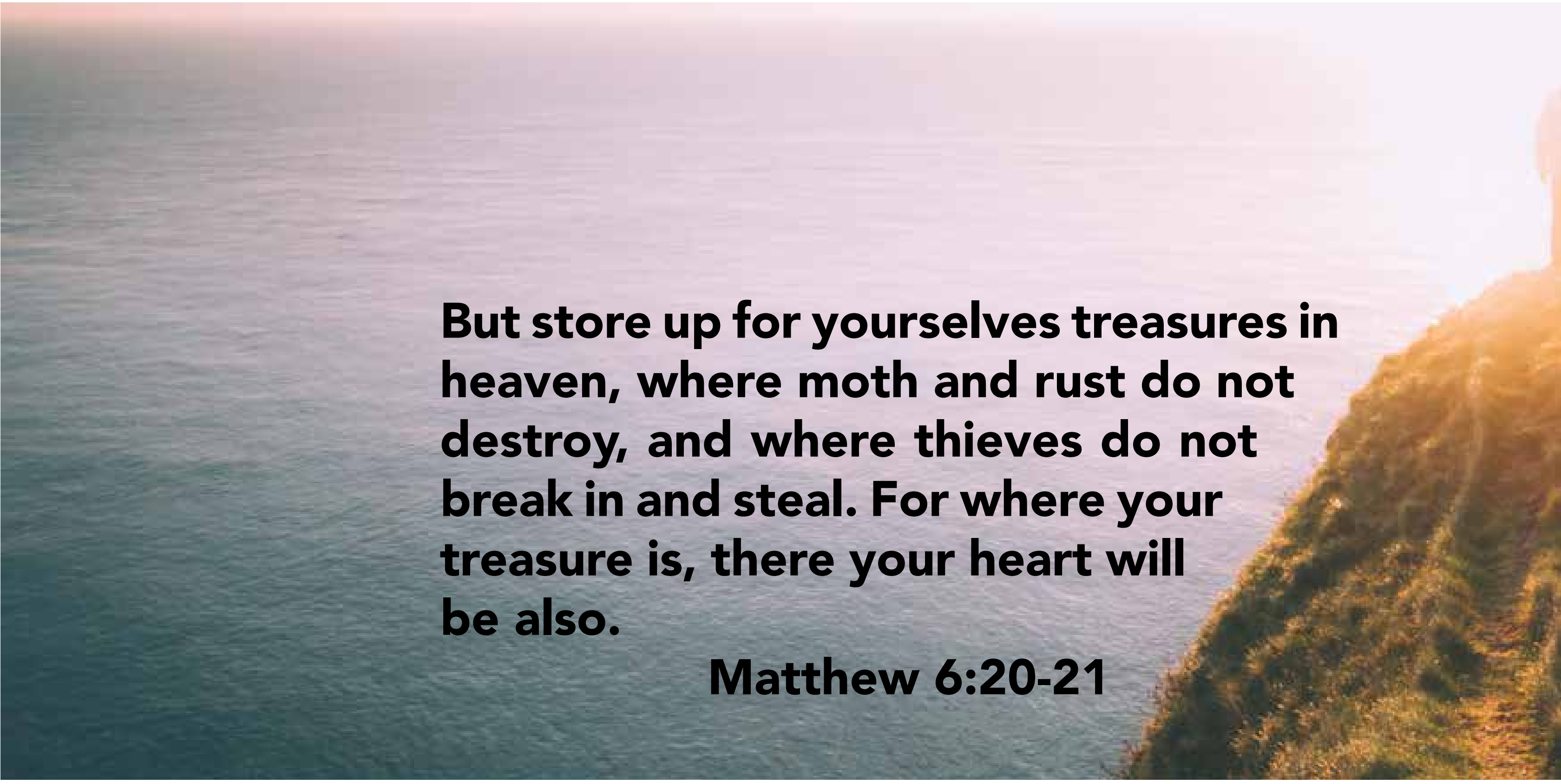
Investing today is different than investing was 20, 10 and even 5 years ago. In today's world we have the ability to search and invest in companies that attempt to make a difference throughout the world and to attempt to avoid the companies that profit from the areas that you may not agree with. **We call this Impact Investing.**

Our Inspire Focused ETF Strategy not only attempts to impact the world for the positive, it also focuses on lower the cost of investing with ETF investments as the core of the portfolios along with mutual funds to round out the diversification of the allocation. We provide five investment objective options inside the strategy and offer additional add-on features. We understand clients are different and attempt to make as many options available as possible for all our clients needs.

Investment Objectives Options

- **Conservative**
- **Moderately Conservative**
- **Moderate**
- **Moderately Aggressive**
- **Aggressive**

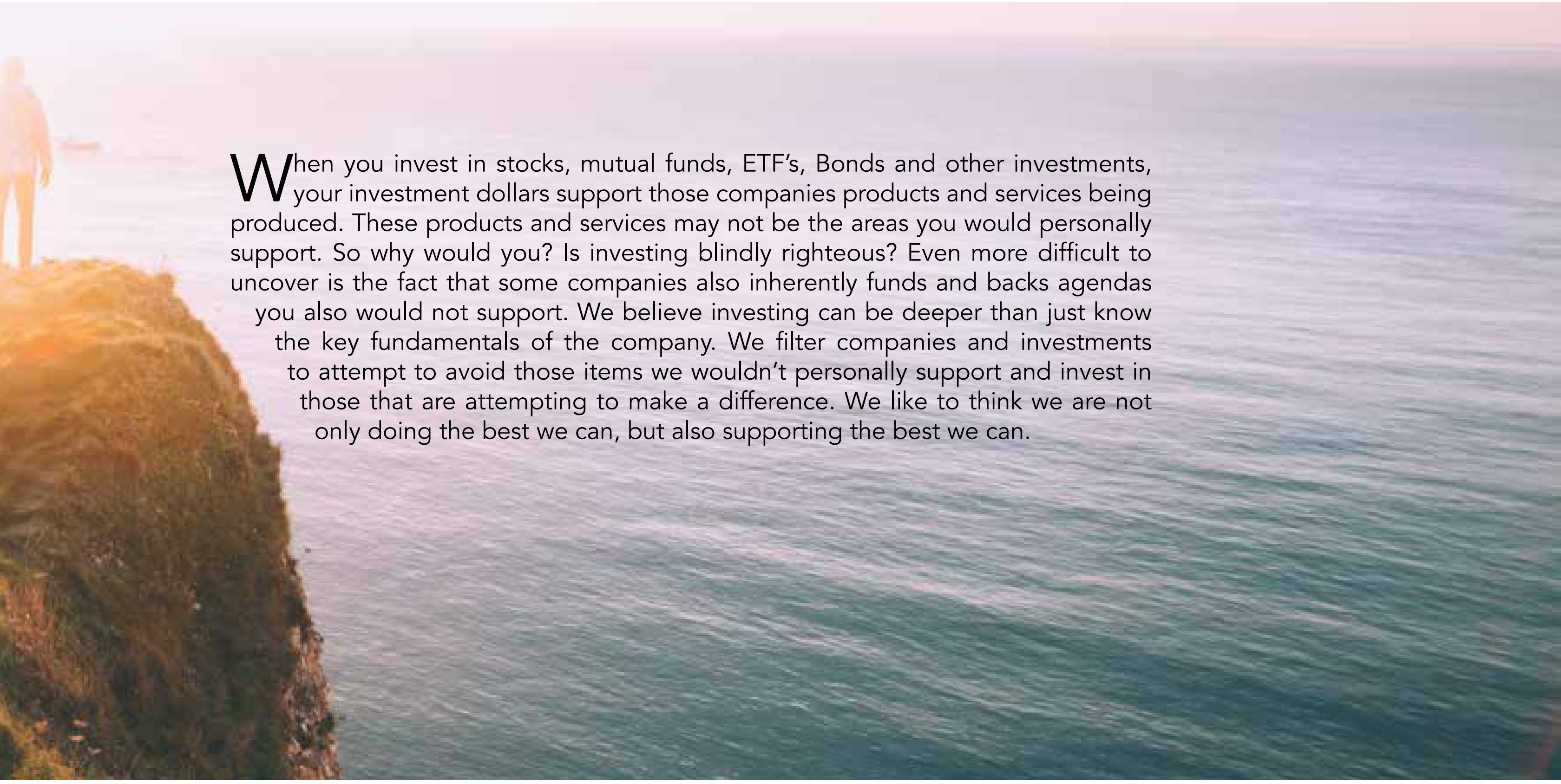
It's About Combining the Good AND Avoiding the Bad



About the "Inspire Focused ETF Strategy"

Our friends at CWM have created a series of diverse ETF's under the name of Inspire that filter stocks to ensure they avoid investing in companies associated and/or profit from: abortion, pornography, anti-family entertainment, rights, gambling, alcohol, and others. Inspire looks to provide low cost, high impact (donating profits to Africa and other regions for clean water and water wells among other things), biblically responsible investing (BRI) backed by academic research for great investment options. We use these Inspire ETF's as the core of the portfolios and use mutual funds that also screen in a BRI manner to fill in the diversified portfolios. These mutual fund companies also attempt to screen biblically along with making an impact they have a passion for. Some use donations of profits and others through service. In any event, these companies provide the type of investing strategy you can profit with and know your investment dollars are not supporting the types of services and products you would not personally support and approve of. It is truly a win win situation!

Know What Your Truly Investing In and Supporting



When you invest in stocks, mutual funds, ETF's, Bonds and other investments, your investment dollars support those companies products and services being produced. These products and services may not be the areas you would personally support. So why would you? Is investing blindly righteous? Even more difficult to uncover is the fact that some companies also inherently funds and backs agendas you also would not support. We believe investing can be deeper than just know the key fundamentals of the company. We filter companies and investments to attempt to avoid those items we wouldn't personally support and invest in those that are attempting to make a difference. We like to think we are not only doing the best we can, but also supporting the best we can.

Companies Making a Difference

inspire
Low Cost
High Impact Investing

Clean Water, End Slavery, Care for the Poor, Hope of the Gospel, Bible Distribution.
www.inspireinvesting.com/impact

EVENTIDE

Eventide has an internal mandate to give 25% of net revenue (after distribution expenses) from Gilead and 25% of profit from all other products to charity.
www.eventidefunds.com

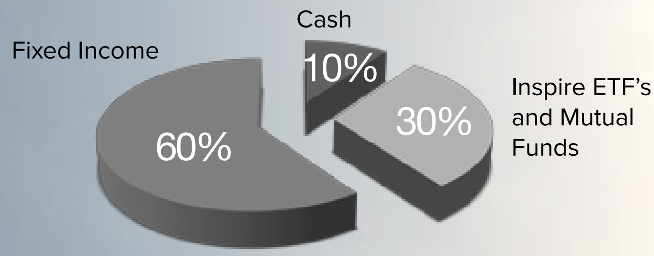
TIMOTHY PLAN

Timothy Funds looks to donate roughly 20% of profits specifically towards charities that promote and specifically support pro-life, pro-family, and Biblical entrepreneurship.
www.timothyplan.com

An Investment Objective and Portfolio for Every Investor

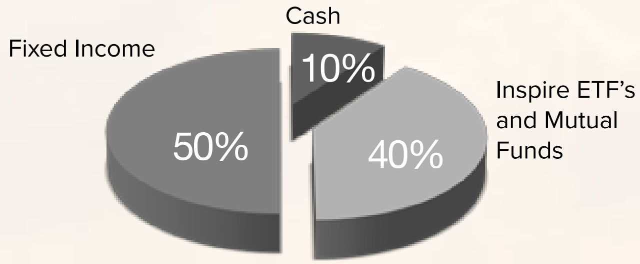
Conservative

Designed for the investor seeking to better protect their investments and to earn above inflationary returns.



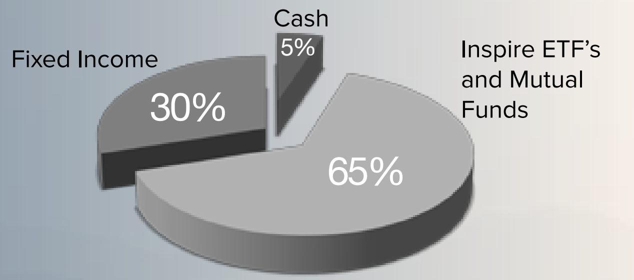
Moderately Conservative

Designed for the investor that is still concerned about potential substantial losses, but willing to take a larger equity investment to earn better than inflationary returns.



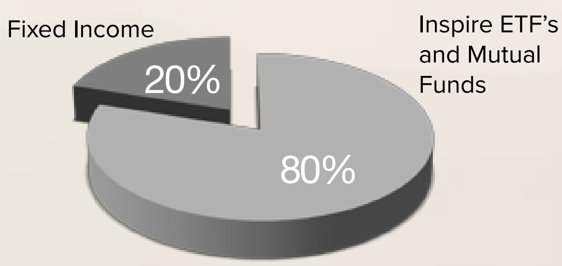
Moderate

Designed for the investor that is willing to take a larger equity position versus fixed income to increase their chances for solid long-term returns while still possibly minimizing the risk of significant losses.



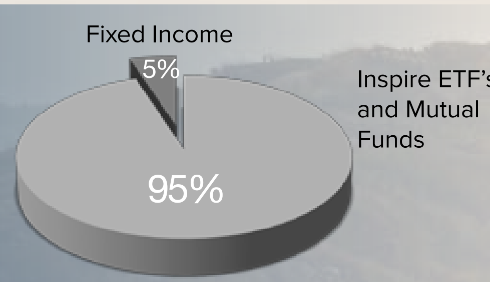
Moderately Aggressive

Designed for the investor that is willing to accept the larger equity position versus a relatively small fixed income to increase their chances for larger returns and accept the potential for losses.



Aggressive

Designed for investors that are willing to invest for the long-term, riding out losses in an effort to achieve higher returns over an entire business cycle.



Disclaimer: Portfolios shown above are general descriptions of allocations.

I WOULD RATHER STAND WITH

GOD

AND BE JUDGED BY THE WORLD

THEN STAND WITH THE

WORLD

AND BE JUDGED BY GOD

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. 2704 South Goyer, Kokomo, IN 46902 765.453.9600 Eventide, Inspire, and Timothy Funds are independent companies and are neither owned nor controlled by the CFD Companies.

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