

*Being Intentional in
Your Investing*



Biblically Responsible

BFV Strategy Product Suite

Value Investment Management Solutions

CREATIVE FINANCIAL DESIGNS, INC.



Our History

Founded in 1982, Creative Financial Designs, Inc. (Creative) is a Registered Investment Adviser (RIA) with the Securities and Exchange Commission. Headquartered in Kokomo, Indiana, Creative was established with a clear mission: to assist financial advisers in providing client-focused, values-based financial guidance. The firm supports a wide network of advisers across the country, all committed to delivering exceptional service and results, abiding by their fiduciary responsibility.

Creative offers a comprehensive range of products, including investment management and financial planning services that can be tailored to meet the unique financial circumstances of individual clients. By combining industry expertise with a personalized approach, Creative helps individuals, families, and businesses build, manage, and preserve wealth.

With a strong emphasis on integrity, innovation, and customized solutions, Creative continues to uphold its founding vision—to ensure that every household has access to trustworthy financial advice that promotes long-term success, regardless of one's starting point or financial history.

Your

FINANCIAL & INVESTMENT

GOALS

Our firm understands our fiduciary requirements to help *you* meet *your* investment goals. With *your* trusted & valued financial adviser, *your* investment management team is here to provide the services for *you* to be successful. This is about *you* and we will never lose that aspect.

Shouldn't *you* use a firm that cares about *your* financial goals?



Value-Driven

INVESTING

for

what really matters





When it comes to investing, you have many choices with our firm. One of the most important is the opportunity to begin with your values and seek investments that reflect what matters most to you and your family. If you could support companies that align with your values and beliefs, why would you not want your portfolio to reflect that? From a Christian and such values perspective, this approach is known as Biblical Responsible Investing or BRI.

If BRI is right for you, we offer a variety of strategies designed to align both with your values, convictions and your long-term investment objectives. BRI is a key focus of our firm and reflects our commitment to providing values and faith-aligned investment options.

Scripture reminds us in Mark 8:36 that gaining the world is not worth the cost of losing our soul. If you desire to invest capital towards companies that promote your values, we can assist in aligning your investments while also supporting your investment objectives and goals so that your investments are intentional, even if specific outcomes from those investments cannot be guaranteed (i.e. BRI investing does not guarantee positive impacts by the companies you invest in.). While we know we cannot solve every problem, we are committed to using the resources entrusted to us to make a difference where we can.



*The plans of the diligent
lead to profit as surely as
haste leads to poverty.
Proverbs 21:5*





What are BRI values?

When it comes to Biblically Responsible Investing (BRI) values, most BRI firms can agree on several areas to avoid: abortion, pornography, non-family entertainment, lifestyle, alcohol, tobacco, gambling, and human right violations. Besides avoiding certain areas, BRI screens may consider issues such as: equal human rights, clean water, honest pay, safe family entertainment, positive lifestyle and family growth, sobriety and family strengthening assistance.

How can you invest with BRI values?

By learning more about how your investments can support your values, you have already taken the first step. Having your investments professionally managed into one of our Biblical Faith Values investment strategies is the next step. Please understand, this is similar to traditional investing as we use mutual funds, ETF's and individual stocks, just like you are likely now doing. The distinction lies in aligning with companies from the same values.

Does the Bible say anything about investing? Yes! Scripturally, over 2,300 verses talk about money.

Source: Compass Financial Ministry

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***The plans of the diligent lead to profit
as surely as haste leads to poverty.
Proverbs 21:5***

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WHAT TO CONSIDER WHEN

Investing for your Values

Consumers often consider their beliefs and values when choosing which businesses to support. Whether buying food, clothing, a vehicle, or a movie ticket, every purchase is an expression of your values. The same concept applies to investing. When you invest in publicly traded companies, you become a partial owner and, in a very real sense, support the products and services they provide. Even if you are not employed by the company, your investment acts as a vote of confidence in its mission and activities. This may present a conflict for you because investing provides exposure to companies whose activities may or may not align with your own values and companies values change over time, all the while you may wish to invest in companies whose values align with your own.

This raises an important question: are there products or business practices you would choose not to support if you owned the company outright? We believe personal values should play a meaningful role in investment decisions. That is why our firm offers Biblically Responsible Investing (BRI) as a key values-based strategy for clients who wish to align their portfolios with their faith and principles. Here are just a few of the items we review:

OUR BRI SCREENING PROCESS

How we screen out conflicts with Biblical faith values



SCREENING FOR POSITIVE BUSINESS PRACTICES

Business Ethics

Human Rights

Ethical Labor

Ethical Sales Practices

Regulatory Adherence

Product Safety

Customer Privacy

Community Impact

SCREENING FOR RED FLAGS

Abortion

Pornography

Anti-Family Entertainment

Anti-Family Lifestyle

Anti-Human Rights

Gambling

Alcohol

Tobacco



CREATIVE FINANCIAL DESIGNS

BRI FIRM MANAGEMENT OFFERINGS

Among our firm's extensive managed account strategy offerings, we provide a wide range of options that include investments screened and selected in accordance with Biblically Responsible Investing values. This is one way to help align your portfolio with your personal convictions.

We also believe your portfolio should be tailored to your specific goals, risk tolerance, and time horizon. That is why many of our strategies are available in five distinct portfolio objectives. Wherever you are on your investment journey, we are committed to helping you find an appropriate solution.

Brokerage Managed Strategies

Auxano • A BRI screened individual all equity portfolio focused on growth. Minimum \$50,000.

Combination • Utilizes BRI mutual funds, ETFs, and individual equities to maximize diversification and minimize volatility across five available diversified portfolios. Minimum \$50,000. Diversification does not ensure profit or protection from loss and investments are subject to fluctuations in volatility at any given time.

Divinity ETF • Uses BRI screened ETFs to construct five diversified portfolio options tailored to varying objectives. Minimum 25,000.

Harvest Growing Dividend • A strategy focused on BRI screened individual stocks that have growing dividends over a long period with five available diversified portfolios available. Minimum \$25,000.

Income Solutions • Uses BRI screened individual stocks of primarily mega large cap value equities, mutual funds, and ETFs for fixed income exposure across five available diversified portfolios. Minimum \$50,000.

Purpose Funds • Utilizes screened BRI mutual funds and ETFs to maximize diversification and minimize volatility across five available diversified portfolios. Minimum \$25,000. Diversification does not ensure profit or protection from loss and investments are subject to fluctuations in volatility at any given time.

Tax-Wise • A tax-efficient strategy (tax treatment varies by individual and is not guaranteed) that uses BRI ETFs for equity exposure and screened municipal mutual funds and ETFs for fixed income exposure. Five available diversified portfolios available. Minimum \$100,000.

Vision CFD4 • Values managed focused portfolios using mutual funds and ETFs with low minimums. Minimum \$7,000.

Variable Annuity Management

Nationwide, Jackson National and more • Variable annuity products offer a large number of sub-accounts options, and our team screens all investments to attempt to select a BRI quality portfolio across five available diversified portfolios.

Retirement Plans

With certain vendors the firm can offer managed BRI portfolios and solutions for options within company retirement plans.

BIBLICAL FAITH VALUES

BROKERAGE MANAGEMENT SERVICES

Creative Financial Designs, Inc. offers investment management services focused on the Biblically Responsible Investing. Some investors are comfortable limiting their investment choices knowing their selected investments more accurately support their beliefs and avoid areas of serious concerns. All investments carry risk, including the potential loss of principal. There is no guarantee that any strategy will meet its investment objectives.

HOW IT WORKS



Your adviser helps you and other clients that are concerned about their investments open a brokerage account.

This strategy seeks to align your portfolio with selected faith-based values. While our intention is to honor these values in portfolio construction, all investments involve risk, and outcomes are not guaranteed.



Our investment management team will build and manage your account with selective mutual funds, ETFs, and/or equities, depending on your strategy choice, that pass our Biblical screening process.



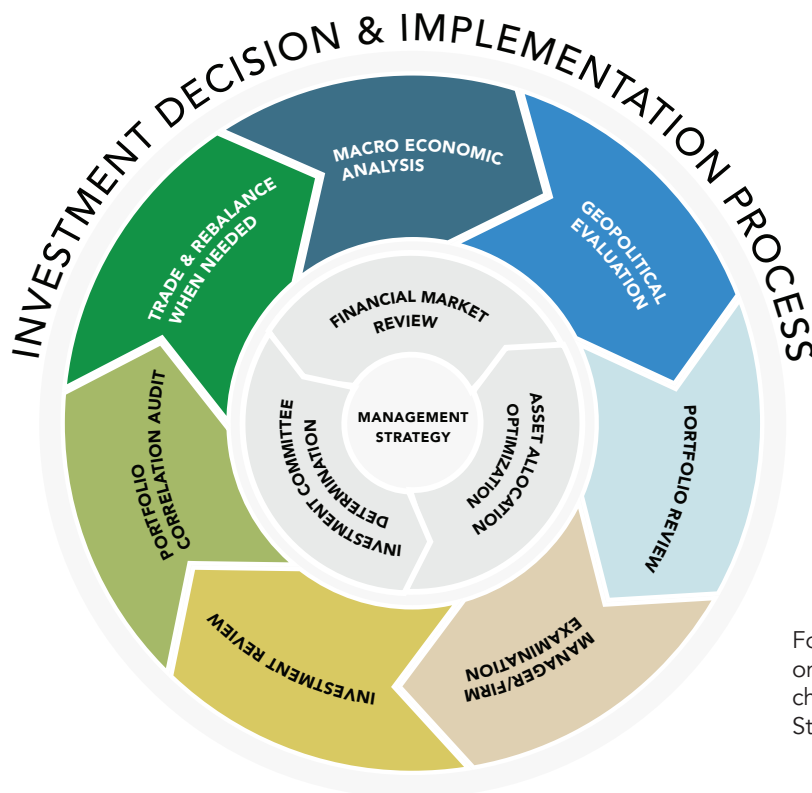
As a client, you select your portfolio objective and investment strategy for your managed brokerage account.



BIBLICAL FAITH VALUES MANAGEMENT



For all of the firm's BRI strategies, the management process begins with the firm's initial biblical screening of the securities included in each respective strategy. This is followed by in-depth analysis to identify an investments risk characteristics, performance metrics, and management quality. These groups of data are gathered utilizing industry software tools as well as through communication as needed with the funds' managers. Investments are selected based on historical performance data, risk characteristics, and management quality that we believe indicate potential to contribute positively to the portfolio. No assurance can be made regarding future performance. Creative continues to monitor your strategy and investments and all the available choices to provide you the highest quality portfolio based on your investment needs and goals while positively the respective investments that align with your values.



For more specific information on the management process, check out the related Investment Strategy Summary online.

BIBLICAL FAITH VALUES PHILOSOPHIES

When it comes to researching and selecting Biblically Responsible Investing options for your account, the strategy you choose will determine the specific investments used. For mutual fund and ETF providers, we review their stated BRI guidelines and filtering process.

Although not all, below you will find additional information about several of the primary BRI mutual fund and ETF companies we may use in our managed portfolios, along with brief descriptions in their own words. These represent some, but not all, of the firms that may be utilized within our BRI strategies.

Descriptions below are provided by the fund companies and do not imply endorsement or verification by CFD. CFD does not represent that investment in these funds produces any specific social outcomes.

Ave Maria Mutual Funds (Schwartz) invest in accordance with morally respond managed in accordance with Catholic Social teaching. The focus of the screening is to protect the dignity of human life, support and protect employees and their families, and to reasonably safeguard the environment. The screening is consistent with the USCCB Socially Responsible Investment Guidelines. Business practices are screened in four major areas: Life and Family Exclusions, Social Justice, Environmental Record, and Corporate Governance Practices. The screening process first excludes companies with business activities that are prohibited in the life and family exclusions. Companies that pass the initial screening are then additionally scored to determine their impact on society. The screening criteria used is periodically reviewed by Trinity's advisory board, which consists of respected religious leaders who provide guidance on the criteria being used.

Eventide Funds believes that truly wise investing means partnering with companies that excel at creating value for others. Great companies fulfill their high calling to serve the common good by creating real value for all of their stakeholders: customers and employees especially, as well as suppliers, communities, the environment, and society broadly. Discerning value creation also provides essential insights into true business vitality, competitive advantage, and long-term sustainability and growth — key indicators of future financial performance. Thus, by seeking to invest in companies in the highest echelons of value creation, Eventide provides investors with the opportunity to own mutual funds comprised of companies that we believe are both attractive for investment objectives and truly admirable.

GuideStone Funds provides a performance-driven, values-based approach to investing through a Christian-based investment policy with a strong foundation that has been developed and refined over several decades. By investing in accordance with our Socially Responsible Investing (SRI) Policy, GuideStone is promoting Christian values in seeking to not support industries that have led to family, relational, and spiritual declines. Built on the foundation of integrity and excellence, GuideStone Funds provides investors a broad range of investment strategies to meet their financial goals.

Inspire ETF's looks to provide low cost, high impact, Biblically Responsible Investing (BRI) backed by academic research for great investment options. Inspire gives away 50% or more of their corporate profits to worthy causes each year in their Give50 campaign that includes the drilling of clean water wells, fighting human trafficking and alleviating human suffering. Other contributions include: care for the poor, hope for the gospel, Bible distribution, etc.

New Covenant Funds In addition to the specific investment objective of each of the funds, New Covenant Funds makes investment decisions consistent with the social-witness principles adopted by the General Assembly of the Presbyterian Church (U.S.A.). These policies flow from our faith and stewardship of God's resources entrusted to the Church. They factor into our choices of where to invest (and where not to), and they guide the way we engage with the companies whose shares we hold. In addition to limiting investments in companies with contradicting values from our mission, we incorporate a positive screening process called Environmental, Social, and Governance Screening (ESG). This process adds the stocks of companies that are committed to responsible business practices like good employer-employee relations, strong environmental practices and safe products.

Praxis Mutual Funds, which are advised by Everence Capital Management, stewardship investing is the broad framework in which we confront the complex task of investing and is an intrinsic part of who we are as people celebrating God's generosity and actively following the example of Jesus Christ. Stewardship investing is a philosophy of financial decision making motivated and informed by faith convictions. It holds in tension a responsibility for the productive use of financial resources and a deep-seated concern for the individuals, communities, and environments that are impacted by our investment choices by responding to and integrating both the social and financial concerns of our world. Stewardship investing grows out of our 500 year-old Anabaptist faith tradition and challenges us to identify and consistently apply the values we hold dearest. It is an approach that moves beyond philanthropy or simply doing the right thing and is borne of a spirit of thanksgiving which embodies our abiding concern for others.

Steward Funds are managed with a disciplined methodology that features enhanced indexes and quantitatively managed funds. The Funds apply a comprehensive set of cultural values screens based on biblical principles that allows investors to avoid owning securities in companies that choose to profit from businesses that are at odds with values consistent with a Christian lifestyle. The Funds apply avoidance screens only and do not invest in companies that promote individual cultural or social issue. This methodology gives the Funds the ability to serve a rapidly growing number of investors seeking competitive investment returns without compromising their personal convictions.

Timothy Plan takes great care in screening out companies that undermine Christian values, striving to be good stewards of all that He entrusts to them. Everyone at Timothy Plan puts time and great care into the things God has allowed them to own. Timothy Plan avoids investing in corporations that are actively involved in anti-family practices, investments are centered on companies that do not sponsor anti-family values (like sending messages of violence and sexuality), and they value life as a precious gift from God by not investing in companies that are directly or indirectly involved in the abortion industry.

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 some or all of your investment. There is no guarantee of returns. Past performance is not an indication of future results.

Model Portfolios: Portfolios are allocated pursuant to models determined by Creative Financial Designs, Inc., (Creative) which is solely responsible for the content of each model, and the selection of specific investments. Creative has discretion to change the models at any time, and might make changes to the models for any reason, including current or anticipated market conditions. 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.

Variations Among Accounts: Each 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 the optional cash allocation
- additional contributions to an account, or withdrawals from an account
- additional charges or restrictions that may make a reallocation disadvantageous to a particular client
- tax implications applicable to an individual investment or account
- opening of new investments
- minimum investment amounts applicable to investments
- management fee and other fees charged to the client
- choice of product, custodian, platform, broker/dealer, or other third-party service providers, etc.

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 distributions 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.
- management fee and other fees charged to the client

- choice of product, custodian, platform, broker/dealer, or other third-party service providers, etc.

Biblical Faith Values Portfolio – Determination of Qualified Investments:

The determination of which investments are consistent with Biblical Faith Values is determined at the sole discretion of the management team. CFD utilizes multiple screening tools and other resources, and also relies upon the stated objectives of fund companies to determine that it is maintaining investments that are consistent with Biblical Faith Values. It is acknowledged, however, that particular investors may disagree with a particular fund company or the management team's assessment of how well particular investments comply with the goal of investing assets consistent with Biblical Faith Values. CFD cannot provide a guarantee that in all respects their assessment and that of related fund companies will be consistent with the views of any particular client.

Investment Options Subject to Portfolio Selection Criteria: Selection criteria of individual investments is subject to the limitations set forth in the particular strategy objectives. The firm attempts to diversify investment portfolios subject to the selection criteria for the particular strategy. Descriptions of investment strategies are set forth in the firm's ADV and other applicable disclosures. The Biblical Faith Values strategies and any of the "Focused" strategies significantly limit the pool of potential investments available to the applicable portfolios. This limitation does reduce potential diversification. Performance of portfolios with these limitations will vary from similar portfolios without those allocation restrictions.

Consideration of Non-Financial Factors: In connection with the firm's Biblical Faith Values strategies, we incorporate a social objective, or other non-financial objective into investment decisions and recommendations, particularly in that the strategy is premised on consideration of biblically-based moral screens as one criteria for qualifying an investment for consideration in the portfolio. The firm does engage in financial considerations as well, and blends both financial and non-financial criteria in its selection process. Incorporating a social objective or other non-financial objective into investment decisions, recommendations, advice, and/or the investment decisions will result in investments and recommendations/advice that are not solely focused on maximizing financial returns in the account.

The CFD 4 Strategy: The CFD4 strategy will typically be limited to 4 investment categories, with limited investment selections, which may change from time to time. This limitation does reduce potential diversification, which increases risk in the account.

Not Providing Legal or Tax Advice: Neither Creative Financial Designs, Inc., nor any of its advisers are offering legal or tax advice. For any discussion of legal or tax implications of an investment strategy, consult with your attorney or tax preparer.

Eventide, Inspire Investing, Timothy Plan, Nationwide, Jackson National, Ave Maria Mutual Funds, GuideStone, Epiphany, New Covenant Funds, Praxis, Everance Capital Management, Compass Financial Ministry, and Steward Funds are not affiliated with Creative Financial Designs, Inc., or any of its affiliates.