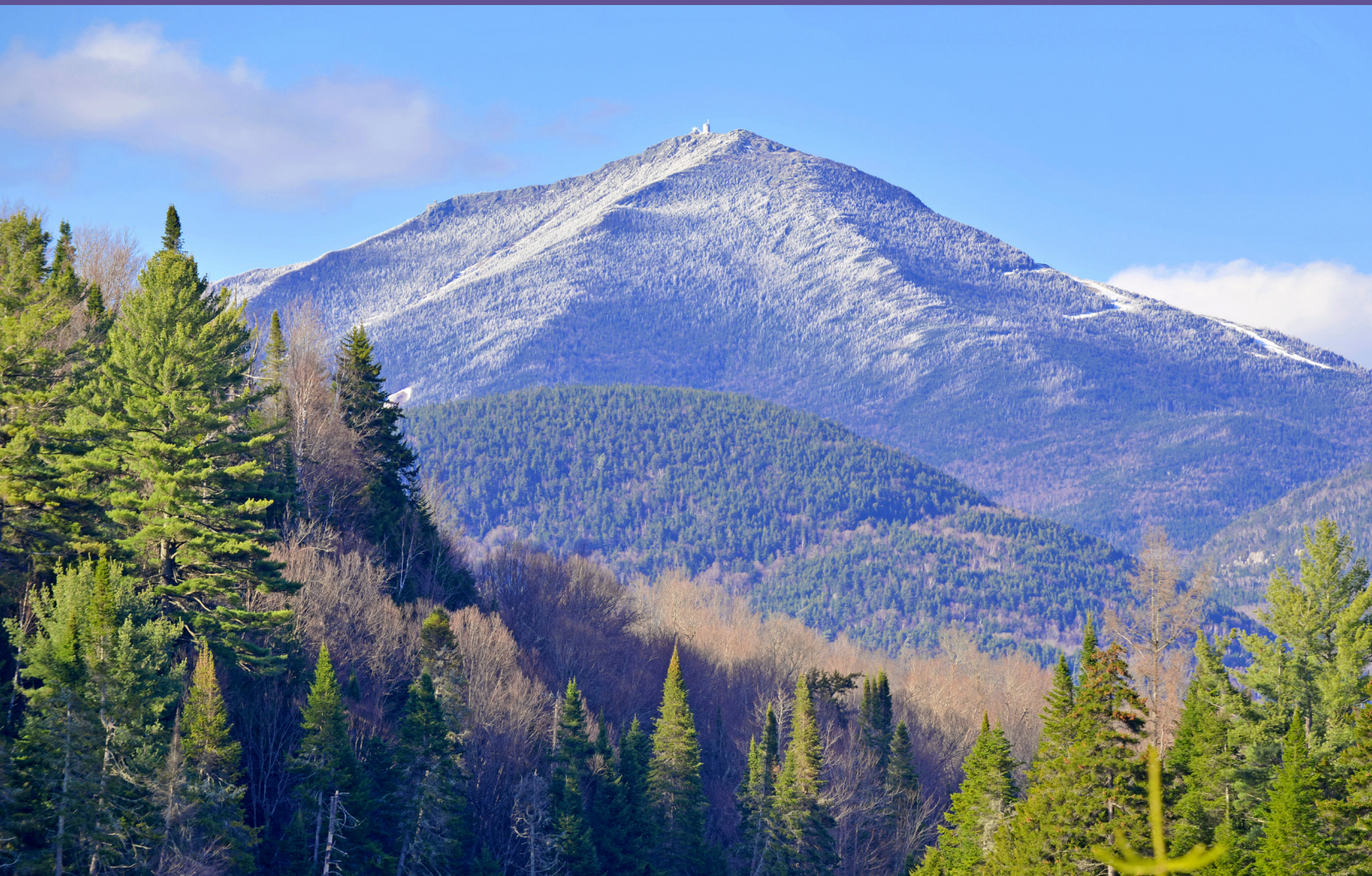




TRADITIONAL **BEST IN CLASS**

Managed Portfolios Designed for Changing Markets

BROKERAGE INVESTMENT MANAGEMENT SERVICES



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* *SUCCESS*

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?



DISCIPLINED INVESTING

Human emotions have the ability to affect clients' investing. It is common for investor's confidence to grow as your investments grow. Conversely, as markets lose value, confidence decreases. Clients tend to go to the sidelines at the wrong time.

Disciplined investing does not adhere to the emotions of investing such as greed, fear, or chasing returns. Along with keeping your account diversified, using a disciplined long-term investment approach is key to obtaining consistent and sound results, though no strategy guarantees profits or prevents losses.

DO NOT LET YOUR EMOTIONS AFFECT YOUR INVESTMENT SUCCESS

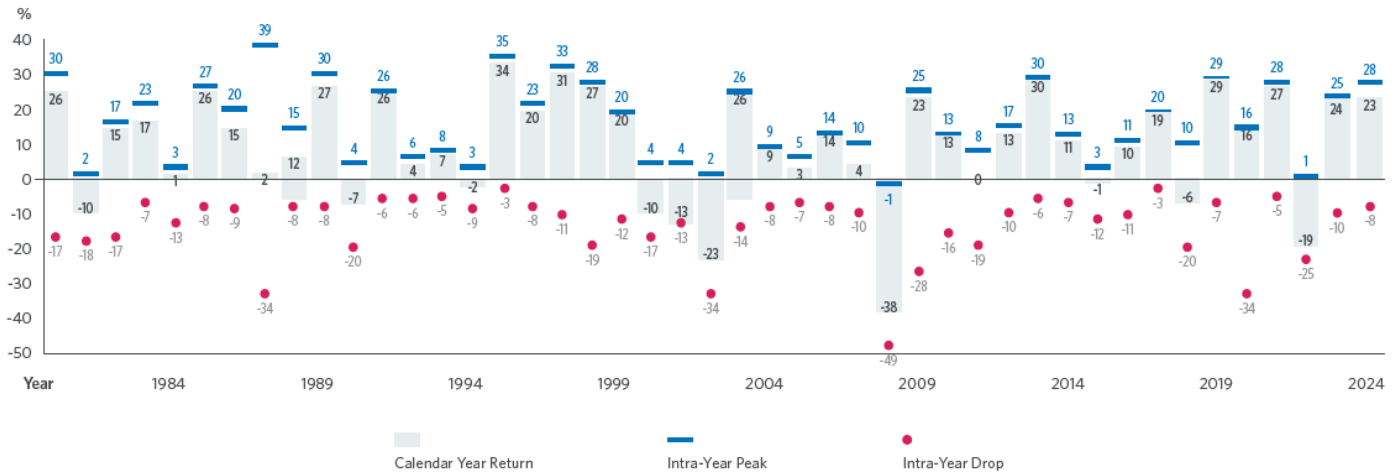


Wall Street Journal, "Control Yourself" June 8, 2009
RBC Correspondence Services, "The Cycle of Market Emotions" June, 2009

It is Time in the Market, Not Market Timing

THINK BEYOND DAILY ACTIVITY

A look back at the S&P 500's historical performance reveals the index endures drastic intra-year swings each year, but U.S. stocks have posted positive annual returns in 34 of 45 years.



Source: Morningstar, Bloomberg, Transamerica Asset Management, Inc.

¹The return for 2011 was negative.

S&P 500® Index is an unmanaged index of 500 common stocks primarily traded on the New York Stock Exchange, weighted by market capitalization. It is not possible to invest directly into an index.

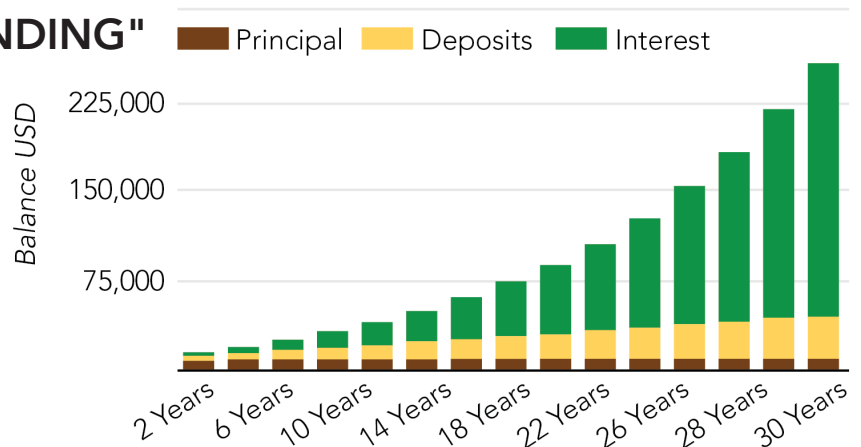
Investments are subject to market risk, including the loss of principal. Past performance does not guarantee future results.

LESSONS OF INVESTING ESPECIALLY DURING VOLATILITY

- Turn off the noise - Watch and read less from places that get paid for "clicks" and "viewers"
- Expect the unexpected - markets can change suddenly, especially when everyone expects them not to
- Continue investing through all market conditions, especially when markets go down and become "on sale"
- Remember investing for your financial goals is for the long-term
- Before making any rash decisions, consult your trusted financial adviser
- Lean on your trusted financial adviser for direction especially during times of volatility and concern

THE "POWER OF COMPOUNDING"

The power of compounding is the process of generating earnings on both your original investments and the accumulated interest or returns from previous periods. Often called a "snowball effect," it allows money to grow exponentially over time, turning small, consistent investments into significant sums because your earnings begin to earn their own returns.



Source: financial-yogi.com/the-awesome-power-of-compound-interest/

Illustration is for general purposes only and attempts to illustrate the basics of the power of compounding. No returns are assumed for management of accounts.

INVESTMENT MANAGEMENT SERVICES FOR YOU

Creative Financial Designs, Inc. provides investment management services designed to support a broad range of client financial objectives. Recognizing that each client's situation is unique, our investment management team offers a range of strategies and portfolio objectives designed to support personalized, goal-focused investment planning. Your adviser begins by conducting a thorough review of your personal circumstances, financial needs, and long-term goals to determine whether investment management is appropriate for you.

As a Registered Investment Adviser, we are held to a fiduciary standard, which requires that we place your best interests first at all times. This obligation guides every recommendation and investment decision made on your behalf.

If investment management services are determined to be suitable, your adviser will work with you to identify the investment strategy or strategies that best align with your specific objectives. In some cases, multiple strategies may be used to address different goals or asset types. Your adviser will also help establish an appropriate portfolio objective and risk tolerance to ensure your investment approach is consistent with your ability and willingness to accept risk.

HOW IT WORKS



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

Your account will be managed by our investment team, which evaluates market and economic conditions when making investment decisions intended to support your long-term objectives. As with all investing, results cannot be guaranteed.



Our investment management team will build and manage your account with our diligently screened mutual funds, ETFs, and/or equities, depending on your strategy choice.



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



ABOUT

BEST IN CLASS

The Best in Class Investment Strategy is designed to create a diversified portfolio that seeks long-term growth and capital appreciation while emphasizing cost efficiency and portfolio stability. The strategy primarily invests in exchange-traded funds (ETFs) and may include a limited number of mutual funds and individual stocks to enhance diversification and investment opportunities. This approach focuses on maintaining broad asset class exposure while emphasizing investments with relatively low internal expenses.

OVERALL STRATEGY OBJECTIVES

- To create a diversified portfolio primarily utilizing exchange-traded funds (ETFs)
- To pursue long-term growth and capital appreciation based on the client's selected portfolio objective
- To emphasize investments with relatively low internal costs and strong long-term performance
- To incorporate mutual funds and individual stocks when appropriate to enhance diversification
- To utilize independent research and analytical tools when selecting portfolio investments
- To monitor portfolios and adjust allocations as market conditions and opportunities evolve

SCREENING PROCESS FOCUS

The Best in Class strategy focuses on building diversified portfolios that emphasize strong-performing investments with relatively low internal expenses. The investment team evaluates market conditions and uses independent research sources to identify ETFs, mutual funds, and individual stocks that demonstrate strong performance within their respective categories. Because the strategy may include a limited number of individual stocks, investors should consider the potential for increased volatility compared to strategies that rely exclusively on funds.

FOCUS OF RESEARCH SCREENING

Managing an overall portfolio and strategy involves evaluating both market conditions and individual investment opportunities. The investment team reviews economic indicators and research data to better understand current market environments and identify investments that may complement the overall portfolio strategy. Some of the more specific items we evaluate within this strategy include:

- Exchange-traded funds (ETFs), mutual funds, and individual stocks
- Independent research from sources such as Morningstar, U.S. News, and CFRA
- Historical performance relative to comparable investments
- Internal investment expenses and cost efficiency
- Diversification benefits and portfolio overlap
- Market indicators such as the Buffett Indicator and Shiller P/E Ratio
- Portfolio volatility and risk characteristics
- Long-term investment consistency
- Ongoing monitoring of market conditions
- Portfolio allocation and diversification review

BEST IN CLASS MANAGEMENT



Strategy Objective

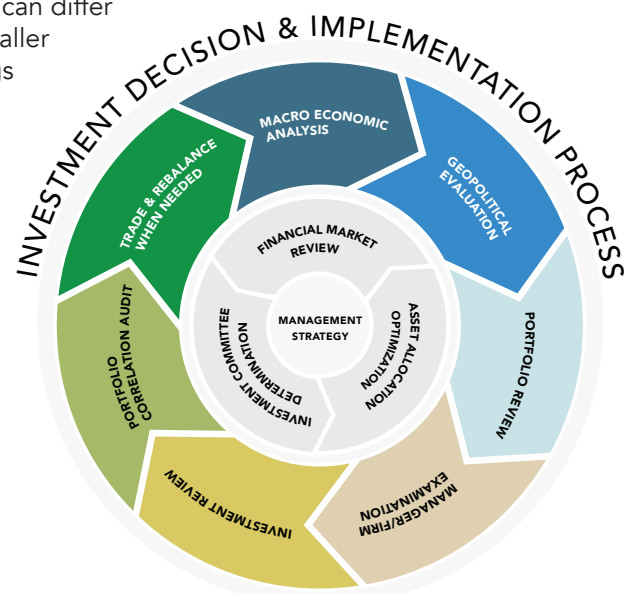
The Best in Class Investment Strategy (the “Strategy”) seeks to create a diversified investment portfolio designed to pursue long-term growth and capital appreciation while emphasizing cost efficiency and overall portfolio stability. The Strategy primarily invests in exchange-traded funds (ETFs) and can also include a limited number of mutual funds and individual stocks to enhance diversification and investment opportunities. The portfolio is generally constructed using approximately 10 to 15 investments, though the number varies depending on the client’s selected portfolio objective and the strategy’s current investment approach. Because the Strategy focuses primarily on ETFs and uses only a limited number of individual stocks, it emphasizes diversified exposure across asset classes while maintaining cost efficiency. Clients may choose from five portfolio objectives based on their risk tolerance: Conservative, Moderately Conservative, Moderate, Moderately Aggressive, and Aggressive.

Strategy Process

The investment selection process begins with an in-depth evaluation of potential investments. The firm analyzes factors such as historical performance, internal investment costs, diversification benefits, and overall portfolio risk and volatility. A key component of the Strategy involves identifying ETFs that demonstrate strong long-term performance while maintaining low internal expenses. The research process incorporates independent investment research sources, including analysis from U.S. News and Morningstar, along with the firm’s internal research. These sources provide updated investment data on a monthly basis, allowing the strategy to compare investment options regularly and adjust holdings when necessary. The investment management team continuously reviews holdings and economic conditions to ensure the portfolio remains aligned with the strategy’s objectives. The Strategy also considers tax efficiency when managing non-qualified portfolios. Non-qualified accounts receive additional trading analysis to help reduce the potential impact of taxable gains. As a result, allocations and trading activity can differ between qualified and non-qualified accounts. Additionally, for smaller accounts (under \$25,000) in Best in Class strategy, different holdings may be utilized and thus the allocations within larger accounts and smaller accounts may differ.

Strategy Focus

The primary focus of the Best in Class Investment Strategy is to build a diversified, cost-efficient portfolio that emphasizes strong-performing investments with relatively low internal expenses. The strategy relies heavily on ETFs and independent research sources to identify investments that demonstrate strong performance within their respective categories. Because the Strategy includes a limited number of individual stocks, portfolio risk can increase compared to strategies that rely exclusively on funds. Investors should consider these potential risks when selecting the Strategy. Portfolio allocations and investment selections can change over time as economic conditions change and updated research from independent investment sources becomes available.



Why invest in Best in Class Strategy?

The Best in Class investment strategy is designed to build a diversified portfolio that emphasizes cost awareness, broad asset class exposure, and long-term growth potential. The strategy primarily utilizes exchange-traded funds (ETFs), which can provide diversified market exposure while maintaining relatively low internal investment expenses. In some cases, a limited number of mutual funds or individual stocks may also be included to enhance diversification and investment opportunities. The strategy relies on independent research tools and ongoing portfolio review to evaluate investments and adjust holdings as market conditions evolve.

Why American Funds Investment Strategy May be Beneficial to Your Portfolio

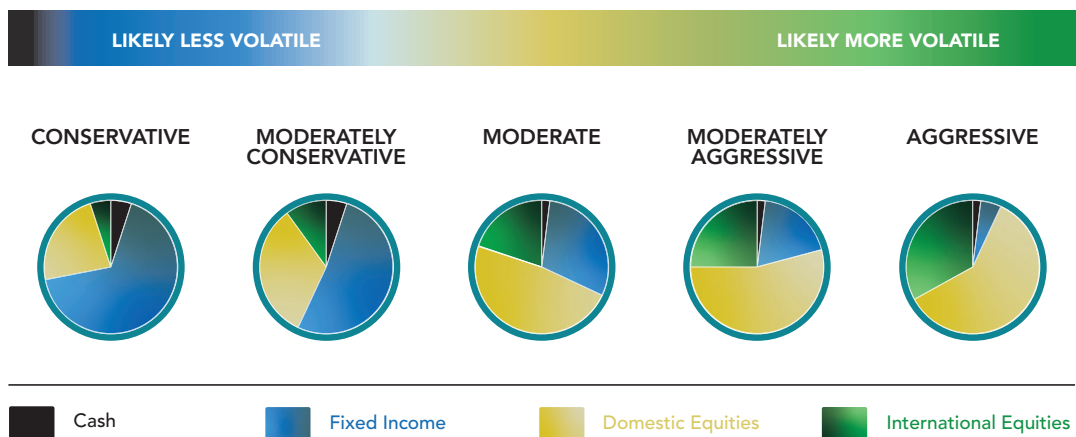
- Emphasis on exchange-traded funds (ETFs), which can provide diversified market exposure
- Focus on cost-conscious investment selection to help manage internal investment expenses
- Utilization of independent investment research sources when evaluating potential investments
- Portfolios generally consist of multiple holdings designed to provide diversified exposure across asset classes
- Ability to incorporate ETFs, mutual funds, and a limited number of individual stocks when appropriate
- Ongoing review of market conditions and portfolio holdings as part of the investment process
- Investment selection considers diversification and potential overlap among holdings
- Portfolio objectives available for multiple risk tolerance levels
- Investment allocations may evolve as market conditions and research insights change
- Diversification across investments may help manage overall portfolio risk

Risk is inherent in all investments. Even diversified portfolios may experience losses, particularly over shorter time periods. To help investors pursue their long-term financial objectives, we emphasize disciplined portfolio management and long-term investment strategies. Investors should continue working closely with their financial advisor to monitor their financial progress and adjust as needed. Changes in life circumstances can impact financial goals, so it is important to keep your advisor informed as those changes occur.

BEST IN CLASS OVERVIEW

Within our Best in Class Investments Strategy, the firm offers this investment service with a low minimum of \$25,000. This strategy offers five portfolio objectives and focuses on being highly diversified using low-cost ETF's, mutual funds and even individual equities.

PORTFOLIO OBJECTIVE OPTIONS



The above depicts a generalization of each portfolio. Your account will be invested differently and changes can and will occur any time without notice.

Additional Add-on Services Include:

- Allocate Portfolio Over Time
 - Available for accounts over \$50,000
- Optional Cash Allocation (OCA)
 - \$10,000 minimum OCA requirement

BEST IN CLASS

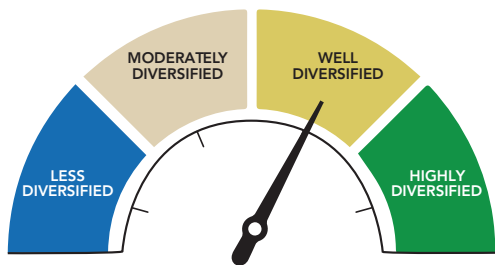
SUMMARY

STRATEGY MANAGEMENT: MARKET ADJUSTED DIVERSIFIED

This traditional based investment strategy aims to maximize portfolio diversification using mainly low-cost ETF's, however, mutual funds and large company individual equities will occasionally be used.

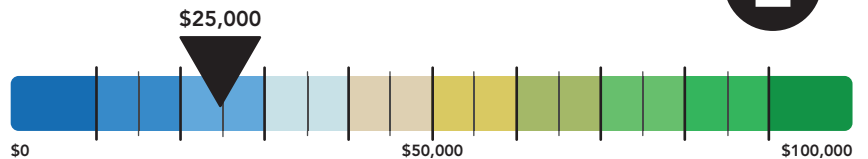
STRATEGY DIVERSIFICATION TARGET

1



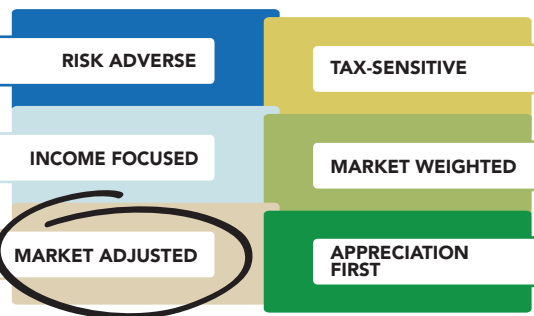
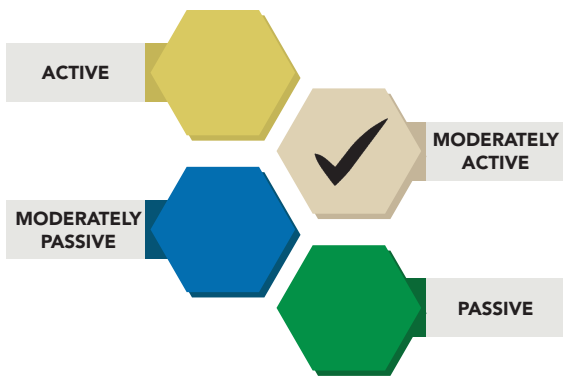
MINIMUM

2



MANAGEMENT TARGET STYLE

4



3

RETURN GOAL

Strategy likely uses more ETF's investments to build an overall diversified portfolio.

STRATEGY RISK INTENTION

5

This strategy risk line assessment is for comparison to the firm's other available strategies. It is not meant to be a risk comparison to the market or any index.



This page serves as a reference for the target categories outlined above. Please note that no guarantees are made regarding the achievement of these targets or the performance of this or any other strategies managed by the firm. Investment holdings are subject to change without notice, and this report is updated on an annual basis. As a result, the data presented may not always reflect the most current information, and various factors—including management decisions, economic conditions, and other variables—may impact these targets. For the latest updates and additional information, please consult your financial adviser.

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.

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.

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The S&P 500 Index: The S&P 500 Index is an unmanaged market-value-weighted index of 500 stocks that measures the performance of large-capitalization US stocks. The S&P 500 Index is not available for direct investment and as shown does not include any expenses or fees that would be associated in investing in a like portfolio. The S&P 500 Index does not take into account any fees or expenses that may apply to comparable investments.

CFRA, US News, Zack's, Buffet Indicator, Shiller PE Ratio, Wall Street Journal, RBC Correspondence, Morningstar, Bloomberg, Transamerica Asset Management, and Financial Yogi are not affiliated with Creative Financial Designs, Inc., or any of its affiliates.

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