TRADITIONAL

FUNDAMENTAL OPPORTUNITIES

Managed Portfolios Designed to Be Market Tactical & to "Know the Why"

BROKERAGE INVESTMENT MANAGEMENT SERVICES

Blue Ridge Parkway • Blue Ridge, North Carolina

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.

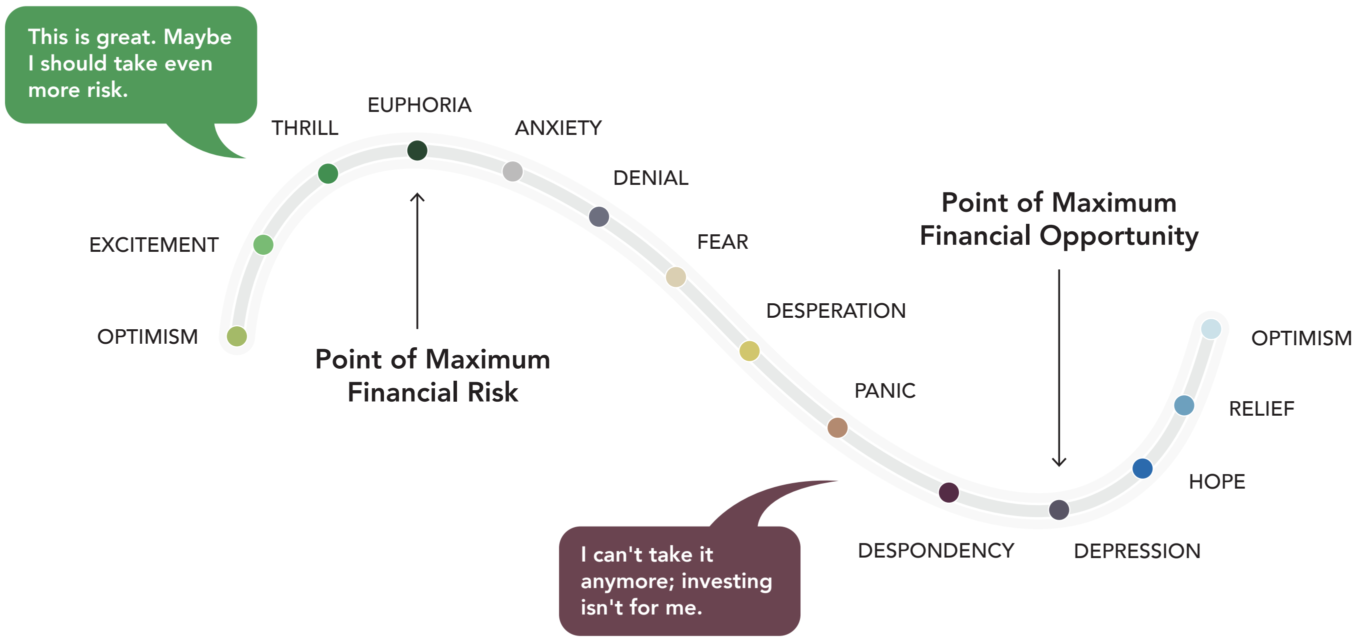
Shouldn't *you* use a firm that cares about *your* financial goals?

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

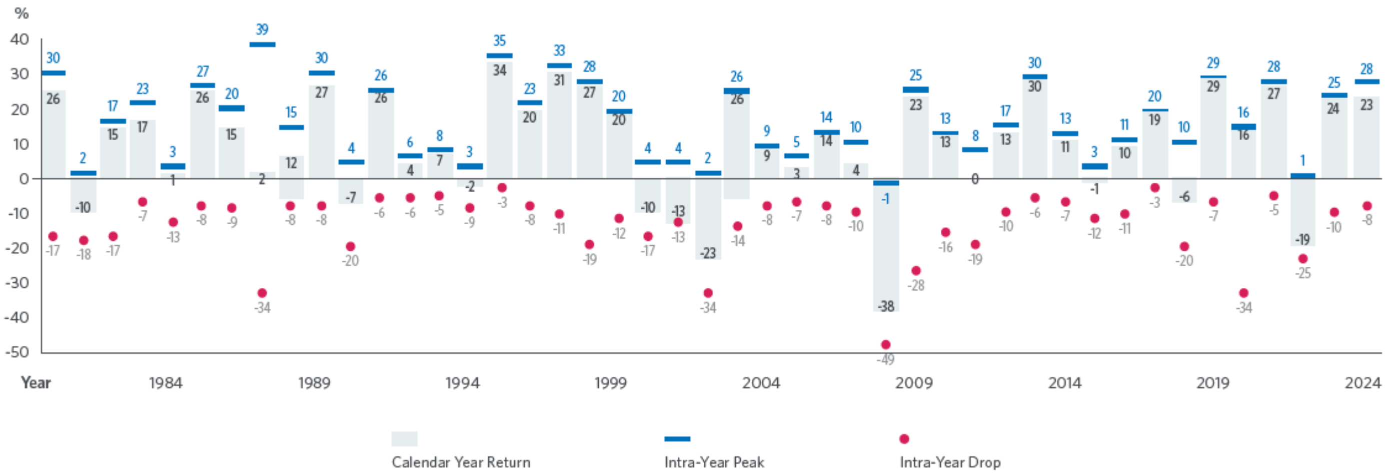


Wall Street Journal, "Control Yourself" June 8, 2009
RBC Correspondence Services, "The Cycle of Market Emotions" June, 2009

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.
[1] The 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"

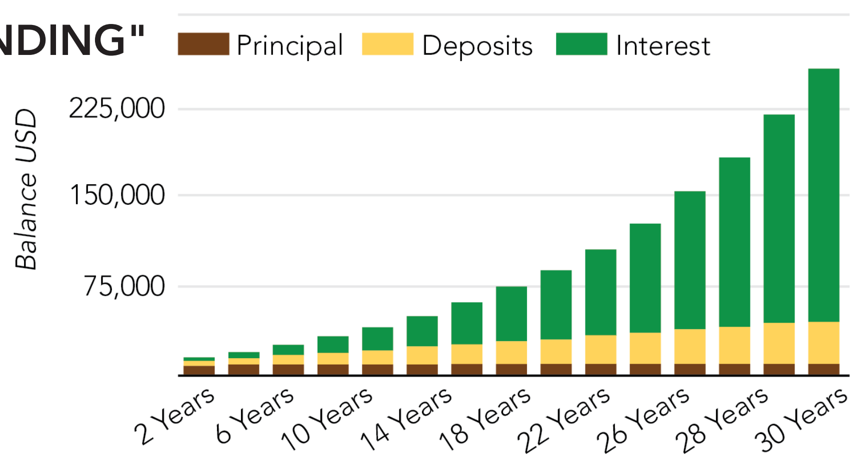
· Remember investing for your financial goals is for the long-term

· 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.

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

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.

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.

ABOUT
FUNDAMENTAL OPPORTUNITIES

The Fundamental Opportunities Investment Strategy is designed to pursue long-term growth and capital appreciation through a tactical investment approach. The strategy utilizes a combination of actively managed mutual funds, ETFs, individual stocks, and other investments to seek risk-adjusted returns. By incorporating macroeconomic analysis and flexible asset allocation, the strategy seeks to identify opportunities across asset classes while adapting to changing market conditions.

OVERALL STRATEGY OBJECTIVES

- To pursue long-term growth and capital appreciation through tactical asset allocation
- To seek risk-adjusted returns relative to the client's selected portfolio objective
- To utilize actively managed mutual funds and ETFs across multiple asset classes
- To incorporate individual stocks and other investments when appropriate
- To adjust portfolio allocations based on macroeconomic analysis and market conditions
- To monitor portfolios and adapt investment selections as opportunities evolve

SCREENING PROCESS FOCUS

The Fundamental Opportunities strategy focuses on identifying investment opportunities through macroeconomic research and active portfolio management. The investment team evaluates economic indicators, market data, and asset class trends to determine appropriate portfolio allocations. By combining active fund managers with tactical allocation decisions, the strategy seeks to position portfolios to respond to evolving economic and market conditions.

FOCUS OF RESEARCH SCREENING

Managing an overall portfolio and strategy requires evaluating both economic conditions and individual investment opportunities. The investment team reviews macroeconomic data, market indicators, and manager performance to determine how investments may contribute to the overall portfolio structure. Some of the more specific items we review within this strategy include:

- Actively managed mutual funds and ETFs across multiple asset classes
- Portfolio managers with strong fundamental research processes
- Historical performance relative to comparable investments
- Macroeconomic indicators and market cycle analysis
- Tactical asset allocation opportunities
- Diversification benefits across sectors and asset classes
- Risk measurements and portfolio volatility characteristics
- Long-term investment consistency
- Tax considerations for qualified and non-qualified accounts
- Ongoing monitoring of economic conditions and portfolio allocations

FUNDAMENTAL OPPORTUNITIES MANAGEMENT

Strategy Objective

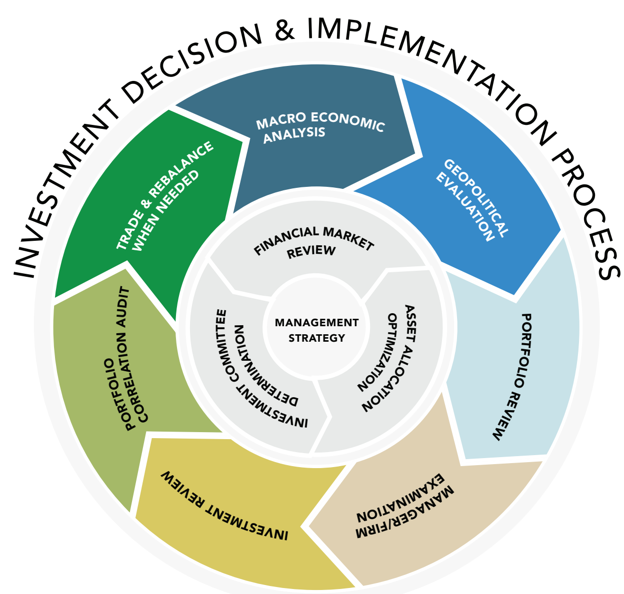
The Fundamental Opportunities Investment Strategy (the "Strategy") seeks to deliver risk-adjusted returns superior to the equivalent portfolio objective index through a flexible and tactical approach informed by macro-economic analysis and forecasting. The Strategy primarily utilizes active mutual funds and ETFs, while occasionally also incorporating stocks and possible other investments, to achieve its objectives. This adaptability allows the portfolio to pursue enhanced performance, though it can result in periods of reduced diversification compared to other strategies. Clients can 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 macroeconomic forecasting to establish a framework for over or under-weighting asset classes. The Strategy looks to leverage top active managers within each asset class to handle individual security selections, with vetting involving both quantitative and qualitative analysis of their processes. Allocations are determined through data analysis, and the investment management team monitors market and economic data to guide adjustments. More active trading occurs as needed based on these insights, though taxable accounts are typically traded less frequently than qualified accounts to minimize capital gains, particularly short-term gains. The team evaluates holdings and portfolio allocations on an ongoing basis, implementing changes to align with evolving conditions and the selected portfolio objective.

Strategy Focus

The primary focus of the Fundamental Opportunities Investment Strategy is to achieve superior risk-adjusted returns through tactical asset allocation driven by macroeconomic analysis and the use of top active managers. By incorporating active mutual funds, ETFs, stocks, and potentially nontraditional investments, the Strategy emphasizes flexibility to adapt to market opportunities, though this can lead to reduced diversification and increased trading activity at times. This approach prioritizes data-driven decisions to over or under-weight sectors and asset classes, with differentiated handling for taxable accounts to optimize tax efficiency. Portfolio allocations and investment selections change over time as the investment team assesses economic forecasts and asset class exposure within each client-selected objective.



Why invest in Fundamental Opportunities Strategy?

The Fundamental Opportunities investment strategy is designed to provide flexibility when constructing client portfolios. The strategy allows the investment management team to evaluate and select from a wide range of investment options, including mutual funds, exchange-traded funds (ETFs), and a limited number of individual stocks when appropriate. This approach allows the portfolio to incorporate a variety of investment opportunities while maintaining diversification across asset classes. The strategy focuses on evaluating fundamental investment characteristics and adjusting portfolio allocations as market and economic conditions evolve.

Why Fundamental Opportunities Strategy May be Beneficial to Your Portfolio

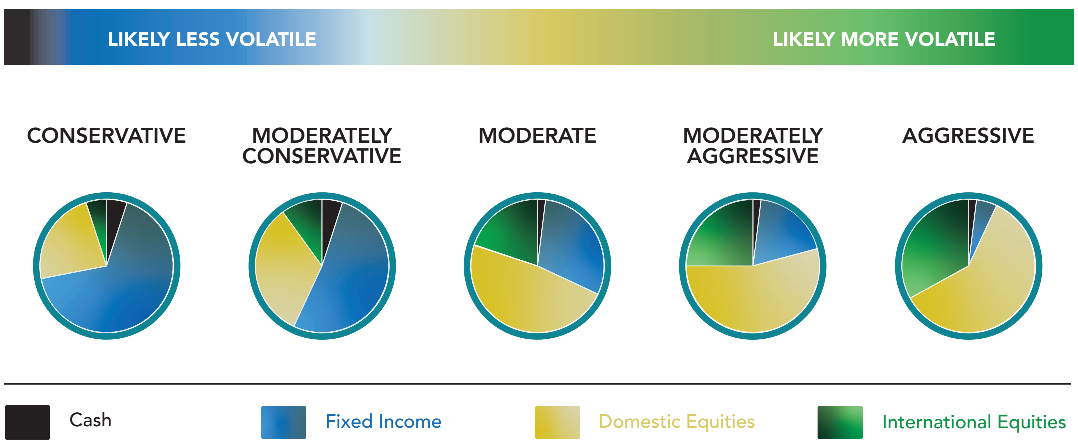
- Designed for investors seeking a dynamic, actively managed investment approach
- Flexibility to incorporate mutual funds, ETFs, and a limited number of individual stocks when appropriate
- Focus on fundamental analysis when evaluating investment opportunities
- Access to a broad range of available investment options when constructing portfolios
- Ability to adapt portfolio allocations as market and economic conditions change
- Emphasis on diversification across asset classes and investment types
- Ongoing portfolio review by a professional investment management team
- Portfolios structured to align with different risk tolerance objectives
- Investment selections reviewed regularly as new research and market information become available
- Managed by a firm operating under fiduciary standards when providing investment advice

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.

FUNDAMENTAL OPPORTUNITIES OVERVIEW

Within our Fundamental Opportunities Investment Strategy, the firm offers this investment service with a low minimum of $25,000. This strategy offers five portfolio objectives and emphasizes diversification across mutual funds, ETFs and stocks.

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

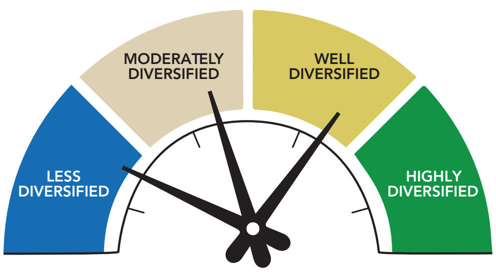
FUNDAMENTAL OPPORTUNITIES

SUMMARY

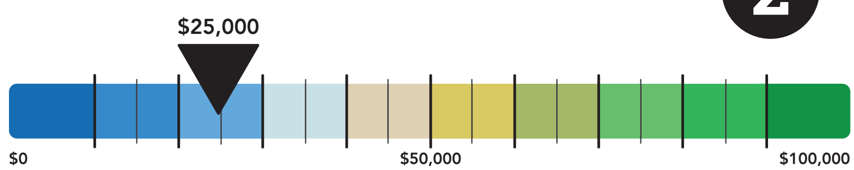
STRATEGY MANAGEMENT: STRATEGIC DIVERSIFICATION

This traditional based investment strategy analyzes market & economic conditions and diversifies a portfolio using primarily mutual funds. It also utilizes ETFs and occasionally stocks from the available custodian universe of investment choices.

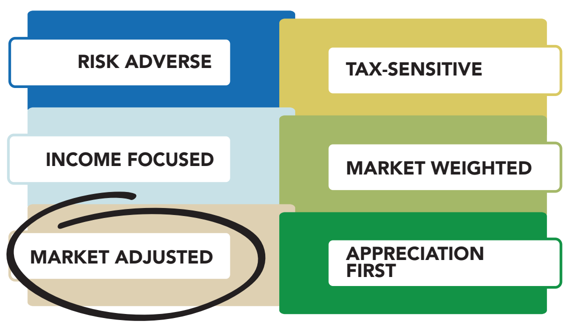
1 STRATEGY DIVERSIFICATION TARGET



2 MINIMUM

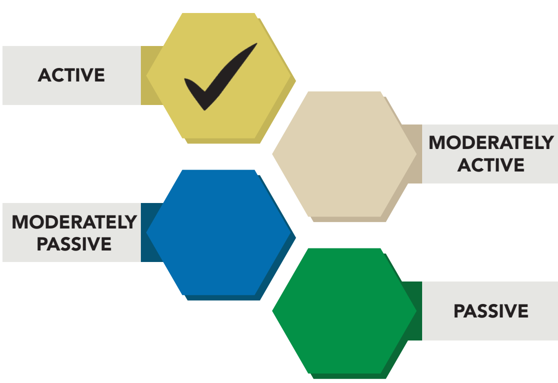


3 RETURN GOAL



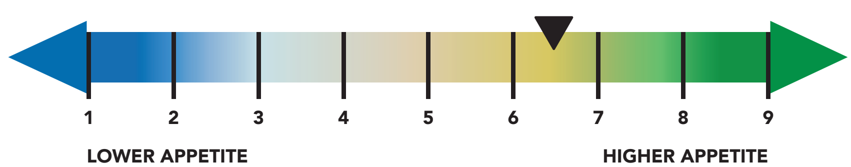
Strategy focuses on economic & market conditions and then the individual investment.

4 MANAGEMENT TARGET STYLE



5 STRATEGY RISK INTENTION

This 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.

Variances 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 Investopedia is not affiliated with Creative Financial Designs, Inc., or any of its affiliates.

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.

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