



TRADITIONAL INCOME SOLUTION STRATEGY

Managed Portfolios Designed for Yield & Long-Term Growth

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

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.



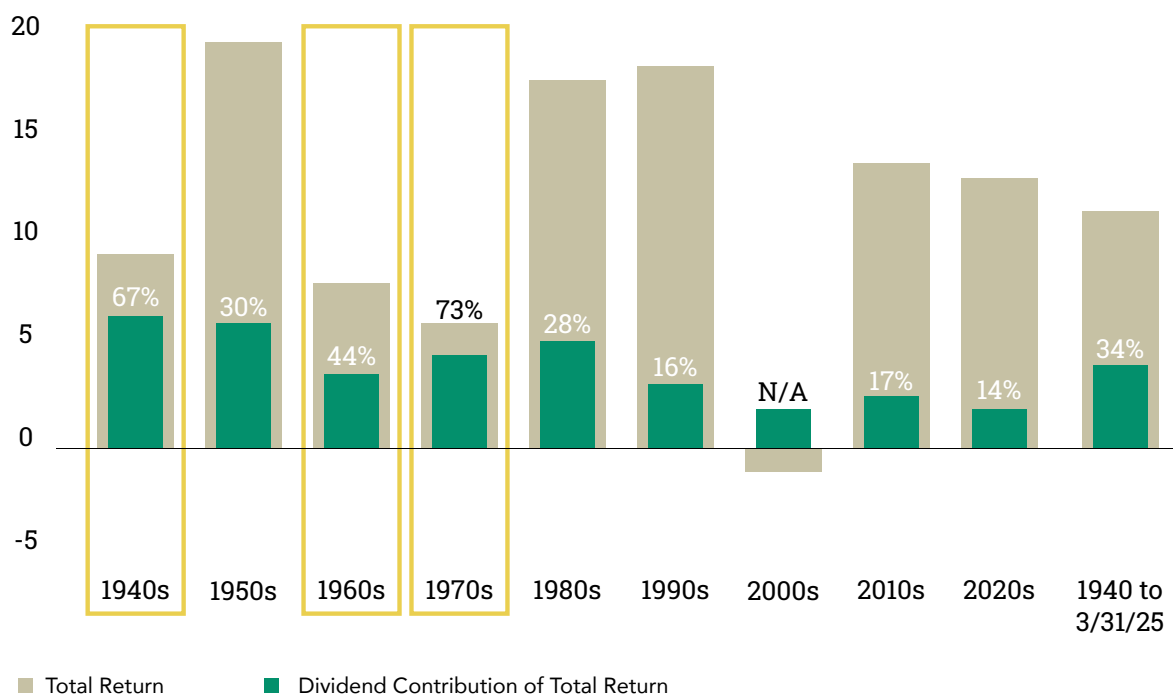
BENEFITS OF INVESTING FOR INCOME AND YIELD

Investing in income-focused strategies can offer several benefits and help address specific investment needs and goals. Investment income is typically generated in two primary ways: interest payments from fixed income investments and dividends from stocks.

A key to an income strategy is investing in quality companies that have a history of paying steady, and in many cases, growing dividends. Dividend paying stocks can also add diversification to a portfolio, provide the potential for long-term growth, and offer current income through dividends. Historically, dividend income has also helped investors keep pace with inflation. In periods of market stress, dividend paying stocks have often experienced somewhat less volatility than the broader market and have provided modest downside support. As the graph below shows, in the 1970s, dividends made up roughly 73 percent of the total return of the S&P 500 Index. Even in the 2000s, when the index experienced negative overall returns, dividends still contributed about 1.8 percent in annualized returns over that decade.

When Markets Have Struggled, Dividends Delivered

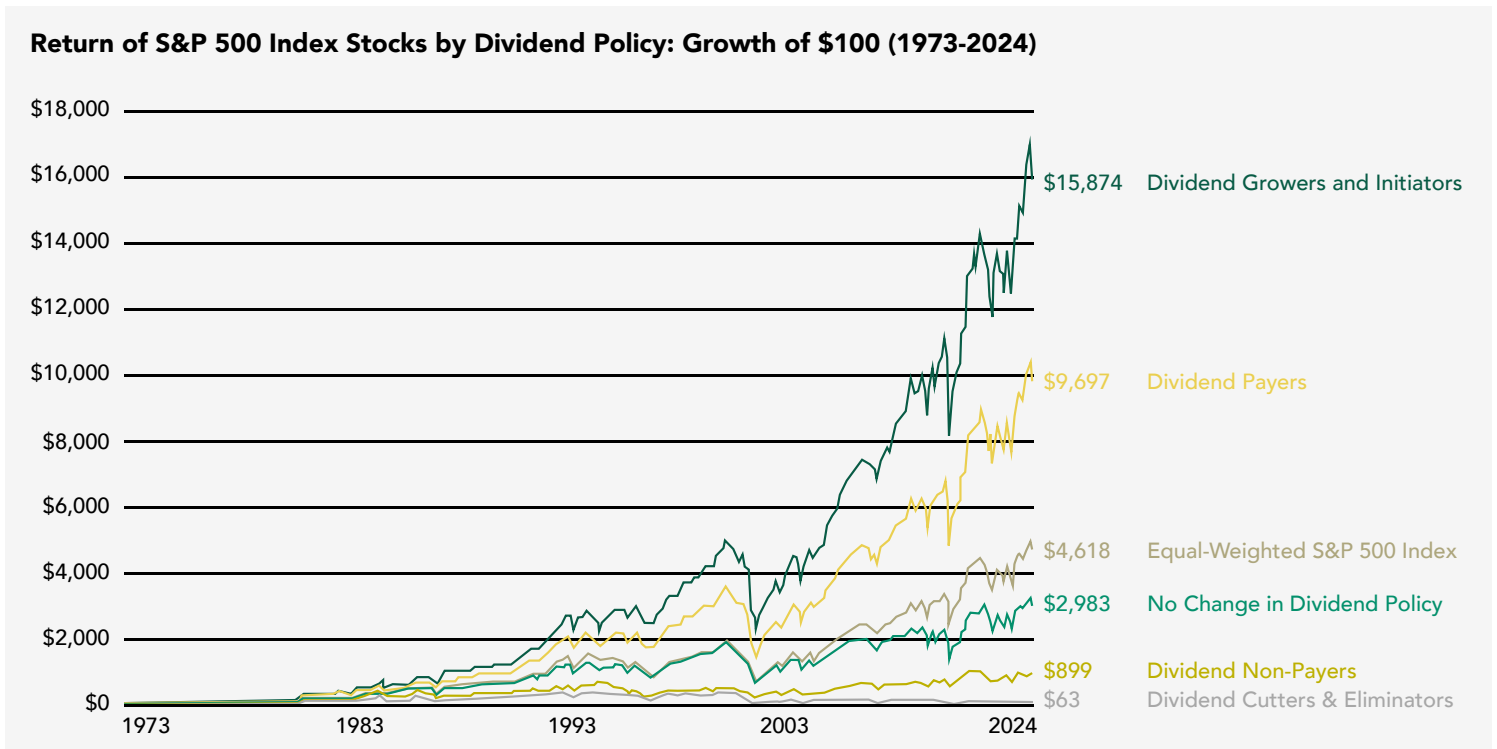
S&P 500 Index Annualized Total Return by Decade (%)



Source: Morningstar and Hartford Funds, 4/25

AN INCOME FOCUSED INVESTMENT APPROACH

Creative’s investment approach starts with a focus on higher yielding, dividend-paying stocks from companies that also may have a strong history of increasing their dividends per share over time. As the graph below shows, historically, companies that consistently grow their dividends have delivered better performance than an equally weighted market index and, even more so, compared with a broad group of non-dividend paying stocks.



BUILDING STRONG INCOME FOCUSED PORTFOLIOS

Creative uses industry-leading third-party tools to identify investments with attractive income potential, then follows up with rigorous fundamental research and due diligence on each opportunity. We believe that, in an environment where many companies are reducing dividends, there is potential to add value by carefully selecting those businesses that still offer strong dividend yields along with the potential for long-term capital growth. Through this disciplined process, Creative seeks income investments that can support your current cash flow needs while also contributing to the long-term growth of your portfolio.

INCOME MANAGEMENT



Strategy Objective

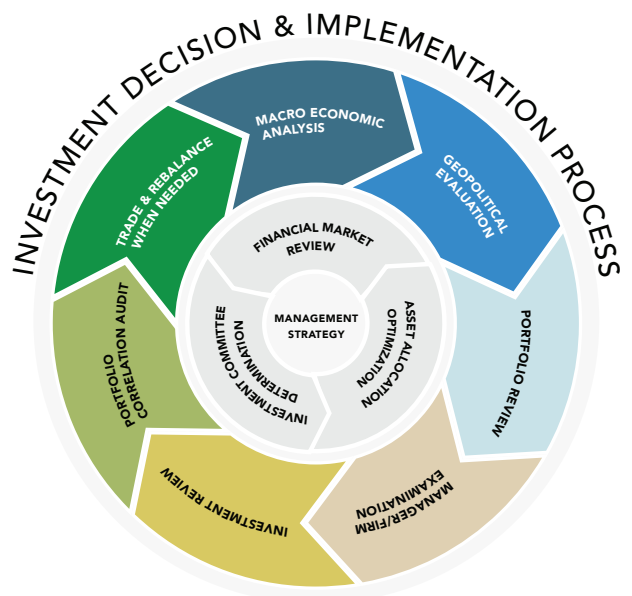
The firm's Income Strategy primary objective is to provide current income through interest and dividends. The Strategy will seek to invest in high quality fixed income ETFs and/or mutual funds with comparatively low expense ratios, as well as a diversified basket of high quality, high yielding dividend paying stocks. To achieve the Strategy's objective, Creative will invest in a diversified basket of 5-10 fixed income ETFs and/or mutual funds and a generally diversified basket of approximately 20 individual dividend paying stocks. Overall asset class allocations of fixed income ETFs/mutual funds and stocks will vary depending on risk tolerance objectives.

Strategy Process

The investment process involves due diligence that includes thorough evaluation of macroeconomic and industry specific data in conjunction with rigorous fundamental bottom-up research of individual stocks. Fixed income ETFs and/or mutual funds are analyzed based on quantitative factors, including duration, holdings concentration, fixed income asset class composition, credit risk, current yield, and yield curve risk, along with subjective factors, such as fund management tenure, consistency of past performance, and management outlook. Dividend paying stocks are then thoroughly researched through fundamental analysis with factors including, current dividend yield, historical and expected revenue growth, margin analysis, capital allocation policies, and free cash flow generation, among others, along with several subjective factors, such as management team and supply chain analysis. Investments are selected based on the potential to increase risk adjusted returns, with a focus on current interest/dividend income, and provide diversification benefits for the overall portfolio.

Strategy Focus

The Strategy's primary focus is providing current income yields in excess of the respective benchmark. Equity allocations will consist of approximately 20 individual dividend paying stocks, which will typically skew the equity style allocation heavily toward value stocks. Fixed income allocations will generally favor asset classes that generate relatively stable and modest yields while limiting the comparative risk associated with a potential loss of capital.



ABOUT

INCOME

The Income Investment Strategy is designed to provide a diversified portfolio focused on generating income while maintaining exposure to both fixed income and equity investments. Portfolio allocations vary based on the selected portfolio objective, with more conservative objectives emphasizing fixed income and more aggressive objectives including a higher allocation to equities. The strategy may utilize mutual funds, exchange-traded funds (ETFs), individual stocks, and individual bonds when appropriate to support income and diversification goals.

OVERALL STRATEGY OBJECTIVES

- To provide a diversified portfolio focused on income generation and capital preservation
- To allocate between fixed income and equities based on the client's selected portfolio objective
- To utilize mutual funds, ETFs, individual stocks, and bonds when appropriate
- To emphasize higher-quality fixed income investments when available
- To incorporate equity investments to support income and long-term growth potential
- To monitor portfolios and adjust allocations as market conditions and research data change

OPTIONS AVAILABLE

Core - Fixed Income Taxable Income Solution Strategy

This strategy aims to generate competitive portfolio yields and growth using taxable fixed income investments and respective individual equities depending on portfolio objective selection. The Strategy likely utilizes high quality and short-to-intermediate duration taxable instruments, such as corporates, taxable municipals, ETFs, mutual funds, and similar investments, for the fixed portion of the portfolio. Equity portion of the portfolio uses a screening process that consists of likely mega large cap value and potentially blend individual stocks that meet firm criteria. The goal is to provide a roughly 20 stock portfolio that provides yield, stability, diversification among sectors, and more.

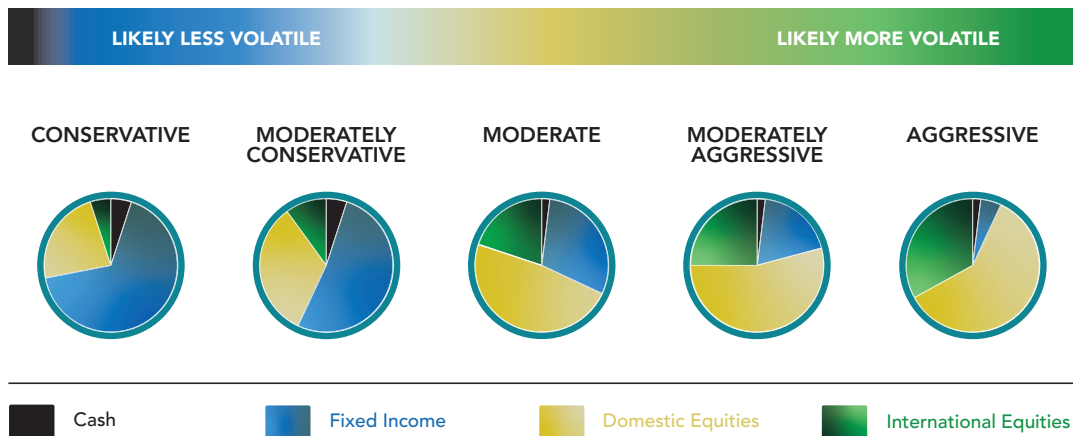
Core - Fixed Income Municipals Income Solution Strategy

This strategy aims to generate competitive portfolio yields and growth using municipal type fixed income investments and respective individual equities depending on portfolio objective selection. The Strategy likely utilizes high quality and short-to-intermediate duration tax-exempt municipals, ETFs, mutual funds and similar investments for the fixed portion of the portfolio. Equity portion of the portfolio uses a screening process that consists of likely mega large cap value and potentially blend individual stocks that meet firm criteria. The goal is to provide a roughly 20 stock portfolio that provides yield, stability, diversification among sectors, and more.

INCOME OVERVIEW

The Income Solution Strategy is designed for investors seeking a portfolio that emphasizes income-producing investments while maintaining diversification across asset classes. The strategy focuses on selecting investments that may provide dividend or interest income, along with the potential for long-term portfolio stability. Depending on the selected portfolio objective, allocations may include a mix of equities, fixed income investments, mutual funds, and exchange-traded funds (ETFs). This approach may be appropriate for investors who want income as part of their overall investment plan or who wish to allocate a portion of their portfolio to a strategy focused on income-oriented investments.

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

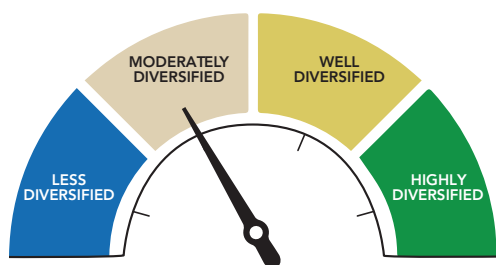
INCOME SUMMARY

STRATEGY MANAGEMENT: DIVERSIFIED

This traditional based investment strategy looks to provide income across five available portfolio objectives using mutual funds and ETFs for fixed income holdings and a portfolio individual stocks for equity holdings.

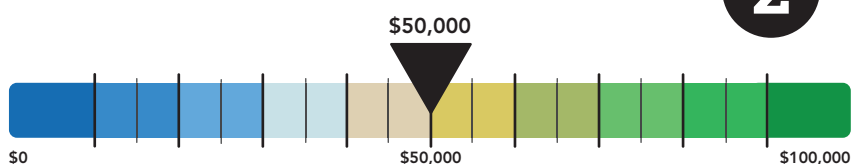
STRATEGY DIVERSIFICATION TARGET

1



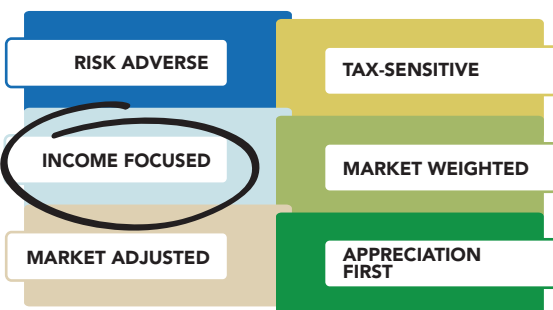
MINIMUM

2



MANAGEMENT TARGET STYLE

4



3

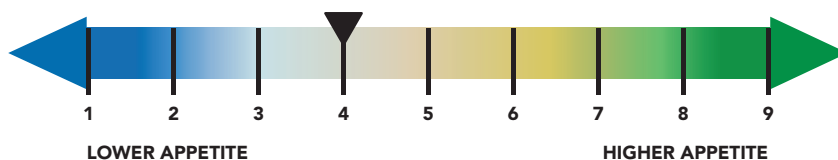
RETURN GOAL

Strategy focuses on income and diversification over returns to reduce likelihood of high portfolio volatility.

STRATEGY RISK INTENTION

5

This strategy likely has below-average volatility and risk at each portfolio objective option compared to other managed strategies due to its dividend focus.



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. These charts are conceptual and for illustrative purposes only. They do not represent actual client portfolios or performance and should not be relied upon as investment forecasts.

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 variations 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 disclosure.

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.

MorningStar Star Ratings: Morningstar Star Ratings are copyrighted by Morningstar, Inc. All Rights Reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete, or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information.

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.

Third Party: The information contained herein is obtained from sources we believe to be reliable. However, we do not verify or guarantee the accuracy of the information and refer you to the official statements of the product sponsors or clearing firm for investment or product valuations.