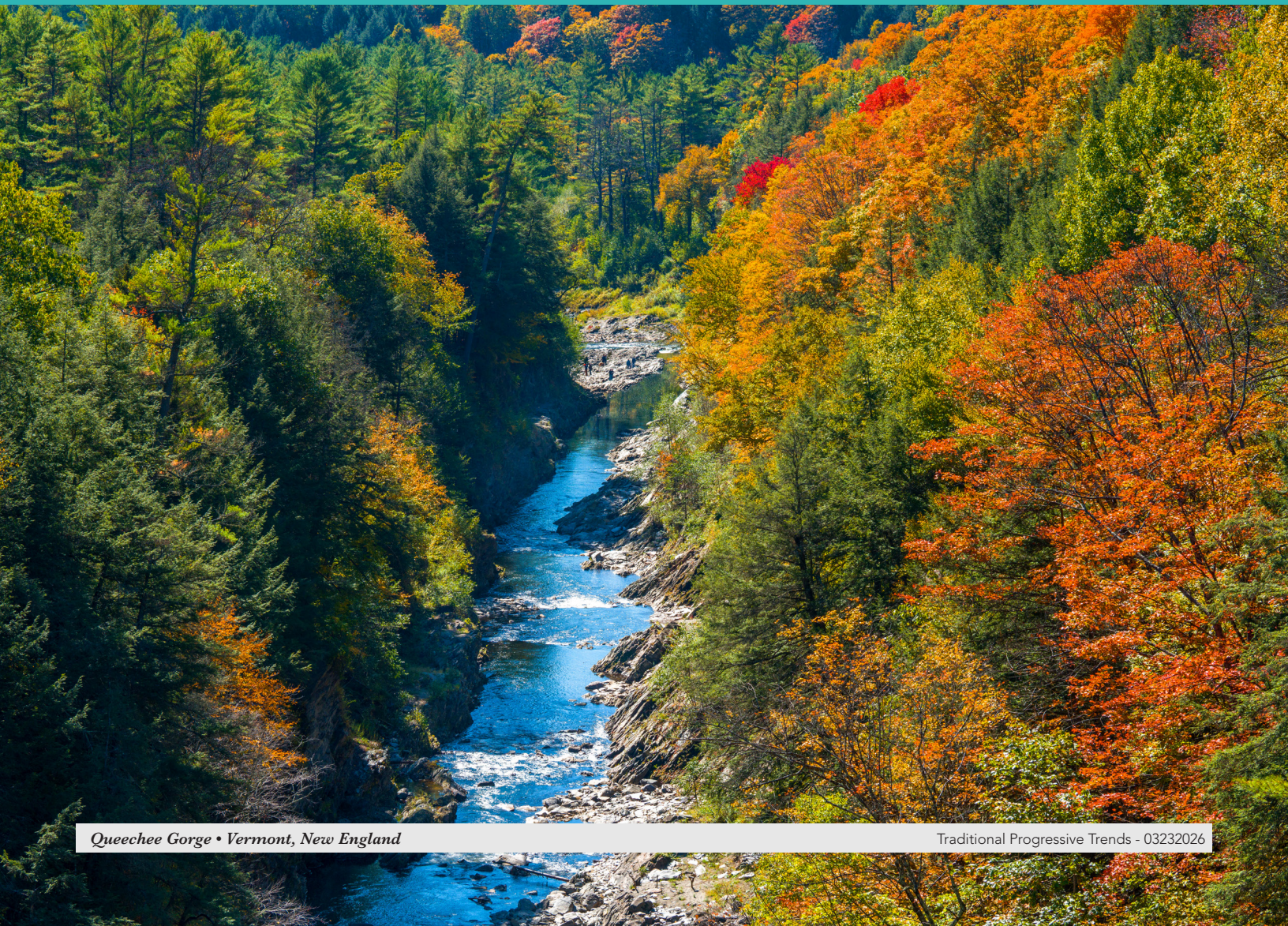




# TRADITIONAL **PROGRESSIVE TRENDS**

Managed portfolios focused on tactical and sector specific of investments

**BROKERAGE INVESTMENT MANAGEMENT SERVICES**



# CREATIVE FINANCIAL DESIGNS, INC.

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## 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*

**O**ur 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?

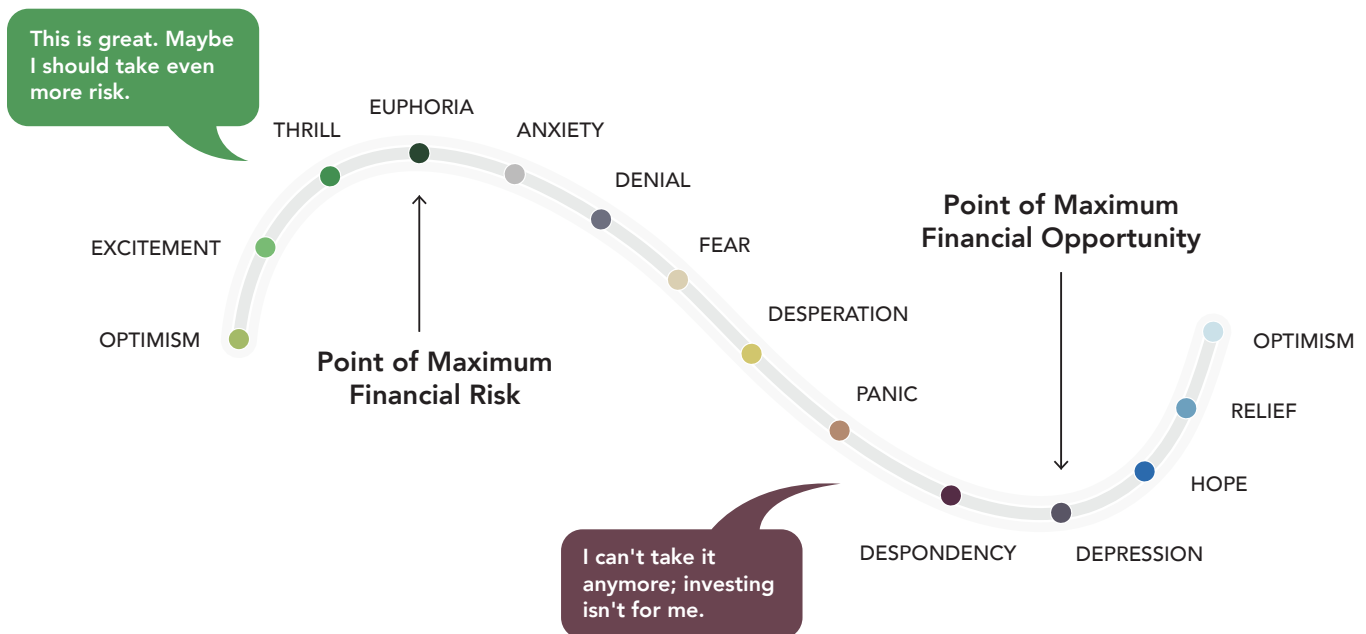


# DISCIPLINED INVESTING

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

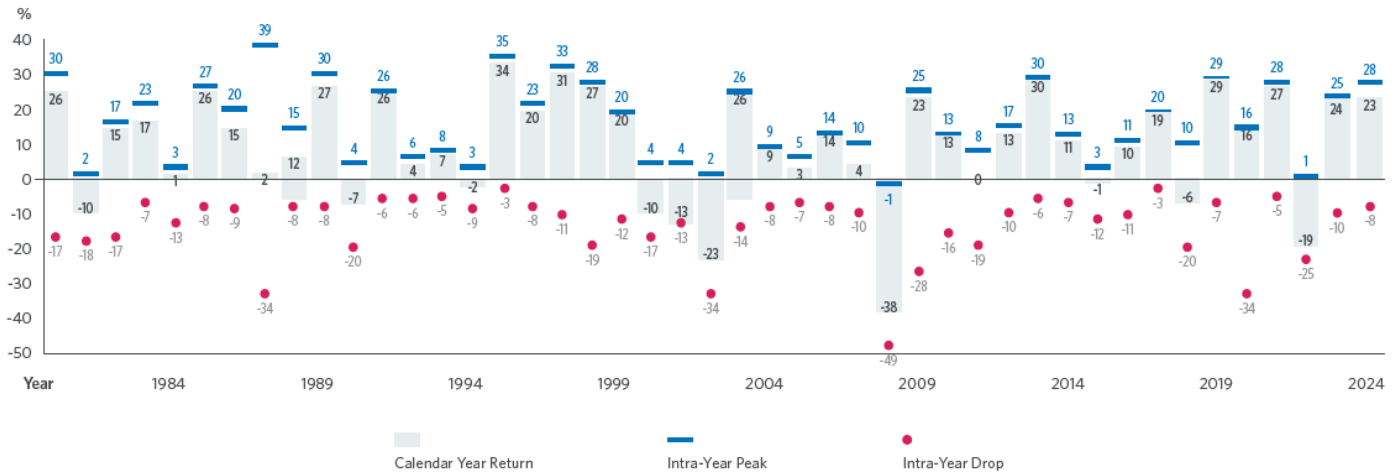


Wall Street Journal, "Control Yourself" June 8, 2009  
RBC Correspondence Services, "The Cycle of Market Emotions" June, 2009

*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.

<sup>1</sup>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.

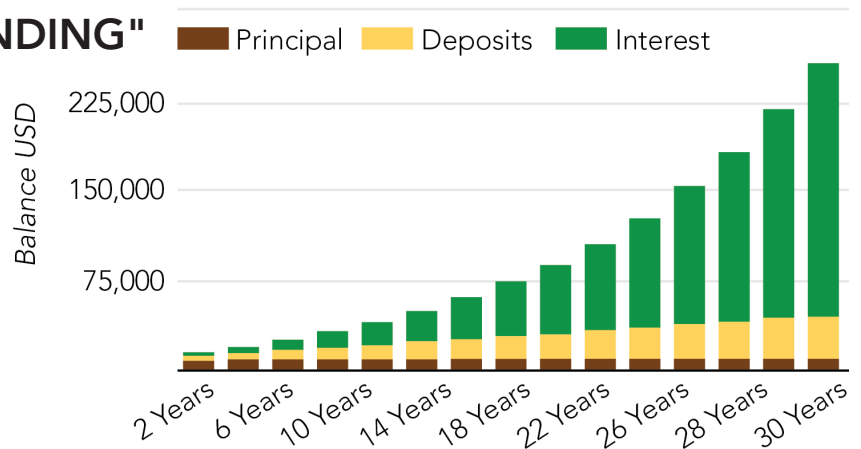
Investments are subject to market risk, including the loss of principal. Past performance does not guarantee future results.

## 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/](https://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

## PROGRESSIVE TRENDS

The Progressive Trends Investment Strategy is designed to create a diversified investment portfolio using primarily exchange-traded funds, along with mutual funds and other investments when appropriate, to provide exposure across multiple asset classes. The strategy follows a diversified asset-class model but may place greater emphasis on specific sectors, investment styles, or fund families, which can result in reduced diversification and increased volatility compared to broader portfolios. The number of investments typically ranges from approximately 7 to 15 mutual funds and ETFs, though this can vary depending on the selected portfolio objective and required asset exposure. Because of its flexible structure, the strategy may include nontraditional investments and tactical allocations based on market and economic conditions

### OVERALL STRATEGY OBJECTIVES

- To provide a core portfolio strategy designed to adapt to changing market conditions
- To maintain diversification across asset classes using ETFs, mutual funds, and other investments
- To adjust portfolio allocations based on economic, financial, and market trends
- To utilize investments that meet defined research and screening criteria
- To use no-load mutual funds, institutional shares, or ETFs when available
- To monitor portfolios and make adjustments as conditions and research data change

### SCREENING PROCESS FOCUS

The Progressive Trends strategy uses different screening methods depending on the selected portfolio objective. Conservative and moderately conservative objectives may emphasize investments designed to manage volatility through flexible allocation, defensive positioning, or alternative strategies. Moderately aggressive and aggressive objectives may place greater focus on sector-specific or growth-oriented investments when supported by research data. Moderate objectives may use a combination of both approaches. Fixed income investments are selected based on market conditions, interest rate environment, and overall economic outlook. The investment management team reviews portfolio holdings regularly and may adjust allocations as needed to maintain alignment with the strategy guidelines.

### FOCUS OF RESEARCH SCREENING

Managing a portfolio that adapts to changing market conditions requires ongoing review of investment characteristics, risk measurements, and manager strategy. The firm evaluates independent research data, portfolio analytics, and fund manager information to determine whether each investment fits within the strategy guidelines. Some of the more specific items reviewed within this strategy include:

- Risk and volatility measurements
- Standard deviation, beta, and capture ratios
- Sharpe ratio, Sortino ratio, and alpha comparisons
- Investment ratings and analyst evaluations
- Expense ratios and internal costs
- Manager tenure and experience
- Manager ownership and philosophy
- Communication with fund companies
- Portfolio overlap analysis
- Liquidity and trading volume considerations

# PROGRESSIVE TRENDS MANAGEMENT



## Strategy Objective

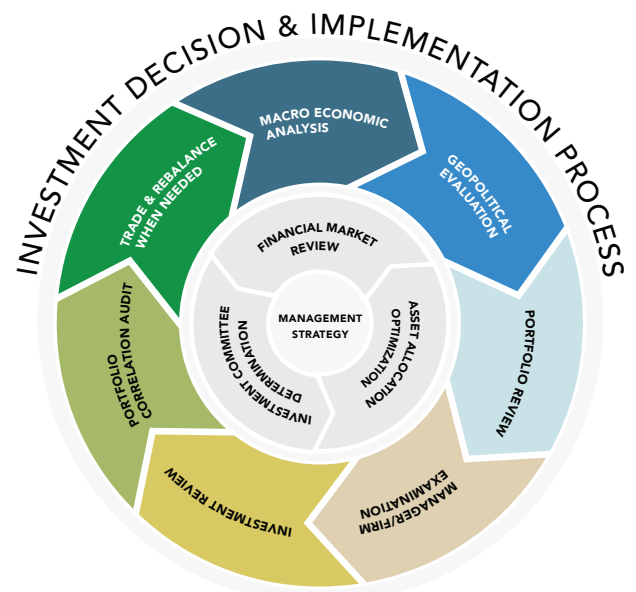
The Progressive Trends Investment Strategy (the “Strategy”) seeks to build a diversified portfolio primarily through ETFs, while also incorporating mutual funds and other investments, including nontraditional options, to pursue adaptive risk management and return enhancement. The Strategy generally employs approximately 7 to 15 mutual funds and ETFs, with the actual number varying by portfolio objective and asset exposure. The strategy incorporates more focused investing areas including sectors and asset classes, resulting in less diversification than standard Creative portfolios and possible additional risks from concentration in specific fund families, sector emphases, higher internal costs, and lower ETF trading volumes that can impact liquidity for larger trades. 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 for the Progressive Trends Investment Strategy tailors screening to the portfolio objective. Equity portion prioritizes and potentially overweights investments where managers employ market-timing, buffer, or market-neutral strategies to attempt to reduce losses amid market volatility or economic weakness, often by adjusting to fixed income, cash, safer stocks, options, or combinations thereof. Additional screening targets sector-focused investments deemed attractive based on economic, financial, international, and other factors to enhance returns. Fixed income holdings across objectives are selected according to market, economic, and global conditions. Because of such potential market timing and sector investments, additional investing risks do apply. The use of such investments and investment strategies designed for market timing or sector specific may not always be successful in their attempt to decrease potential losses or volatility, nor guarantee gains, and can limit market gains and even increase risk of losses.

## Strategy Focus

The primary focus of the Progressive Trends Investment Strategy is to deliver a diversified portfolio with progressive, condition-based adaptations, while blending approaches depending on portfolio objective selection. By emphasizing ETFs alongside mutual funds and nontraditional investments, the Strategy pursues resilience and opportunity, though it accepts reduced diversification, elevated risks from fund family concentration, sector specificity, higher costs, and liquidity challenges with less-traded ETFs. This approach prioritizes data-driven responsiveness to economic and market trends.



## *Why invest in* Progressive Trends Strategy?

The Progressive Trends investment strategy is designed for investors who prefer a portfolio that may adjust based on changing market and economic conditions. Depending on the current environment and the selected portfolio objective, allocations may shift among different types of investments in an effort to remain aligned with long-term goals. The strategy may utilize mutual funds, exchange-traded funds (ETFs), or a combination of both when constructing portfolios. Investors can choose from five portfolio objectives based on their individual risk tolerance, financial goals, and investment needs.

### **Why Progressive Trends Investment Strategy May be Beneficial to Your Portfolio**

- Low investment minimums compared to many professionally managed strategies
- Flexibility to utilize mutual funds, ETFs, or a combination of both
- Portfolio allocations may adjust as market and economic conditions change
- Goal of less portfolio volatility during high market volatility conditions

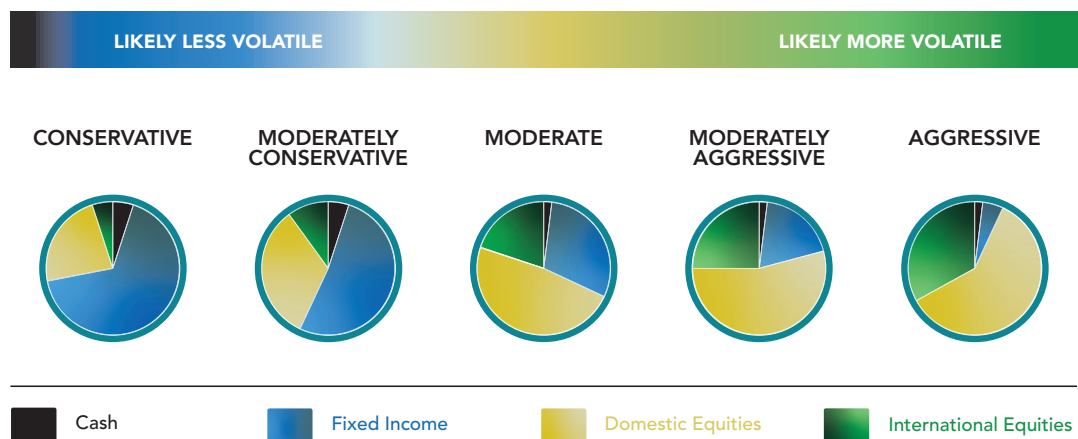
Risk is inherent in all investments. Even diversified portfolios may experience losses, particularly over shorter time periods. Strategies that adjust allocations based on market or economic conditions may not perform as intended and do not guarantee reduced volatility or protection from loss. Investors 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.

## PROGRESSIVE TRENDS OVERVIEW

Within our Progressive Trends Investment Strategy, the firm seeks to utilize more investments designed to react and adapt to changing economic and market conditions and have sector specific goals. The strategy offers five portfolio objectives and constructs diversified portfolios using mutual funds and ETFs. While this approach attempts to respond to evolving market environments and may seek to reduce risk during periods of heightened volatility, it does not guarantee lower risk or improved investment returns.

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### 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

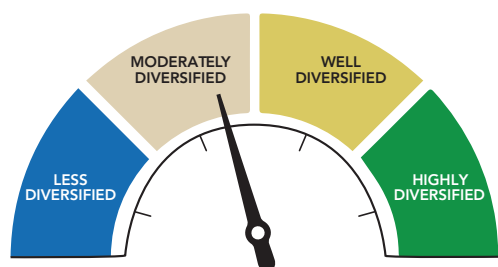
# PROGRESSIVE TRENDS SUMMARY

## STRATEGY MANAGEMENT: MOMENTUM ADAPTED

Under the firm's traditional investment approach, this strategy uses mutual funds and ETFs to build diversified portfolios, largely guided by tactical and momentum-driven investment principles.

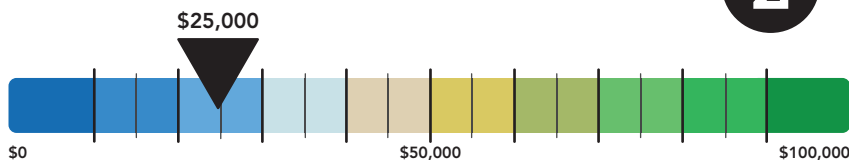
### STRATEGY DIVERSIFICATION TARGET

1



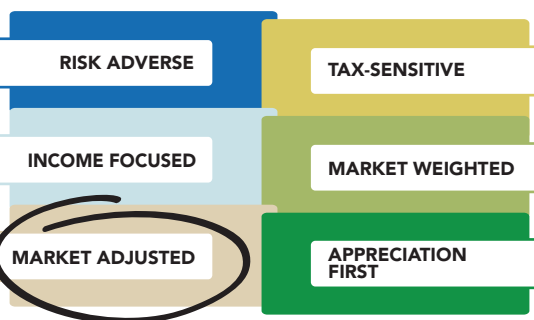
### MINIMUM

2



### MANAGEMENT TARGET STYLE

4



3

### RETURN GOAL

A diversified portfolio using mutual funds and ETFs.

### STRATEGY RISK INTENTION

5

The risk assessment for this strategy is intended for comparison with other strategies available within the firm. It is not designed to be a risk comparison to the overall market or any specific 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 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 disclosures.

**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.

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.

**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.