



TRADITIONAL **GLOBAL**

Managed Portfolios Invested in Funds Focused on Global Investing

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

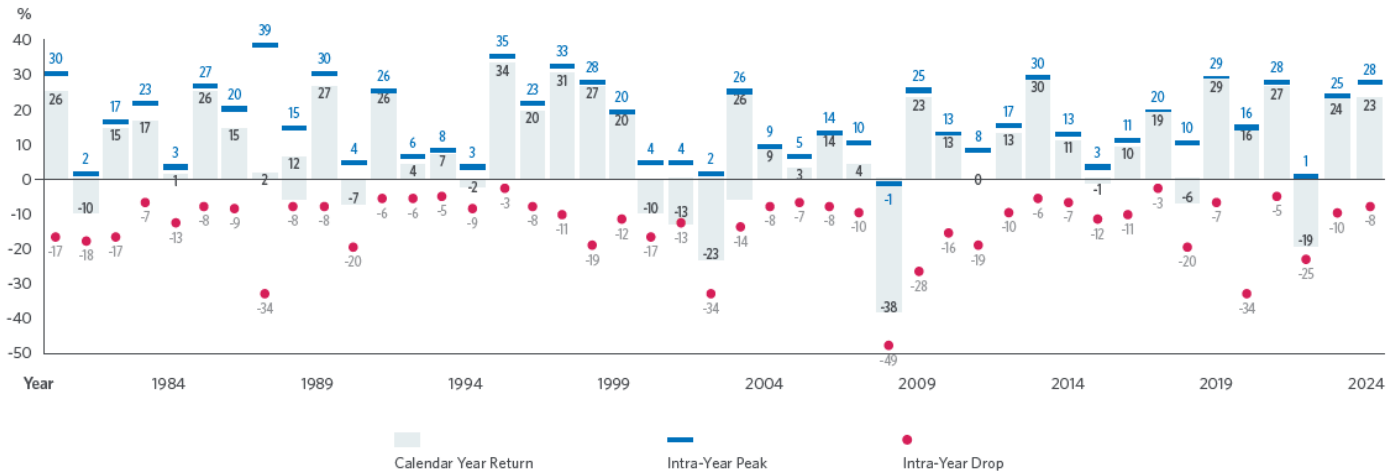


Wall Street Journal, "Control Yourself" June 8, 2009
RBC Correspondence Services, "The Cycle of Market Emotions" June, 2009

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.

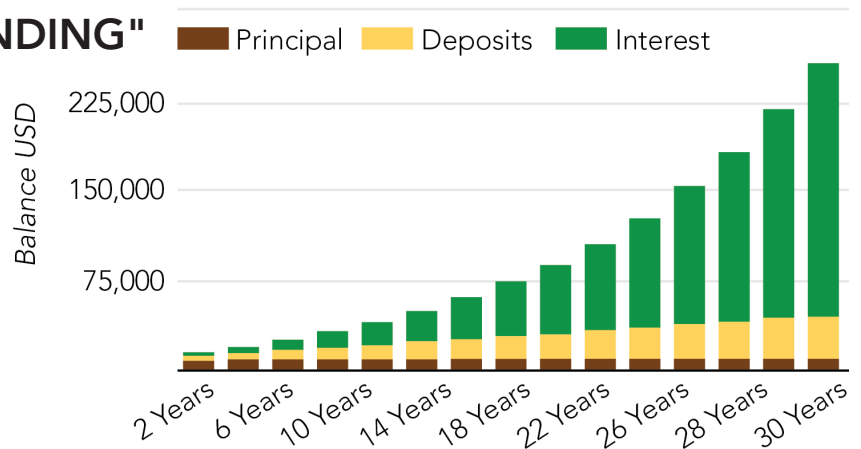
Investments are subject to market risk, including the loss of principal. Past performance does not guarantee future results.

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

GLOBAL

The Global Investment Strategy is designed to provide exposure to international and global equity asset classes through the use of actively managed mutual funds. The strategy typically maintains a concentrated allocation focused primarily on equities and may not include fixed income investments, which can increase volatility and overall portfolio risk. Due to its limited diversification, the strategy is generally intended for investors seeking aggressive exposure or as a secondary component within a broader investment portfolio.

OVERALL STRATEGY OBJECTIVES

- To provide exposure to global and international equity asset classes
- To pursue long-term growth based on the client's selected portfolio objective
- To utilize actively managed mutual funds that meet defined research criteria
- To maintain a concentrated portfolio structure with limited fixed income exposure
- To select investments from multiple fund companies when appropriate
- To monitor portfolios and adjust allocations as research data and market conditions change

SCREENING PROCESS FOCUS

The Global strategy focuses on screening actively managed mutual funds within international and global asset classes using defined research standards. The investment team reviews historical performance, internal expenses, and portfolio holdings to evaluate suitability within the strategy. Holdings are monitored regularly, and adjustments may be made to maintain the intended allocation or to reflect changes in market conditions or research data.

FOCUS OF RESEARCH SCREENING

Managing a concentrated global portfolio requires careful evaluation of investment characteristics and how holdings work together within the overall allocation. The firm reviews independent research data, portfolio analytics, and manager philosophy to determine whether each investment fits within the strategy guidelines. Some of the more specific items reviewed within this strategy include:

- Global and international mutual funds
- Highly rated investments within their comparative asset class
- Historical performance relative to similar investments
- Internal investment expenses and cost comparisons
- Various risk measurements
- Manager strategy and philosophy
- Limited portfolio overlap
- Long-term performance history
- Manager tenure and consistency
- Ratio comparisons

GLOBAL MANAGEMENT



Strategy Objective

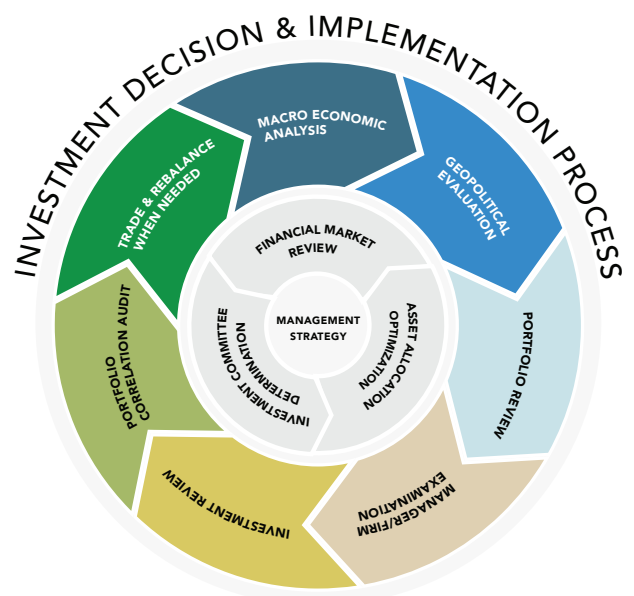
The Global Investment Strategy (the “Strategy”) seeks to provide exposure to international and global asset categories through mutual funds and possibly ETF’s with a concentrated focus that increases risk due to limited diversification. The Strategy is available only under one portfolio objective—100% equities—and generally avoids diversification with fixed income holdings. Given its asset-class limitations, the Strategy typically exhibits higher volatility than fully diversified portfolios and is generally recommended as a secondary or satellite component to an overall investment portfolio. Investors should consider this elevated risk level, making it best suited for clients seeking aggressive exposure in these categories or as a complementary strategy.

Strategy Process

The investment selection process emphasizes screening active mutual funds and ETF’s based on items such as future value and growth potential, historical performance, lower internal investment costs, and superior historical returns relative to industry peers and indices. The investment management team also analyzes internal stock holdings within eligible funds to assess and minimize portfolio overlap, enabling diverse manager philosophies and strategies within the asset class. Investments selected generally rank at the top of their category according to the firm’s analytical metrics. The Strategy targets 7-12 active mutual funds in the portfolio, with the team monitoring holdings and making changes as necessary to align with evolving market conditions and objectives.

Strategy Focus

The primary focus of the Global Investment Strategy is to deliver concentrated exposure to global and international equities through top-performing active mutual funds and ETF’s, prioritizing growth potential, performance, and cost efficiency while managing overlap for diversified philosophies. This approach accepts higher volatility and reduced diversification compared to standard portfolios, positioning it as an aggressive or supplementary option. Investors are encouraged to weigh the associated risks. Portfolio allocations and investment selections change over time as the investment team evaluates market dynamics and asset class opportunities.



Why invest in Global Investments?

Global investing focuses on companies that conduct business across multiple countries and regions around the world. These companies often operate in a variety of economic environments and may generate revenue from global markets rather than relying on a single country. This approach can provide broader diversification by gaining exposure to businesses with international operations. At the same time, global investing may involve additional risks, including currency fluctuations, geopolitical events, and changing economic conditions in different regions. The strategy emphasizes diversified exposure to large, globally active companies as part of a long-term investment approach.

Why Global Investing May be Beneficial to Your Portfolio

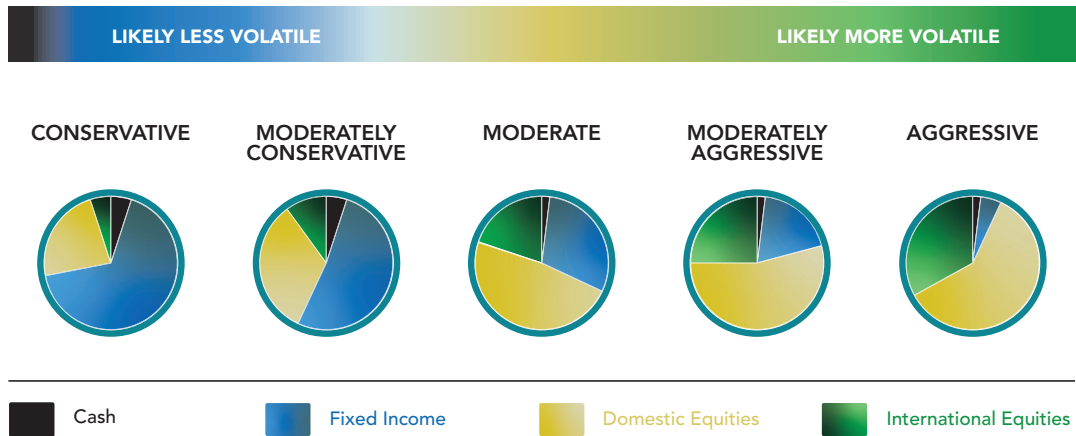
- Global companies may provide diversification through business operations in multiple countries
- Exposure to different economic regions may help reduce reliance on any single economy
- Companies with international operations may have access to a wide range of customers and markets
- Global businesses often operate across multiple industries and geographic regions
- Investment selection considers companies with established operations and broad market presence
- Larger global companies may have access to extensive research and analyst coverage
- Portfolios may include companies headquartered in the United States with significant global operations
- Global exposure may provide additional growth opportunities compared to domestic-only portfolios
- Strategy may emphasize growth-oriented investments depending on portfolio objectives
- Diversification across large companies may help manage overall portfolio risk

Risk is inherent in all investments. Even diversified portfolios may experience losses, particularly over shorter time periods. Global investing involves additional risks, including currency fluctuations, political and economic uncertainty, and differences in international regulations. 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.

GLOBAL OVERVIEW

Within our Global Investment Strategy, the firm offers this investment service with a low minimum investment of \$25,000. The strategy offers a single portfolio objective consisting of an all-equity portfolio. It focuses on investments within the large-cap and mega-cap global asset classes. Because of this concentrated focus, the strategy is inherently more volatile and may carry higher risk than the more diversified strategies offered by the firm.

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

GLOBAL SUMMARY

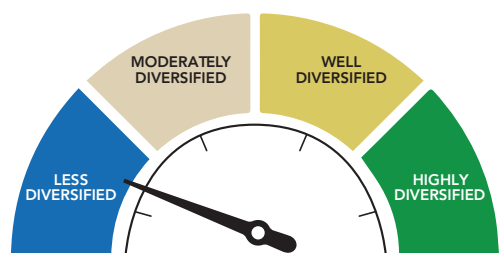
The Global Investment Strategy attempts to provide above average market returns in a concentrated portfolio of international and global investments.

STRATEGY MANAGEMENT: ASSET-CLASS

Under the firm's traditional investment approach, this strategy invests primarily in mutual funds, with occasional ETFs, focusing on the global asset class.

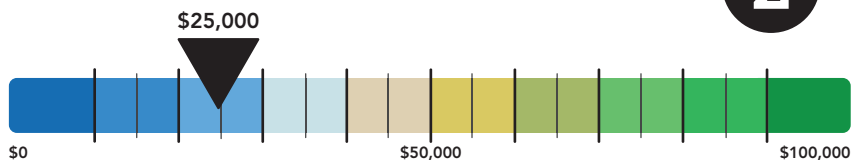
STRATEGY DIVERSIFICATION TARGET

1



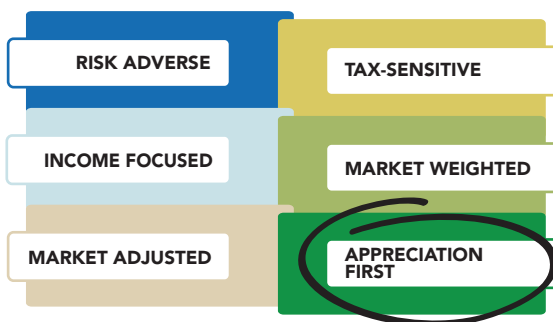
MINIMUM

2



MANAGEMENT TARGET STYLE

4



3

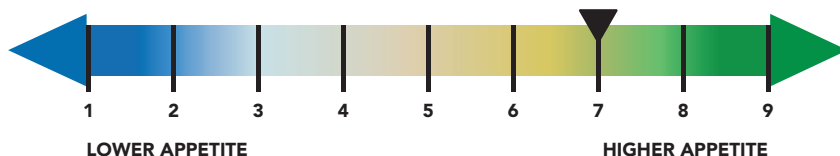
RETURN GOAL

Higher returns goals with likely higher overall volatility.

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. 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. 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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