



Brokerage Management Platform

Professional investment management
services for your brokerage account
needs and goals



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.

INVESTING FOR THE LONG-TERM

The economic cycle generally includes four phases: early-cycle acceleration, mid-cycle moderate growth, late-cycle slowing growth, and a recessionary phase marked by contraction. These stages may occur at different times across countries, regions, or sectors based on global conditions and specific events.

While market performance fluctuates throughout these phases, staying invested remains key to long-term success. Missing periods of strong returns—often unpredictable—can significantly reduce your chances of reaching your financial goals.

3 FOUNDATIONS OF INVESTING

1. With your adviser, create a plan designed for you
2. Invest in the right strategy and at the right level of risk for you & your goals
3. Communicate regularly with your adviser about your financial changes and goals

No matter where or how you invest in the financial markets, you will encounter market volatility. What we can gather from history is that selling at a bottom or not investing until markets return/stabilize, is often not a successful long-term investment strategy. Despite not knowing the next financial market disturbance, we should expect volatility to be present or forthcoming. Investing for the long-term is likely a key to meeting your monetary goals.

Market disturbances are a fact of life for investors

The stock market overcame crises on its long-term path to growth

Cumulative total return for the S&P 500 Index



Sources: Capital Group, Standard & Poor's. As of March 31, 2025. Data is indexed to 100 as of January 1, 1987, based on cumulative total returns for the S&P 500 Index. Shown on a logarithmic scale. The indexes are unmanaged and, therefore, have no expenses. Investors cannot invest directly in an index.

Source: MSCI, RIMES. As of 6/30/22. Data is indexed to 200 on 1/1/87, based on the MSCI World Index from 1/1/87-12/31/87, the MSCI ACWI with gross returns from 1/1/88-12/31/00, and the MSCI ACWI with net returns thereafter. Shown on a logarithmic scale. No fees are included in shown MSCI All Country World Index returns. Investing in the MSCI All Country World Index does have fees and expenses. Returns are for illustration purposes only and not suggested for your actual returns.

How to be Great Investors

When it comes to investing, maintaining a long-term perspective is essential. Rather than focusing on factors beyond your control, successful investors stay disciplined and committed to their strategy. We've developed a roadmap designed to help you cultivate the mindset and habits of a confident, long-term investor—empowering your portfolio with clarity, purpose, and resilience.

Tips to be a Great Long-Term Investor

Patience

Successful investing is a long-term game. Markets will inevitably rise and fall and having the patience to stay invested through these cycles allows your investments the time needed to grow and recover. Avoid making hasty decisions based on short-term volatility.

Analytical Skills

Good investors research thoroughly and understand the fundamentals behind their investments. Analyzing financial data, market trends, and economic indicators enables you to make informed decisions rather than guessing or speculating.

Goal Setting

Successful investors establish clear and reasonable long-term investment goals. Defined goals provide a benchmark to measure the effectiveness of your investment strategy. Without them, it's difficult to determine if you're on track or if adjustments are needed to achieve your financial objectives.

Risk Management

Understanding your risk tolerance and diversifying your portfolio are key components of managing risk. By balancing higher-risk investments with safer assets, you protect your portfolio from severe losses during market downturns. Determine a risk you are comfortable with.

Discipline

Discipline involves sticking to your investment strategy and resisting the urge to react emotionally to market fluctuations. Consistently contributing to your portfolio and rebalancing it as needed helps maintain focus on your financial goals.

Continuous Learning

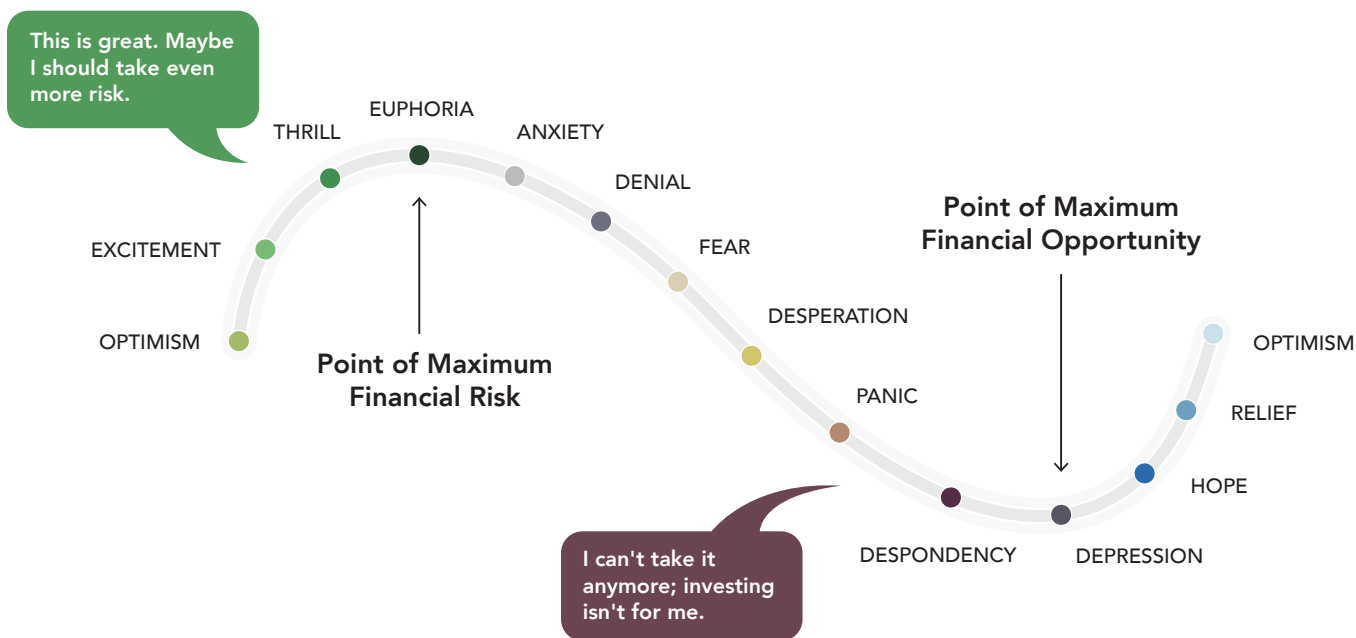
The investment world is constantly changing, and staying informed is essential. Keep learning about new investment opportunities, market trends, and economic policies to adapt your strategies and stay ahead.

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

BROKERAGE MANAGED STRATEGIES

To find out more on each strategy and available options, check out the respective brochures, investment strategy summaries, PowerPoints and additional tools online.

The selected investment strategy will determine the type of investments and management in the account. We offer many options as each client's needs and goals are different. Using multiple strategies can even help diversify your portfolio further. Listed below are our available Brokerage Managed Investment Strategies.



DIVERSIFIED PORTFOLIO OPTIONS

Traditional:

STRATEGIC

- Combination (min. \$50,000)
- Funds (min. \$25,000)

FUND FAMILY FOCUSED

- American Funds Focused (min. \$25,000)

SPECIALIZED

- CFD4 (min. \$7,000)

INCOME

- Core - Fixed Income Taxable (min. \$50,000)
- Core - Fixed Income Municipals (min. \$50,000)

MOMENTUM ADAPTED

- Progressive Trends (min. \$25,000)

PASSIVE INVESTMENTS

- Exchange-Traded Funds (min. \$25,000)

RISK ADJUSTED

- Best in Class (min. \$25,000)

RULES BASED

- Five Tool (min. \$25,000)

TACTICAL INVESTMENTS

- Fundamental Opportunities (min. \$25,000)

Biblical Faith Values:

STRATEGIC

- Combination (min. \$50,000)
- Purpose Funds (min. \$25,000)
- Divinity ETF (min. \$25,000)

SPECIALIZED

- Vision CFD4 (min. \$7,000)

INCOME

- Core - Fixed Income Taxable (min. \$50,000)
- Harvest Growing Dividend (min. \$25,000)

NON-DIVERSIFIED ASSET-CLASS PORTFOLIO OPTIONS

Traditional:

- Large Cap Growth (min. \$25,000)
- Large Cap Value (min. \$25,000)
- Global Strategy (min. \$25,000)

Biblical Faith Values:

- Auxano (min. \$50,000)

ADDITIONAL OPTIONS

Allocate portfolio over time

(Available for accounts over \$50,000)

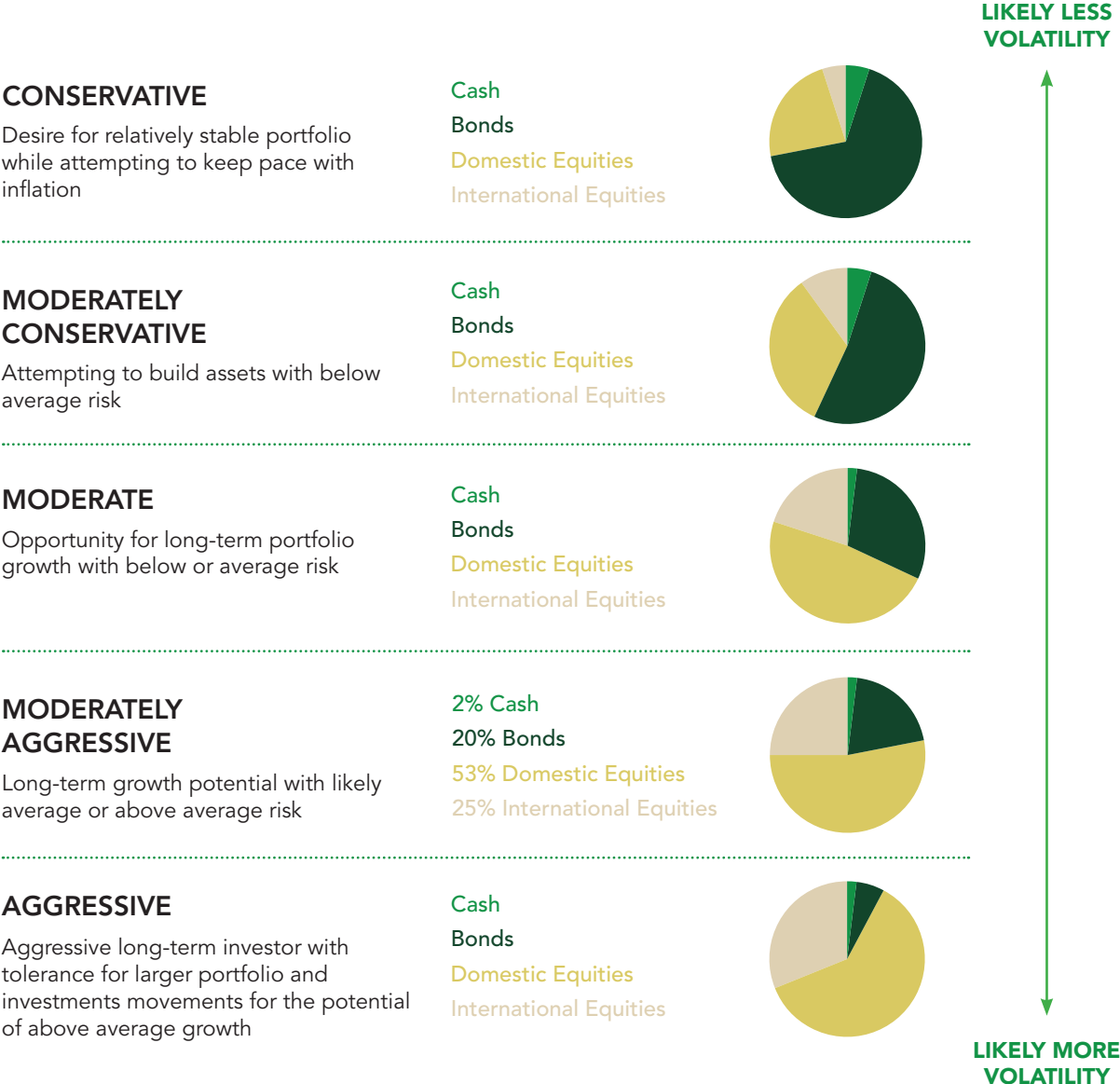
BROKERAGE MANAGEMENT PORTFOLIO OPTIONS

We understand that each client has unique perspectives on investment risk and market engagement. That's why our management platforms offer a range of flexible options. You can rely on your trusted adviser to guide you in selecting the approach that best aligns with your goals and comfort level.

PORTFOLIO OBJECTIVE OPTIONS



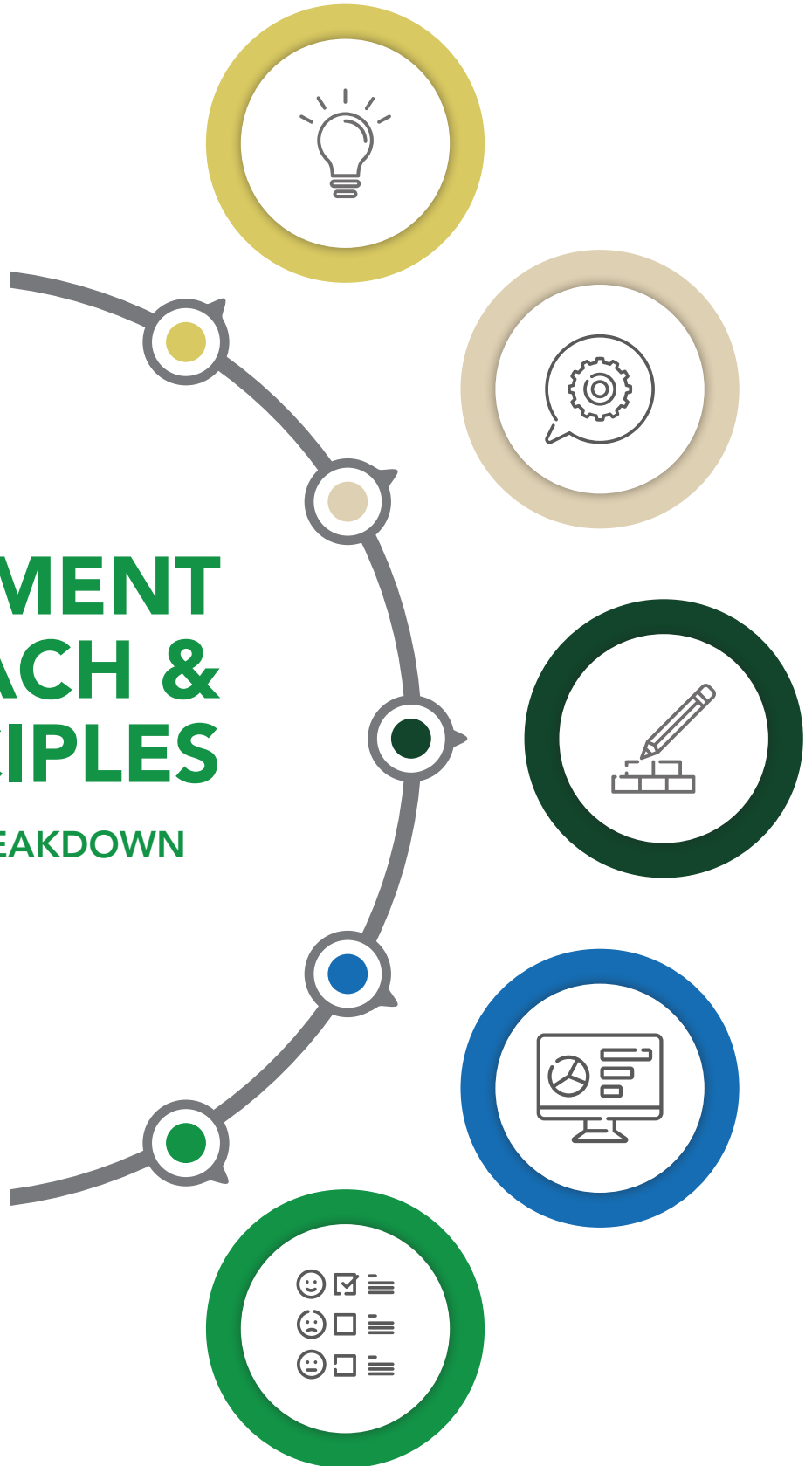
BASIC RISK TOLERANCE ALLOCATIONS



Diversification of each portfolio is much more complex than the overall generalization shown above. Your account will be invested differently than above and changes can and will occur any time without notice.

MANAGEMENT APPROACH & PRINCIPLES

A BREAKDOWN





UNDERSTANDING YOUR NEEDS

First, you will meet with your trusted adviser to review your current financial position and define your long-term objectives. Your adviser will evaluate your goals, needs, investment objectives, and behavioral preferences to determine the products and services best suited to support your financial strategy. Creative believes that regardless of portfolio size, ongoing monitoring is essential to ensure alignment with your goals, evolving investment needs, and changing economic conditions.

SERVICES FOR ALL YOUR NEEDS

Creative offers three different management platforms to help fit client needs:

- Brokerage Investment Management
- Variable Annuity Investment Management
- Self-Directed Company Retirement Investment Management

Within the three management platforms, Creative offers several strategies and likely five distinct portfolios for each of your investment goals, needs, and investment objectives.

BUILDING YOUR PORTFOLIO

Our dedicated team believes in the following when building your investment portfolio:

- Diversification
- Strategic investing
- Long-term investing
- Analyzing economic conditions
- Quality investments
- Quality independent research
- Risk assessment
- Investment philosophy
- Cost compression
- Manager tenure
- Fundamental analysis
- Technical analysis

MONITORING YOUR PORTFOLIO

The Investment Committee at Creative regularly meets to assess overall market and economic conditions and to establish appropriate diversification models aligned with defined risk profiles. The team continuously monitors portfolio risk levels, economic indicators, and underlying investments, conducting ongoing research to evaluate and implement adjustments when warranted. In addition, the committee reallocates and rebalances portfolios as needed to remain consistent with prevailing market conditions and the team's targeted risk objectives.

REVIEWING YOUR PROGRESS

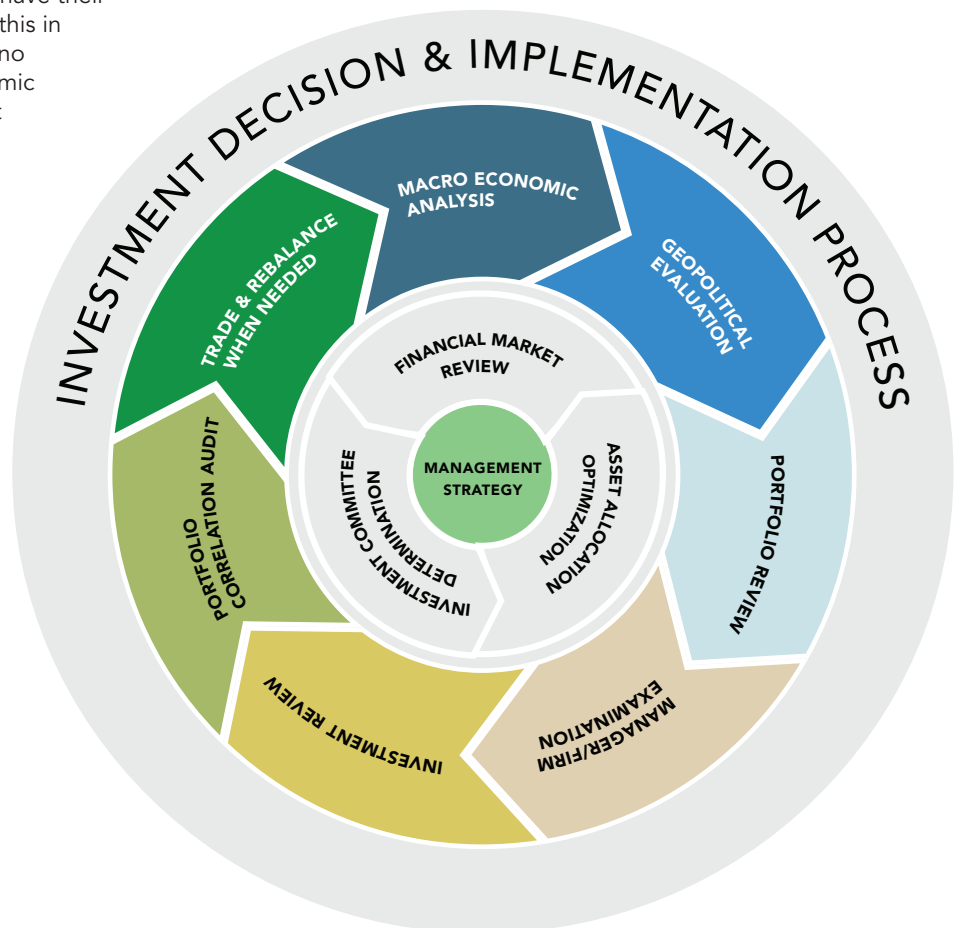
You and your trusted adviser meet as needed to review your current financial situation, objectives, risk tolerance, and progress toward your goals. Together, you evaluate whether any adjustments to your products or services are appropriate to ensure your long-term needs remain well supported. Your adviser can also share insights from Creative's investment management team regarding portfolio risk levels and prevailing market conditions.

In addition, your adviser has ongoing access to Creative's investment management team and technology to support informed decision-making on your behalf.



We Are Here To Work For You

As your investment management team, we take great pride in your trust and the fiduciary standards we provide for your financial services. We recognize that all clients are different and each have their specific investment goals. With this in mind, our team works diligently no matter the ever changing economic conditions to build the strongest strategies and portfolios to help serve and meet all our client's needs. Investment management is not about just buying an investment, but short-term analysis with long-term intentions. Shown here are the items we believe are essential in providing on-going investment management services. Each item shown is developed with our clients' long-term investment goals in mind.





PORTFOLIO BUILDING & MAINTENANCE

The firm builds your personal investment portfolio based on your selected portfolio objective and available investment choices within your selected investment strategy. The investment management team continues to monitor it making sure it is appropriately allocated.



INVESTMENT MONITORING

Daily monitoring of your investments through our research and associated companies research to help provide you a portfolio that continues to work for you.



MONITORING INVESTMENT CHOICES

The firm continues to monitor any new investment choices as they arise, making sure your portfolio is invested within the best investments available.



REPORTING AND TECHNOLOGY

Various portfolio reports and statements are available via internet and mailed annually to clients. Your adviser has access to the management team and the appropriate materials 24/7. Access to your account via the internet is also available 24/7.



ADVISER AND CLIENT REVIEWS

Your adviser will schedule appointments with you as necessary to help answer any questions and to discuss your investment account, investment product, and selected strategy.



OPERATIONS

Investors should always carefully consider the investment objectives, risks, and charges of any investment or investment program. An annual management fee of up to 2.00% applies to your brokerage managed account. Your adviser will let you know the specific management fee. This fee is billed quarterly and in advance to the place you desire. Additional fees within the individual investments and investment product will also exist.

For a complete description of management fees, please check out the SEC filed Investment Management Brochure available through your adviser or found online at www.creativefinancialdesigns.com. Trades may be placed through cfd Investments, Inc. a registered broker/dealer unless otherwise authorized.



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.

Biblical Faith Values Portfolio – Determination of Qualified Investments: The determination of which investments are consistent with Biblical Faith Values is determined at the sole discretion of the management team. CFD utilizes multiple screening tools and other resources, and also relies upon the stated objectives of fund companies to determine that it is maintaining investments that are consistent with Biblical Faith Values. It is acknowledged, however, that particular investors may disagree with a particular fund company or the management team's assessment of how well particular investments comply with the goal of investing assets consistent with Biblical Faith Values. CFD cannot provide a guarantee that in all respects their assessment and that of related fund companies will be consistent with the views of any particular client.

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 Biblical Faith Values strategies and any of the "Focused" strategies significantly limit the pool of potential investments available to the applicable portfolios. This limitation does reduce potential diversification. Performance of portfolios with these limitations will vary from similar portfolios without those allocation restrictions.

Consideration of Non-Financial Factors: In connection with the firm's Biblical Faith Values strategies, we incorporate a social objective, or other non-financial objective into investment decisions and recommendations, particularly in that the strategy is premised on consideration of biblically-based moral screens as one criteria for qualifying an investment for consideration in the portfolio. The firm does engage in financial considerations as well, and blends both financial and non-financial criteria in its selection process. Incorporating a social objective or other non-financial objective into investment decisions, recommendations, advice, and/or the investment decisions will result in investments and recommendations/advice that are not solely focused on maximizing financial returns in the account.

The CFD 4 Strategy: The CFD4 strategy will typically be limited to 4 investment categories, with limited investment selections, which may change from time to time. This limitation does reduce potential diversification, which increases risk in the account.

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. Capital Group, MSCI, RIMES, RBC Correspondence Services, and Wall Street Journal are not affiliated with Creative Financial Designs, Inc., or any of its affiliates.