



Strategy Description

The Income Strategy's 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 up to 20 individual dividend paying stocks. Overall asset class allocations of fixed income ETFs/mutual funds and stocks will vary depending on risk tolerance objectives. 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. 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.

Portfolio objective options include : Conservative, Moderately Conservative, Moderate, Moderately Aggressive, Aggressive

Strategy Facts

Strategy Inception	2021
Minimum Initial Investment	\$50,000
Strategy Benchmark	Russell 1000 Value
Number of Holdings	21
Dividend Yield %	3.6%
Net Expense Ratio %	0.00%
Stock Allocation	98%
Bond Allocation	0%
Weighted Avg. Market Cap (\$M)	\$143,539
Effective Duration	N/A
Yield to Maturity	N/A
Effective Maturity	N/A
Turnover Ratio %	N/A
Price / Earnings Ratio	29.6x
Price / Book Ratio	6.3x

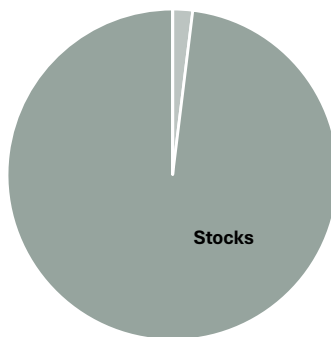
Risk Metrics: 3 Year

Beta	0.79
Downside (Quarterly)	1.40
Upside (Quarterly)	0.71
Upside/Downside Ratio	0.72
Historical Sharpe Ratio	0.45
Annualized Standard Deviation	12.87%
Batting Average	0.36
Historical Sortino Ratio	0.68
Information Ratio	(1.35)

Top Holdings

Symbol	Name	% Weight
AMGN	Amgen, Inc.	4.9%
TFC	Truist Financial Corp.	4.9%
CVX	Chevron Corp.	4.9%
DUK	Duke Energy Corp.	4.9%
DVN	Devon Energy Corp.	4.9%
HBAN	Huntington Bancshares, Inc.	4.9%
IRM	Iron Mountain, Inc.	4.9%
KO	The Coca-Cola Co.	4.9%
MRK	Merck & Co., Inc.	4.9%
OKE	ONEOK, Inc.	4.9%
PEP	PepsiCo, Inc.	4.9%
PLD	Prologis, Inc.	4.9%

Asset Allocation



Cash	1.9%	Convertible	0.0%
Stocks	98.1%	Preferred	0.0%
Bonds	0.0%	Other	0.0%

Region Exposure



■ Developed Markets ■ Emerging Markets

Developed Markets	100%
Emerging Markets	0%



■ Americas ■ Europe ■ Asia ■ LATAM

Americas	95%	Asia	0%
Europe	5%	LATAM	0%

*Annualized Std Deviation - monthly returns

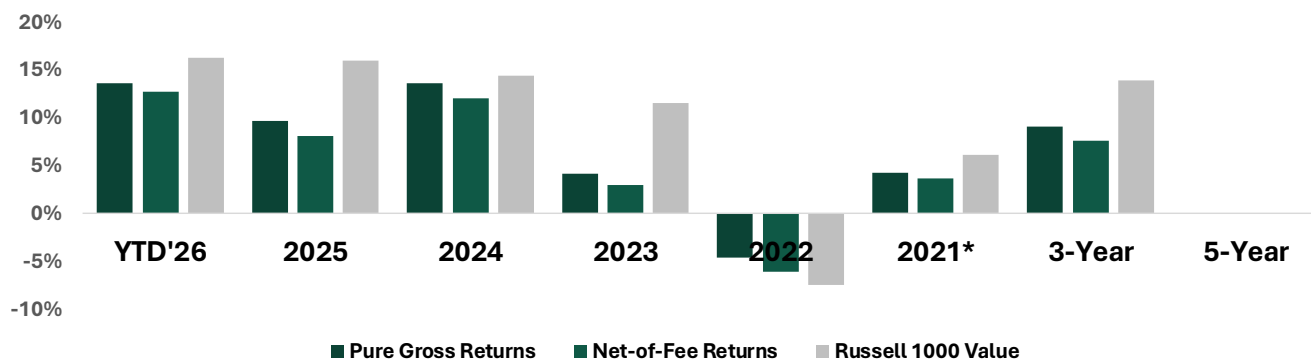
The performance data quoted presents past performance of the current Composite model portfolio; past performance does not guarantee future results.



Total Returns (%)

	YTD'26	2025	2024	2023	2022	2021*	3 Year Annualized	5 Year Annualized	10 Year Annualized	Since Inception
Pure Gross Returns	13.58%	9.62%	13.56%	4.09%	-4.69%	4.22%	9.02%	-	-	-
Net-of-Fee Returns	12.71%	8.00%	11.99%	2.87%	-6.10%	3.57%	7.56%	-	-	8.05%
Russell 1000 Value	16.26%	15.91%	14.37%	11.46%	-7.54%	6.08%	13.90%	-	-	-

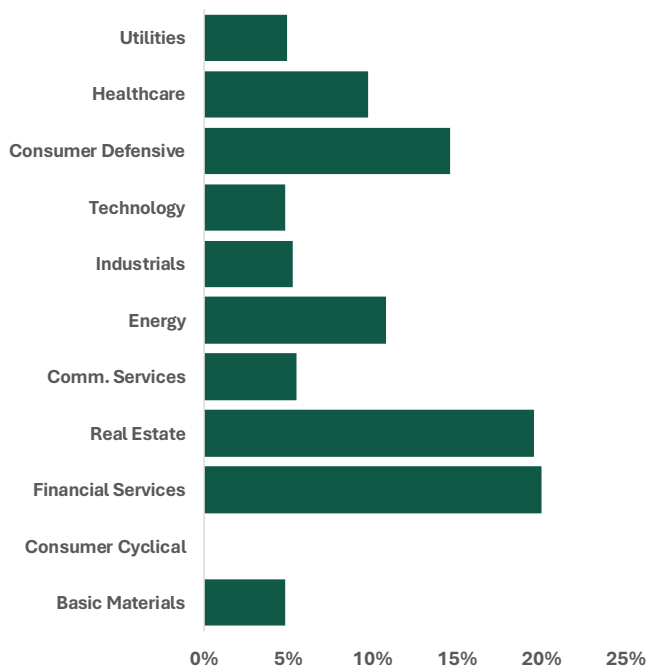
* Returns for 2021 are from 7/31/2021-12/31/2021



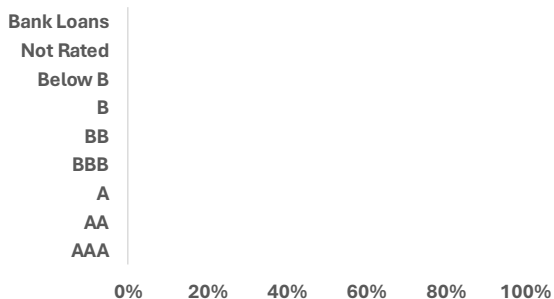
*All returns are calculated in US Dollars

**Aggressive Benchmark Russell 1000 Value Total Return (RLVTR)

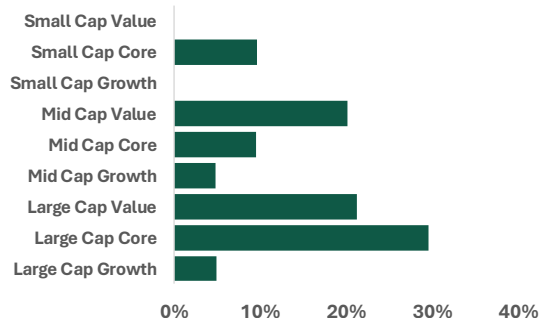
Stock Sector Exposure



Bond Credit Quality Exposure



Equity Style Exposure



Annual Total Returns are actual historical results; Other data presents past performance of Composite model; past performance does not guarantee future results.



Disclosures

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 disclosures.

The **Benchmark** is the **Russell 1000 Value Total Return Index**. The **Russell 1000 Value Index** measures the performance of the large cap value segment of the US equity universe. It is not possible to invest directly in an index.

Composite returns reflect the reinvestment of income and capital gains and are calculated and stated in USD, and periods over one year are annualized. Gross of fees performance does not include trading costs, management fees, or other expenses that would be incurred by a participant portfolio, but does reflect the expenses of any underlying fund and ETF investments. Net of fees performance reflects deduction of the maximum annual management fee of 2%. Management fees can range from 0.20% to 2.00% and are based on client and adviser agreement.

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