Being Intentional in Your Investing

Biblically Responsible

Tax-Wise

Values Managed Portfolios Designed for Tax Efficiency

Scan this QR code to view the corresponding video.

creativefinancialdesigns.com

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 GOALS

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 sight of that fundamental fact.

Shouldn't *you* use a firm that cares about *your* financial goals?

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.

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.

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.

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.

Risk Management

Our firm believes understanding your accounts risk tolerance and maintaining a diversified portfolio can be an important part of managing investment risk. A mix of investments with different levels of risk may help reduce the impact of market fluctuations. Consider your financial goals, time horizon, and comfort with market volatility when determining an appropriate level of risk for your portfolio.

Continuous Learning

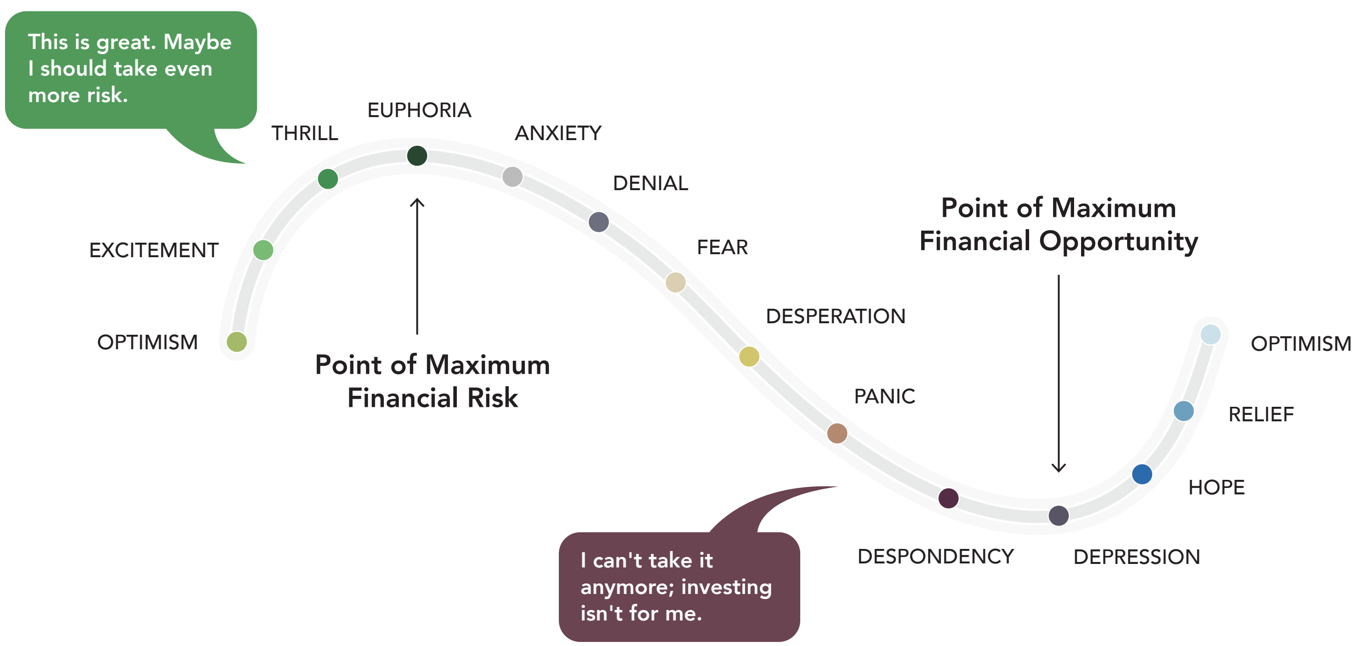
The investment world is constantly changing, and staying informed is essential. Keep learning about new investment opportunities, market trends, and economic policies to adapt your strategies and stay ahead.

DISCIPLINED INVESTING

Human emotions have the ability to affect client's 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

ALIGN YOUR INVESTMENTS WITH YOUR VALUES

What are BRI values?

When it comes to Biblically Responsible Investing (BRI) values, most BRI firms can agree on several areas to avoid: abortion, pornography, non-family entertainment, lifestyle, alcohol, tobacco, gambling, and human right violations. Besides avoiding certain areas, BRI screens may consider issues such as: equal human rights, clean water, honest pay, safe family entertainment, positive lifestyle and family growth, sobriety and family strengthening assistance.

How can you invest with BRI values?

In learning more about how your investments can support your values, you have already taken the first step. Having your investments professionally managed into one of our Biblical Faith Values investment strategies is the next step. Please understand, this is similar to traditional investing as we use mutual funds, and may be ETF's just like you are doing now. The distinction lies in aligning with companies from the same yoke & supporting your passions and goals.

BIBLICAL FAITH VALUES BROKERAGE MANAGEMENT SERVICES

Creative Financial Designs, Inc. provides investment management services centered on Biblically Responsible Investing (BRI). Many investors choose this approach to ensure their portfolios align with their faith-based values, selecting investments that support their beliefs while avoiding areas of ethical concern. All investments involve risk, including the potential loss of principal, and there is no guarantee that any strategy will achieve its stated objectives.

HOW IT WORKS

Your adviser helps you and other clients that are concerned about their investments open a brokerage account.

As a client, you select your portfolio objective and investment strategy for your managed brokerage account.

Our investment management team will build and manage your account with selective mutual funds, ETFs, and/or equities, depending on your strategy choice, that pass our Biblical screening process.

This strategy seeks to align your portfolio with selected faith-based values. While our intention is to honor these values in portfolio construction, all investments involve risk, and outcomes are not guaranteed.

BFV TAX-WISE OVERVIEW

Strategy Objective

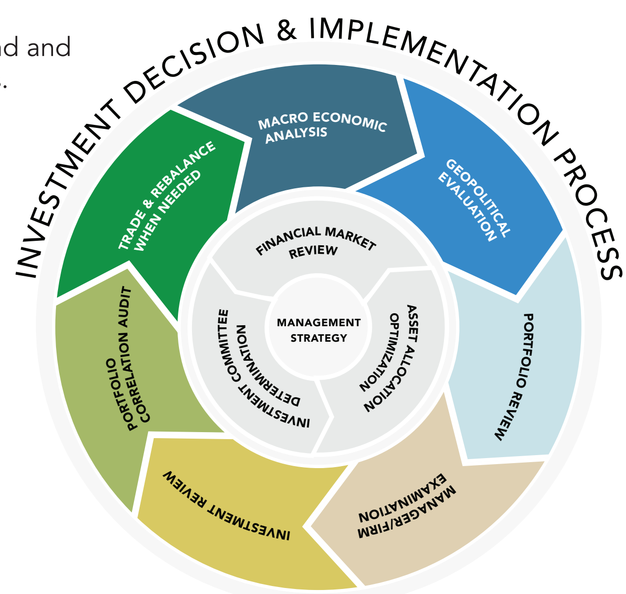
The Biblical Faith Values Tax-Wise Investment Strategy (the "Strategy") primary objective is to provide a well-diversified portfolio generating returns through capital appreciation while aiming to manage taxable distributions; tax outcomes vary and are not guaranteed. The Strategy will seek to invest in high-quality mutual funds and ETFs, utilizing municipal securities for the fixed-income portion and ETFs for the equity positions. The firm offers five portfolio objectives for various risk levels. All securities must pass the firm's proprietary Biblically Responsible Investing (BRI) screen. To achieve The Strategy's objective, Creative will invest in mutual funds and ETFs that meet the firms objectives. Overall asset class allocations of the mutual funds and ETFs will vary depending on risk tolerance objectives.

Strategy Process

The management process consists of an initial Biblical and values screening to identify BRI investments. This is followed by in-depth analysis to identify a fund's risk characteristics, performance metrics, and management quality. These groups of data are gathered utilizing industry software tools as well as through regular communication with the funds' managers. Funds are selected based on historical performance data, risk characteristics, and management quality that we believe indicate potential to contribute positively to the portfolio. The firm continues to monitor the chosen portfolio and investments and all the available choices to provide a quality portfolio designed to meet the strategy's objectives based on portfolio investment needs and goals while using the mutual funds and ETF's that align with BRI values.

Strategy Focus

The Strategy's primary focus is provide a well-diversified mutual fund and ETF portfolio for each of the firms available five portfolio objectives. The strategy focuses on likely using a relatively large number of asset classes that the investment management team feels is economically suitable given the current market conditions. These asset classes may change over time as market conditions change.



BFV TAX-WISE SCREENING

Our firm takes the screening process very seriously. We rely on independent BRI software and direct conversations with company management to evaluate individual companies, mutual funds, and ETFs. The infographic below highlights the types of activities and business practices we seek to avoid in our portfolios.

Managing a portfolio is more than simply picking investments. It is about knowing how each position works together in different market environments. Our team spends meaningful time understanding every investment and its role in the overall strategy, using a consistent and disciplined process to provide each investor with the level of diligence they deserve.

OUR BRI SCREENING PROCESS

How we screen out conflicts with Biblical faith values

SCREENING FOR POSITIVE BUSINESS PRACTICES

- Business Ethics
- Human Rights
- Ethical Labor
- Ethical Sales Practices
- Regulatory Adherence
- Product Safety
- Customer Privacy
- Community Impact

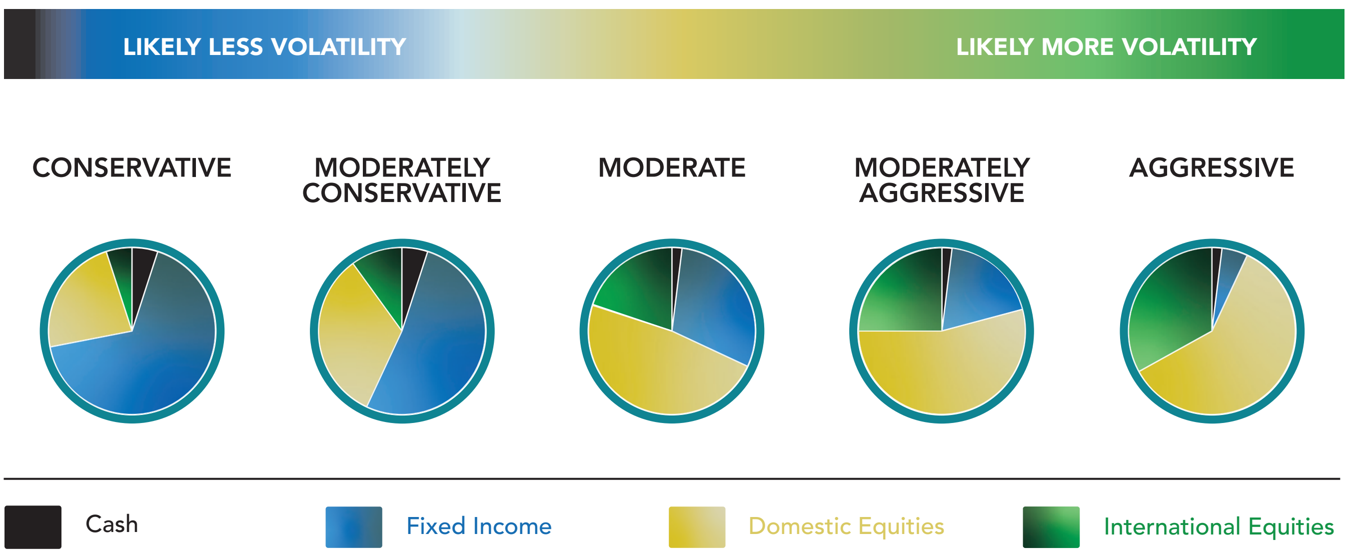
SCREENING FOR RED FLAGS

- Abortion
- Pornography
- Anti-Family Entertainment
- Anti-Family Lifestyle
- Anti-Human Rights
- Gambling
- Alcohol
- Tobacco

BFV **TAX-WISE** PORTFOLIO

The firm provides the BFV Tax-Wise Investments Strategy to investors with a minimum requirement of $100,000. This strategy features five portfolio objectives using mutual funds and ETFs with the goal of tax-efficiency and portfolio diversification. Depending on the portfolio selected, your portfolio will either create more or less risk.

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.

Better the little that the righteous have than the wealth of many wicked; for the power of the wicked will be broken, but the Lord upholds the righteous.
Psalms 37:16-17

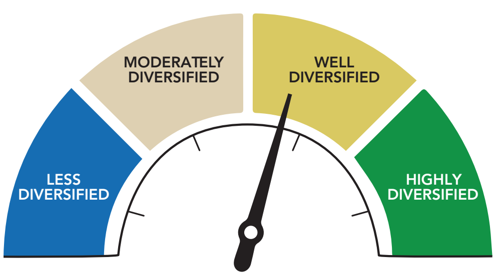
BFV TAX-WISE
SUMMARY

STRATEGY MANAGEMENT: STRATEGIC DIVERSIFICATION WITH TAX-EFFICIENCY

The firm’s Biblical Faith Values investment strategies screen investments for alignment with faith-based principles. This process seeks to build portfolios that reflect positive convictions while intentionally avoiding companies or practices that conflict with those values. This strategy also focuses on tax-efficiency.

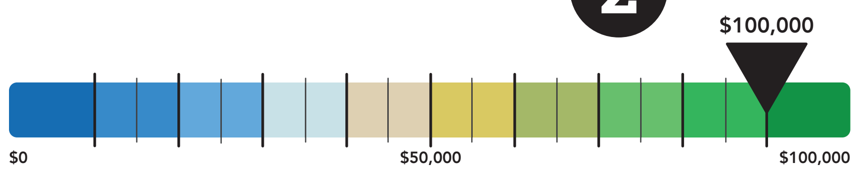
STRATEGY DIVERSIFICATION TARGET

1



MINIMUM

2



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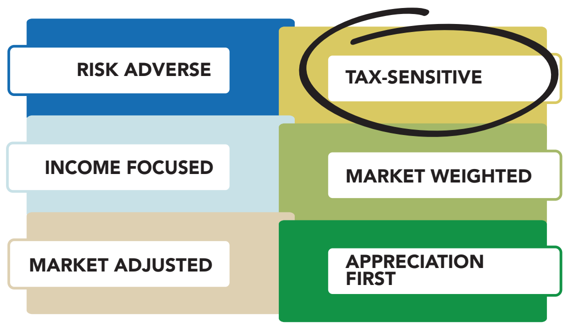
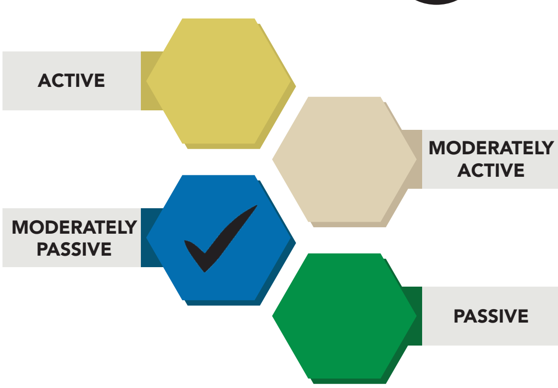


RETURN GOAL

Strategy emphasizes tax-efficiency and diversification rather than returns, which may help to lower the chances of generating capital gains and taxable income.

MANAGEMENT TARGET STYLE

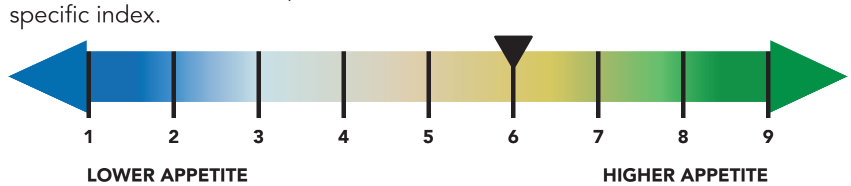
4



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.

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.

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.

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.

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