Scan this QR code to view the corresponding video.

Creative financial Designs

TRADITIONAL
FUNDS

Managed Portfolios Designed for Diversification & Long-Term Investing

BROKERAGE INVESTMENT MANAGEMENT SERVICES

Napali Coastline • Kauai Island, Hawaii

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.

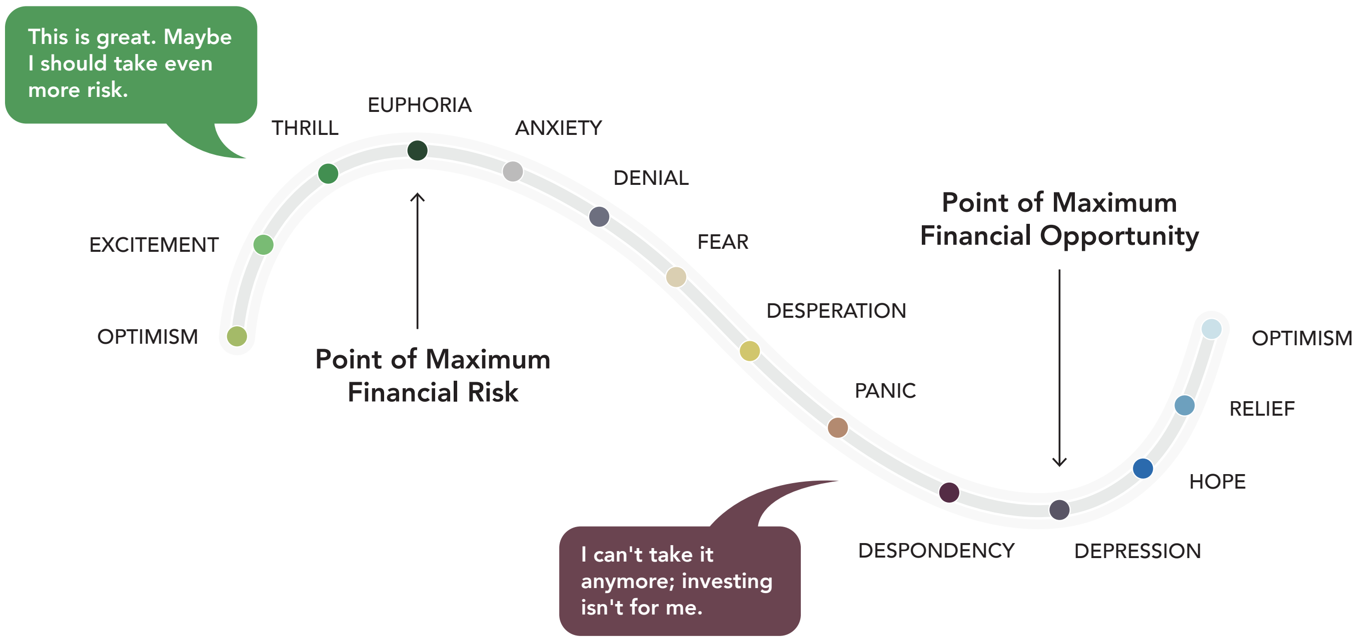
Shouldn't *you* use a firm that cares about *your* financial goals?

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

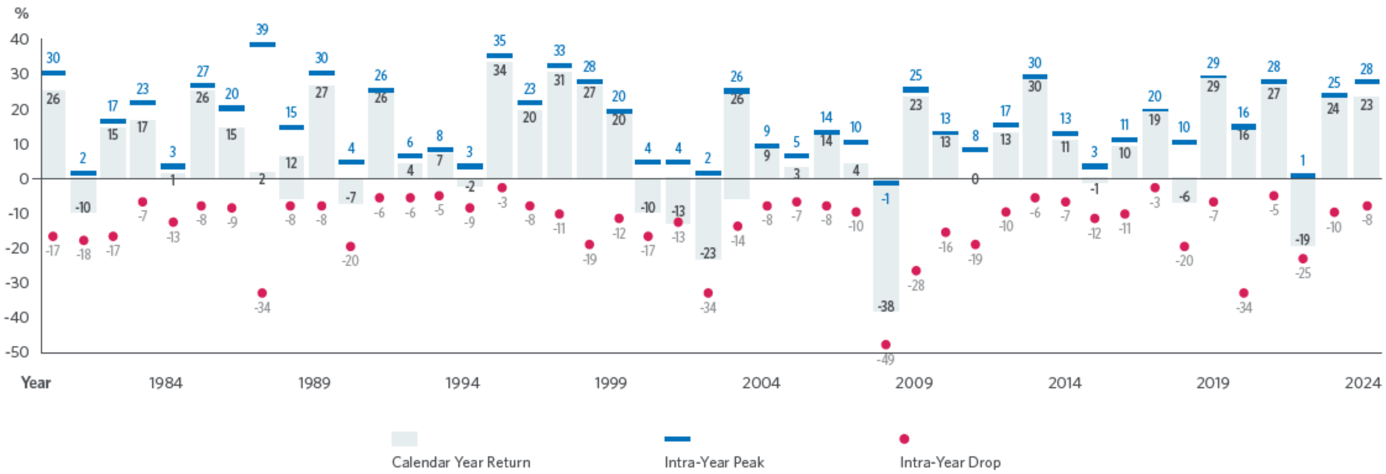


Wall Street Journal, "Control Yourself" June 8, 2009
RBC Correspondence Services, "The Cycle of Market Emotions" June, 2009

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.



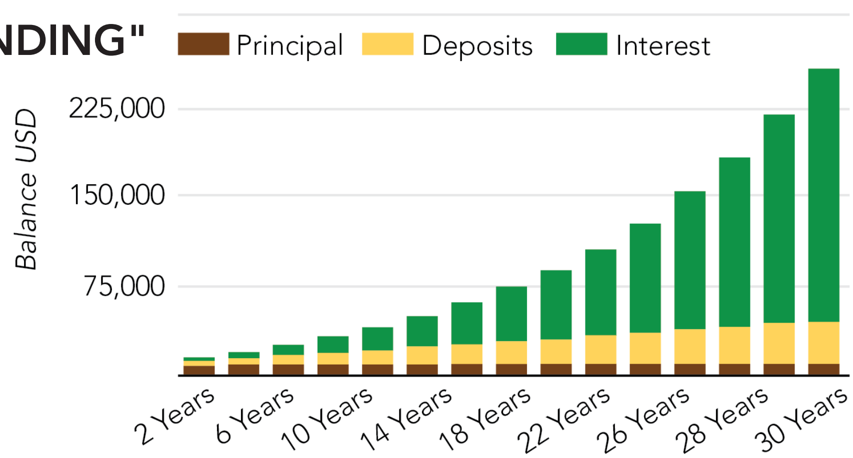
Source: Morningstar, Bloomberg, Transamerica Asset Management, Inc.
[1] The return for 2011 was negative.
S&P 500® Index is an unmanaged index of 500 common stocks primarily traded on the New York Stock Exchange, weighted by market capitalization. It is not possible to invest directly into an index.
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/
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
FUNDS

The Funds Investment Strategy is designed to create a diversified portfolio that seeks long-term growth and capital appreciation through the use of mutual funds and exchange-traded funds (ETFs). The strategy focuses on broad asset class diversification using investments available through the respective custodians. Portfolios are typically constructed using approximately 10 to 15 mutual funds and ETFs, depending on the client's selected portfolio objective and desired asset class exposure.

OVERALL STRATEGY OBJECTIVES

- To provide a diversified portfolio utilizing mutual funds and exchange-traded funds (ETFs)
- To pursue long-term growth and capital appreciation based on the client's selected portfolio objective
- To maintain exposure across major asset classes through diversified fund allocations
- To emphasize investments demonstrating strong performance within their respective categories
- To utilize professionally managed funds selected through a disciplined research process
- To monitor portfolios and adjust allocations as market conditions and opportunities evolve

SCREENING PROCESS FOCUS

The Funds strategy focuses on constructing diversified portfolios through carefully screened mutual funds and ETFs available through the respective custodians. The investment team evaluates performance metrics, risk characteristics, and management quality when selecting investments. This approach seeks to provide consistent diversification while allowing portfolio allocations to evolve as market conditions and asset class opportunities change.

FOCUS OF RESEARCH SCREENING

Managing an overall portfolio and strategy is different than just selecting individual investments. It is important to understand how investments work together across varying market environments. Our firm spends considerable time evaluating each investment and how it contributes to the overall portfolio structure. Some of the more specific items we review within this strategy include:

- Highly rated ETFs and mutual funds
- Highly ranked investments within their comparative asset class
- Lower internal investment expenses
- Various risk measurements
- Manager strategy and philosophy
- Limited portfolio overlap
- Long-term track record
- Manager ownership
- Ratio comparisons
- Diversification benefits within the overall portfolio

FUNDS MANAGEMENT

Strategy Objective

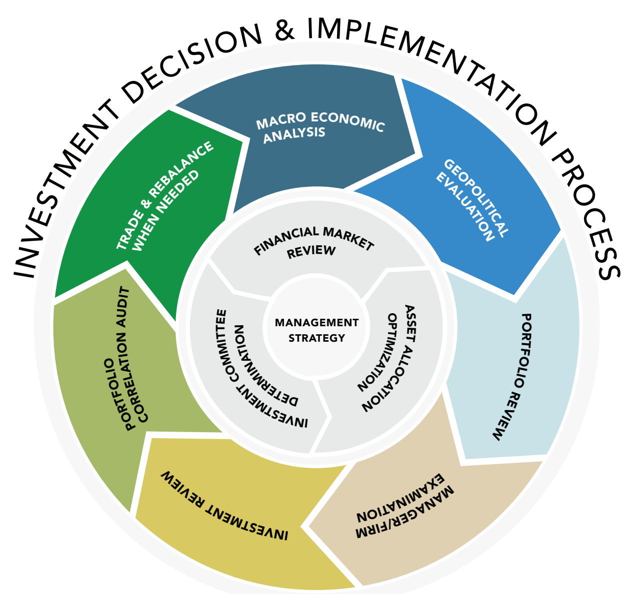
The Funds Investment Strategy (the "Strategy") seeks to construct a well-diversified investment portfolio designed to pursue long-term and capital appreciation using mutual funds and ETFs. The Strategy focuses on achieving broad diversification across asset classes through these investments, with approximately 10 to 15 mutual funds and ETFs typically employed in a given portfolio. The actual number varies based on account size, portfolio objective, and required asset class exposure. These portfolios are modeled after Creative Financial Designs' other diversified asset class models. 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 Funds Investment Strategy involves an in-depth analysis to evaluate mutual fund and ETF risk characteristics, performance metrics, and management quality. This data is gathered using industry-standard software tools, supplemented by communication with fund managers as needed. Funds selected for inclusion generally rank at the top of their category according to examined analytical metrics. The investment management team monitors holdings and portfolio allocations, making adjustments when necessary to maintain alignment with the strategy's objectives and evolving market conditions.

Strategy Focus

The primary focus of the Funds Investment Strategy is to deliver a well-diversified portfolio through carefully screened mutual funds and ETFs, emphasizing strong performance, risk management, and quality oversight. By prioritizing top-ranked investments based on rigorous metrics, the Strategy aims for effective asset class exposure tailored to client risk profiles. This approach promotes consistent diversification and adaptability, with portfolio allocations and investment selections change over time as the investment team assesses asset class needs within each objective.



Why invest in Funds Strategy?

The Funds investment strategy is designed to build diversified portfolios using mutual funds and exchange-traded funds (ETFs). This approach allows the investment management team to evaluate a wide range of available investment options when constructing portfolios. By focusing on professionally managed funds, the strategy seeks to provide diversified exposure across multiple asset classes while supporting long-term investment objectives. The strategy emphasizes disciplined portfolio construction and ongoing investment review to help ensure portfolios remain aligned with changing market conditions and client goals.

Why Funds Investment Strategy May be Beneficial to Your Portfolio

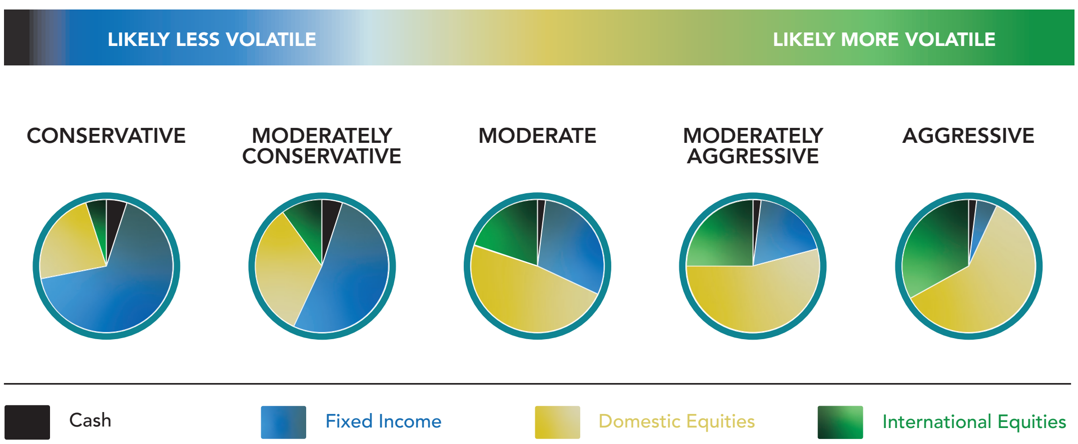
- Designed for investors seeking a diversified core investment strategy
- Utilizes mutual funds and ETFs to provide broad exposure across multiple asset classes
- Focus on professionally managed investment funds when constructing portfolios
- Investment selection considers internal expenses as part of the portfolio construction process
- Access to a wide range of available investment options when selecting portfolio holdings
- Portfolios structured to align with different investment objectives and risk tolerance levels
- Ongoing portfolio oversight by a professional investment management team
- Diversification across multiple funds may help manage overall portfolio risk
- Portfolios may adapt over time as market conditions and investment research evolve
- Managed by a firm operating under fiduciary standards when providing investment advice

Risk is inherent in all investments. Even diversified portfolios may experience losses, particularly over shorter time periods. 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.

FUNDS OVERVIEW

Within our Funds Investments Strategy, the firm offers this investment service with a low minimum of $25,000. This strategy offers five portfolio objectives and emphasizes diversification across mutual funds and ETF's.

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

FUNDS

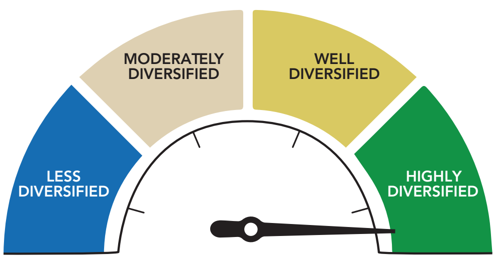
SUMMARY

STRATEGY MANAGEMENT: STRATEGIC DIVERSIFICATION

This traditional based investment strategy looks to maximize portfolio diversification mixing mutual funds and ETF's using the available custodian universe of investment choices.

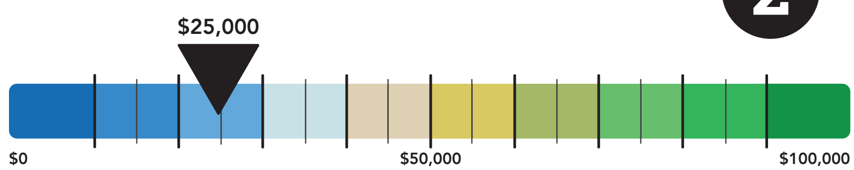
STRATEGY DIVERSIFICATION TARGET

1

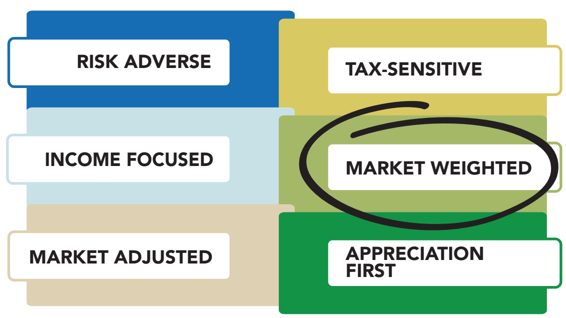


MINIMUM

2



3

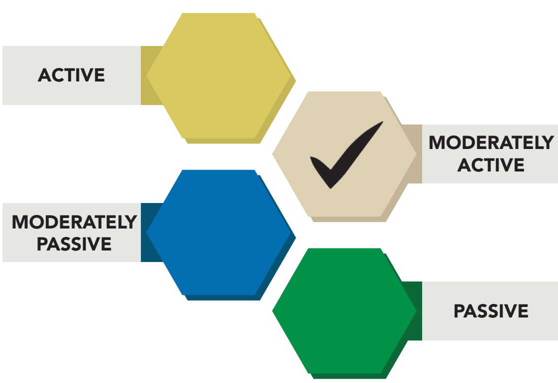


RETURN GOAL

Strategy focuses on diversification over returns to reduce likelihood of high portfolio volatility.

MANAGEMENT TARGET STYLE

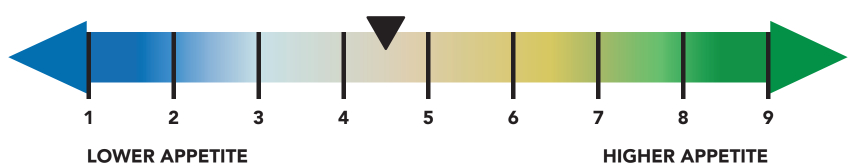
4



STRATEGY RISK INTENTION

5

This strategy risk line assessment is for comparison to the firms other available strategies. It is not meant to be a risk comparison to the market or any 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.

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 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.

Advisory services are provided through Creative Financial Designs, Inc., a Registered Investment Adviser.
Located in the Creative Financial Centre® • 2704 South Goyer Road, Kokomo, Indiana 46902 • 800.745.7776