



VARIABLE ANNUITY MANAGEMENT PLATFORM



Professional investment management for all your investment needs and goals



Investment
solutions



Client
focused



Risk
monitored



Research
driven



Investing
made simple

CREATIVE FINANCIAL DESIGNS, INC.



Get To Know Us Before Investing With Us

Like your family's history, our history should be important to you as well. Creative Financial Designs, Inc. is a Registered Investment Adviser, as defined under the Investment Adviser Act of 1940, and governed under the rules of the Securities and Exchange Commission. Creative Financial Designs, Inc., a family owned company, was founded in 1982 in Kokomo, Indiana and has been servicing tens of thousands of clients in the development of comprehensive financial plans and the management of their investment portfolios ever since.

Check us out at www.creativefinancialdesigns.com or look us up on the SEC website www.adviserinfo.sec.gov.

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**YOU GOTTA
HAVE A PLAN!**

IS PROFESSIONAL MONEY MANAGEMENT RIGHT FOR YOU?

What are your financial goals and how will you reach these goals? Do you have a personal investment plan? These are just a couple serious questions that often bring to light investor shortcomings in planning for your future. You need to determine which plan you are going to implement and utilize to accomplish your financial goals. If you enjoy spending hours of time researching, reading prospectuses, looking over financial ratios, determining overall

market conditions and economic trends, you may not need us. If you would rather spend your spare time pursuing your passions, then our program may give you that freedom. You may rest assured that your investments are strategically allocated based on your strategy selection, goals and objectives and continuously monitored by our professional investment management team.

WHY INVESTMENT MANAGEMENT SERVICES?

Check all that apply:

- You know that you should be investing for your future needs & goals
- You wonder how you should be investing for you situation
- You wonder if you are investing in the best options available
- You are confused about the choices inside your investment plan
- You want to know that your investments are based on your needs and goals
- You want to know that your investments support your values
- You fear opening your account statement
- You want peace of mind in knowing that a team is monitoring your portfolio
- You want an adviser that is on the "same side of the table" as you
- You wonder how your portfolio risk and investment correlation matches your needs

If you have marked any of these statements, we believe investment management services may be for you.

Our team spends the time researching, evaluating, and allocating your portfolio so you can enjoy your passions. You can stop worrying about what you do not know and start relaxing knowing that your investment account(s) is/are being taken care of. You will have a trusted and valued financial adviser that is with you and guiding you as you go.

Take control of your financial success with a team that

works for you!



INVESTING BASICS

HOW TO INVEST

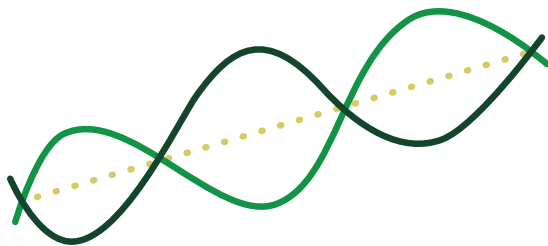
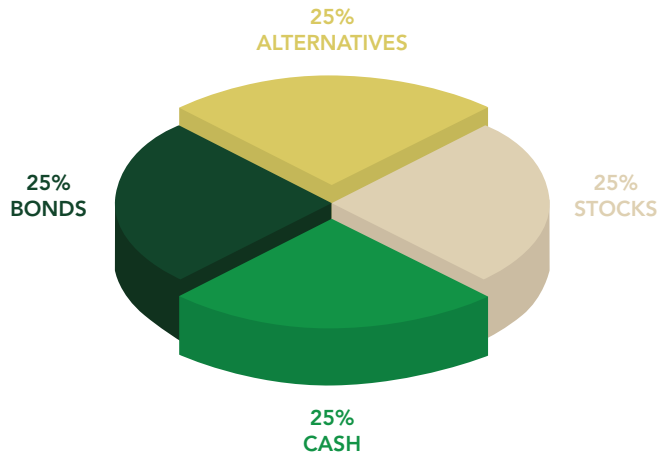
Investing will be different to different investors. Not all investors want or especially need the same thing when it comes to their financial goals and needs. Investment products can also take many forms and our firm and your adviser is here to help you determine what is best for your situation. Your adviser will be with you along the way to help make sure you are on the right path based on your investing needs, timeline, and goals. We likely offer all the options you will need and look forward to being your financial foundation no matter those needs.

DIVERSIFICATION

Diversification is the process of investing in different types of investments such as cash, bonds, equities, and alternatives.

You have heard the motto:
"Don't put all your eggs in one basket."

The proper mix and investments in your portfolio depends on your risk tolerance, investment goals, and time horizon for each objective. Again, everybody is different! Your portfolio and investments should also be treated differently!



■ INVESTMENT A ■ INVESTMENT B ■ PORTFOLIO

ENHANCED DIVERSIFICATION

Enhanced diversification comes with using investments that are non-correlated or less correlated to one another. In other words, using investments that work differently in different types of market conditions. This may give you a better chance to make money in rising or declining markets and potentially protect assets during market declines. Professional management looks to maximize returns and minimize portfolio risk depending on your strategy and portfolio objective selections.

DISCIPLINED INVESTING

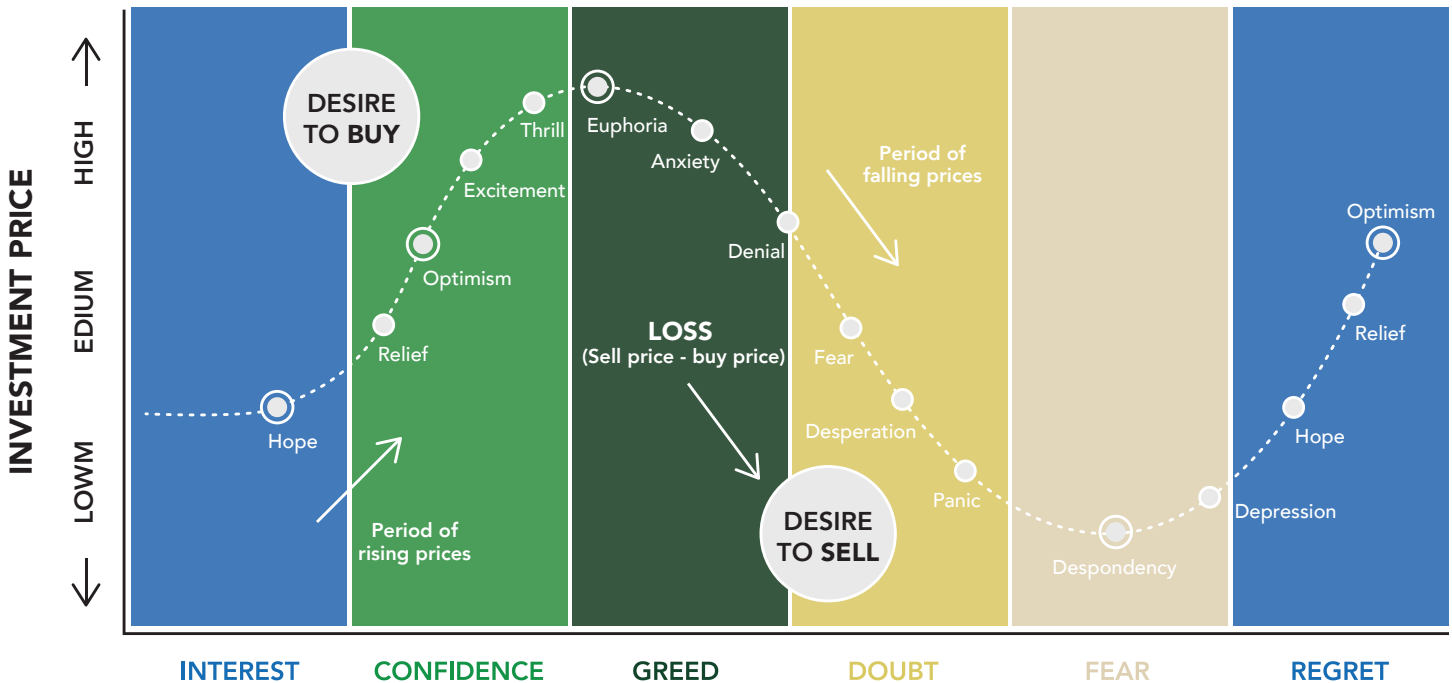
Human emotions have the ability to affect clients investing. It is common for investor's confidence to grow as your investments grow. Conversely, as markets lose value, confidence decreases. Clients tend to go to the sidelines at the wrong time.

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.

DO NOT LET YOUR EMOTIONS AFFECT YOUR INVESTMENT SUCCESS

IT IS TIME IN THE MARKET, NOT MARKET TIMING

EMOTIONS OF ACTIVE INVESTING



INVESTOR'S EMOTIONS OVER TIME

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

VARIABLE ANNUITY MANAGEMENT

HOW IT WORKS

Your available investment holding inside your variable annuity contract will determine the available investment options for your account. Our team researches these available options and determines what to use for your portfolio based on your selected portfolio objective. We want to keep you invested in the best portfolio possible within your portfolio objective.

Each of the below listed companies participate in the Variable Annuity Management Platform. Changes periodically do occur with this list, please confirm with your adviser and the Creative Financial Designs team for availability. Management fees can come directly from these contracts, however, Creative Financial Designs offers multiple ways for fees to be paid for use of the Variable Annuity Management Platform.

PARTICIPATING COMPANIES

| | |
|-------------------------|----------------------|
| Allianz | Nationwide |
| AXA Equitable | Ohio National |
| Hartford | Prudential |
| Jackson National Life | Sammons (SRS) |
| Jefferson | Transamerica |
| National | Voya |
| Lincoln Financial Group | Western Reserve Life |

DIVERSIFIED PORTFOLIO STRATEGIES

- **Secular** - Available in select contracts offered by the participating companies
- **Biblical Faith Values** - Available within Jefferson National Monument Advisor



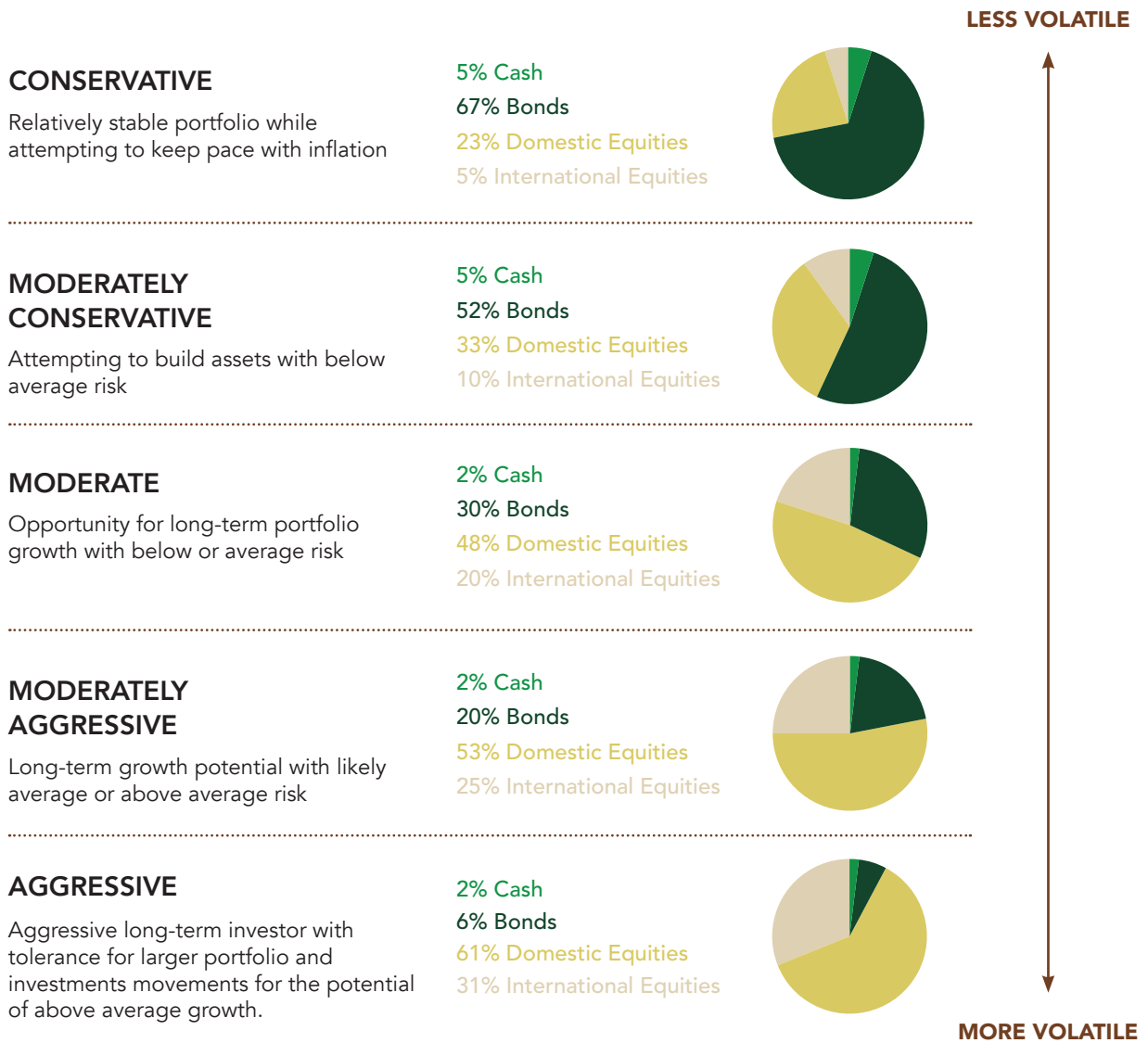
VARIABLE ANNUITY PORTFOLIO OPTIONS

We recognize every client's investment comfort or risk level may be different, that is why we offer so many options within our management platforms. Do not be overwhelmed, your trusted adviser will help lead the way to determine what is best for you.

PORTFOLIO OBJECTIVE OPTIONS



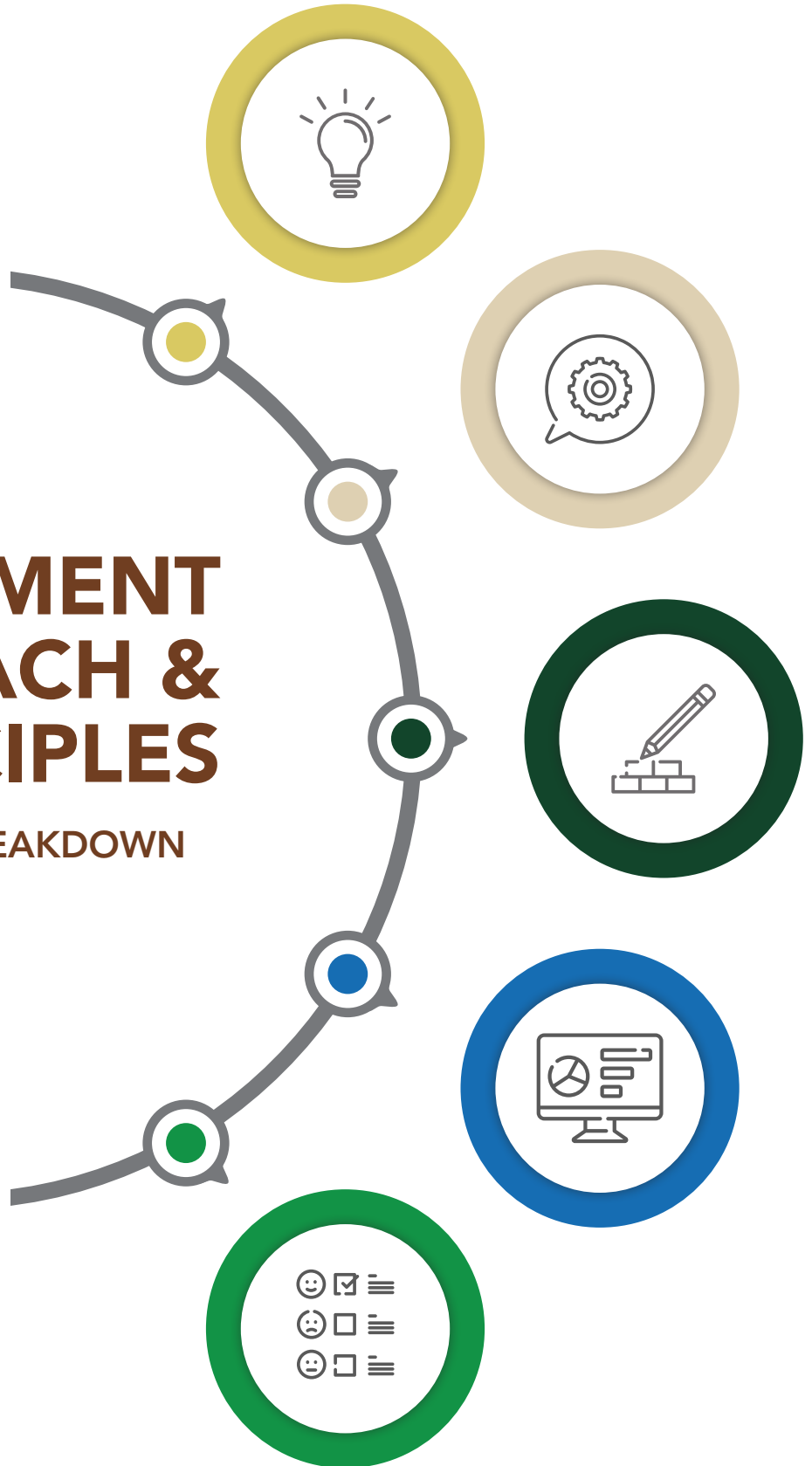
BASIC RISK TOLERANCE ALLOCATIONS



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 meet with your trusted adviser to discuss your current and desired financial picture. Your adviser will help you access your goals, needs, and investment objective and behavior and then will determine what products and services are needed to help you meet your long-term financial goals. Designs believes no matter how big your portfolio is, it needs to be continuously monitored based on your goals and the economic conditions.

SERVICES FOR ALL YOUR NEEDS

Designs offers three different management platforms to help fit your needs:

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

Within the three management platforms, Designs 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
- Enhanced economic conditions
- Quality investments
- Quality independent research
- Risk assessment
- Investment philosophy
- Cost comparison
- Manager tenure
- Fundamental analysis
- Technical analysis

MONITORING YOUR PORTFOLIO

The Investment Committee of Designs meets to discuss overall market and economic conditions and determines proper diversification models based on a determined risk level. The team monitors portfolio risk levels, economic conditions, etc. on a daily basis and researches your investments inside your respective portfolio to make changes as necessary. Finally, the committee rebalances your portfolio as necessary and based on the market conditions and team's targeted risk.

REVIEWING YOUR PROGRESS

You and your trusted adviser meet as needed to discuss your current financial situation, needs, goals, risk, and progress. You'll determine if any changes are needed to your products and services to make sure your long-term needs are being served. Your trusted adviser can discuss with you the Designs management team's thoughts on portfolio risk levels and market conditions.

Your trusted adviser has access to the investment management team and technology at all times.

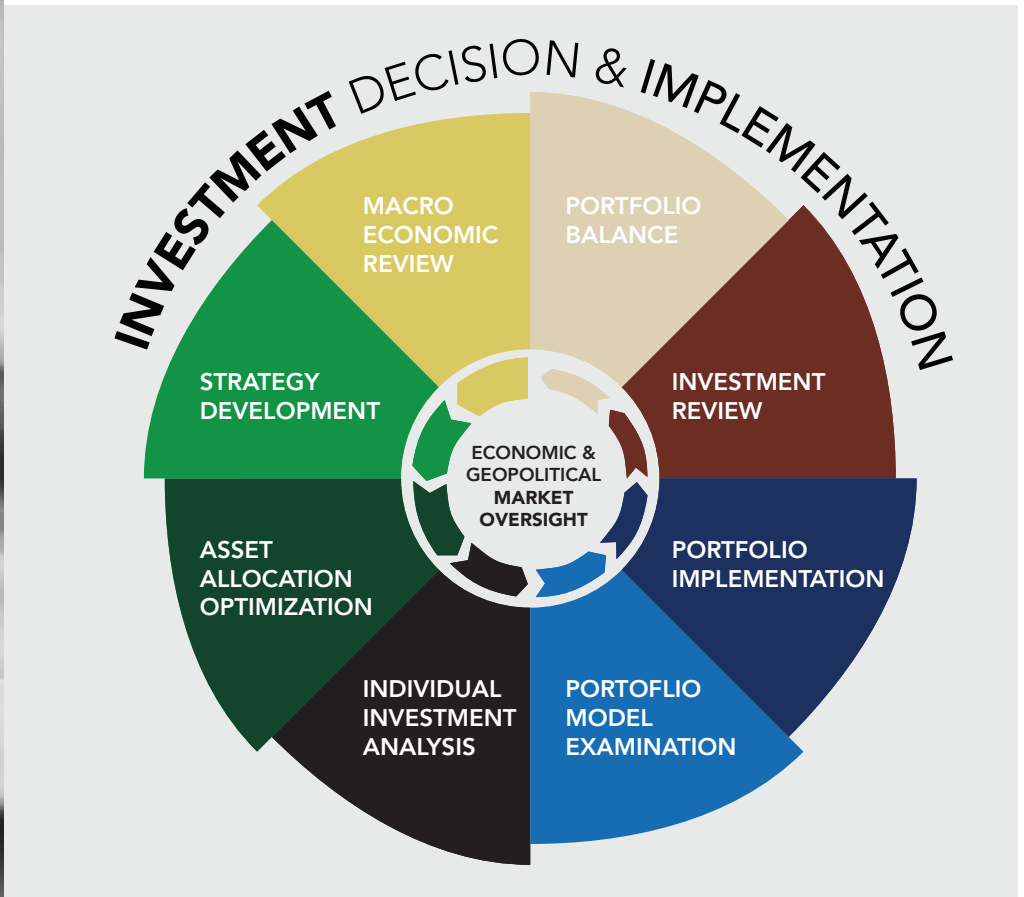


STRUCTURE

OPERATIONS & FEES

Investors should always carefully consider the investment objectives, risks, and charges of any investment or investment program. An annual management fee of up to 1.50% applies to your 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 are placed through cfd Investments, Inc. a registered broker/dealer unless otherwise authorized.



PORTFOLIO BUILDING & MAINTENANCE

We will build your personal investment portfolio based on your risk tolerance and available investment choices with you selected investment strategy. We will then continue to monitor it making sure it is appropriately allocated.



INVESTMENT MONITORING

Daily monitoring of your investments through our research and associated companies research will ensure your portfolio continues to work for you.



MONITORING INVESTMENT CHOICES

We continue 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 answer any questions and to discuss your investment account and your complete financial picture.

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 principal in your investment. There is no guarantee of returns. If there are historic or hypothetical returns identified in this piece, these are provided as informational only, and should not be read as an indication about the returns that you should expect to receive as a result of this investment. Past performance is not an indication of future results.

Model Portfolios

Portfolios are allocated pursuant to models determined by Creative Financial Designs, Inc., (Designs) which is solely responsible for the content of each model, and the selection of specific investments within the confines of each asset class and model. Designs has discretion to change the model at any time, and will make changes to the model based on current or anticipated market conditions, as deemed appropriate. 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.

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 withdrawals 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.
- Selecting an add-on strategy such as the Invest Over Time option or selecting an Alternative Investment Rider

Variations Among Accounts

Each Designs 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 an alternative investment rider option
- additional contributions to an account, or one-time or systematic withdrawals from an account
- the fact that transactional charges may make a reallocation disadvantageous to a particular client, or due to the investment strategy which the client has selected
- tax implications applicable to an individual investment or account
- opening of new investments
- closing of investments to new investors
- minimum investment amounts applicable to investments

Affiliation with CFD Investments

Designs is owned and controlled by several persons who also have financial interests in cfd Investments, Inc. (CFD), a registered broker/dealer, member FINRA and SIPC. Designs is also co-located with CFD, and several persons associated with CFD are also associated with Designs. When appropriate, assets of clients managed by Designs will be maintained in accounts established at CFD.

Advisory Services are Provided through Creative Financial Designs, Inc., a Registered Investment Adviser.
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