BROKERAGE 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.*

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

INVESTMENTS

Inside brokerage accounts, you likely have a wide variety of investment options from tens of thousands of mutual funds, ETF's stocks, individual bonds, CD's and many others. Knowing what you should invest in is the only start.

HOW TO INVEST

If you know your investments you want to use, next to determine is your investment strategy. Should you day trade? Diversify perhaps? Strategically allocate? Sector or asset-class focus? Desire income? Tactically invest?

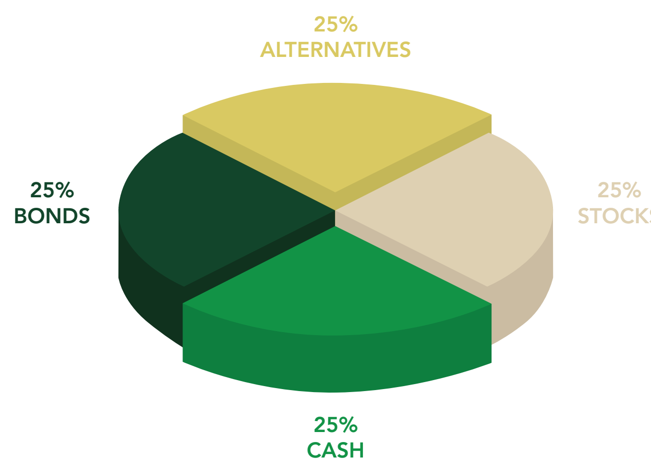
Investing can take many forms and it's up to investors to determine their best course of action based on their needs, timeline and investment goals. We likely offer all the options you will need.

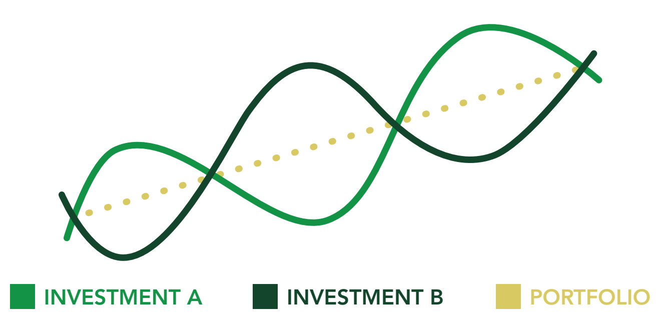
DIVERSIFICATION

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!





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

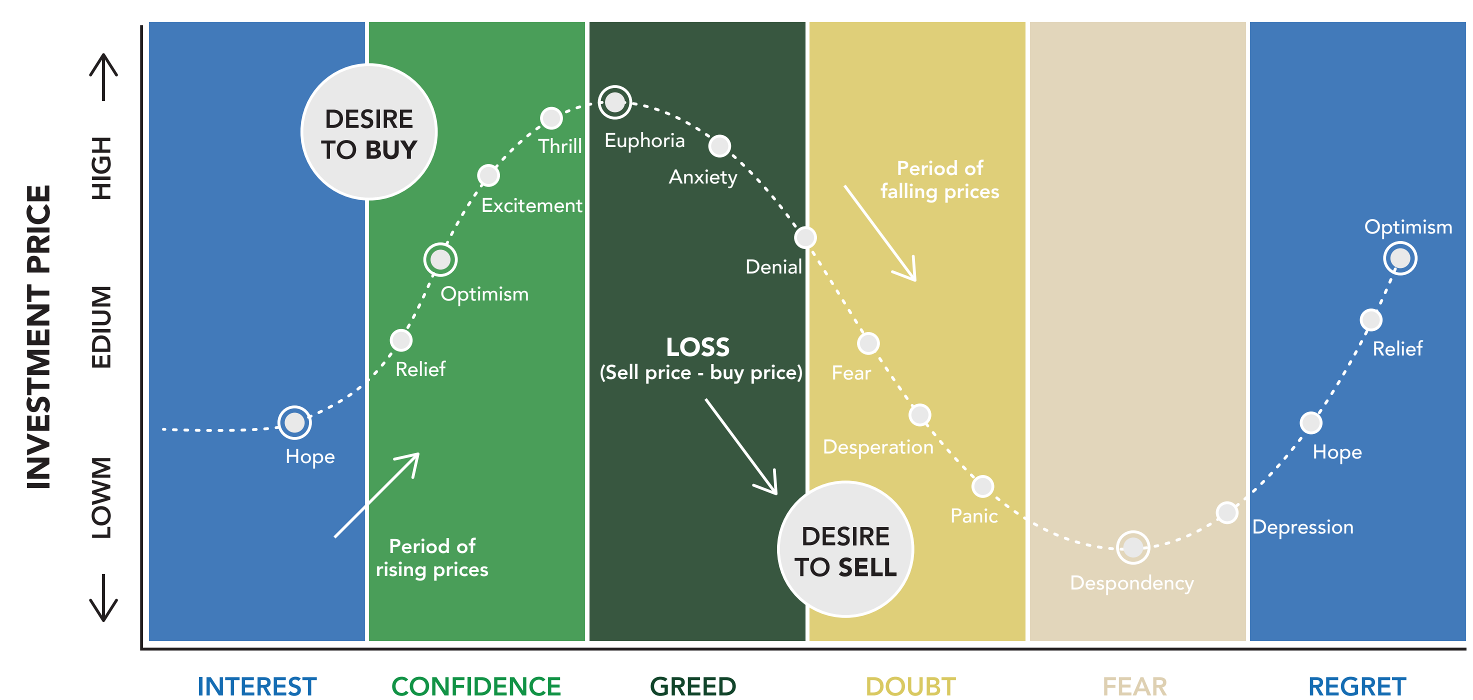
Human emotions have the ability to affect clients investing. It is common for investor's confidence to grow as your investments grow. Conversely, as markets lose value, confidence decreases. Clients tend to go to the sidelines at the wrong time.

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

BROKERAGE MANAGED
STRATEGIES

Your selected investment strategy will determine the type of investments and management in your 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.

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

DIVERSIFIED PORTFOLIO OPTIONS

	SECULAR DIVERSIFIED	BIBLICAL FAITH VALUE DIVERSIFIED
STRATEGIC:	**Combination** *(min. $25,000)* **Funds** *(min. $25,000)* **Tax-Wise*** *(NQ accounts only, min. $100,000)*	**Combination** *(min. $25,000)* **Funds** *(min. $25,000)*
FUND FAMILY FOCUSED:	**American Funds Focused** *(min. $25,000)*	**Inspire Focused ETF** *(min. $25,000)* **Timothy Focused** *(min. $25,000)*
PASSIVE INVESTMENTS:	**Exchange-Traded Funds** *(min. $25,000)*	
RULES BASED:	**Best in Class** *(min. $25,000)* **5 Tool** *(min. $25,000)*	
SPECIALIZED:	**CFD4*** *(min. $10,000)* **Income Strategy*^** *(min. $100,000):* » Lite » Core - Fixed income taxable » Core - Fixed income municipals » Core/Plus - Fixed income taxable » Core/Plus - Fixed income municipals	**CFD4*** *(min. $10,000)*
TACTICAL:	**Fundamental Opportunities** *(min. $25,000)*	

NON-DIVERSIFIED ASSET-CLASS PORTFOLIO OPTIONS *(Select one for asset-class portfolio options; all equity investments; min. $25,000)*

MUTUAL FUNDS: Large Cap Growth*^ Large Cap Value*^ Global Strategy*^

ADDITIONAL OPTIONS *(Available per strategy as footnooted)*

Alternative Investment Portfolio Rider (AIR)
**Not available for the above strategies*

Allocate portfolio over time *(Approx. 4-8 months)*
^ Not available for the above strategies

OPTIONS

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

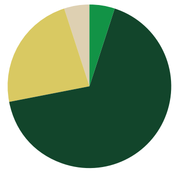
PORTFOLIO OBJECTIVE OPTIONS

BASIC RISK TOLERANCE ALLOCATIONS

LESS VOLATILE

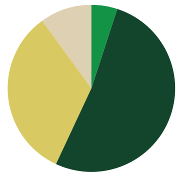
CONSERVATIVE
Relatively stable portfolio while attempting to keep pace with inflation

5% Cash
67% Bonds
23% Domestic Equities
5% International Equities



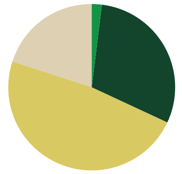
MODERATELY CONSERVATIVE
Attempting to build assets with below average risk

5% Cash
52% Bonds
33% Domestic Equities
10% International Equities



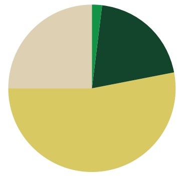
MODERATE
Opportunity for long-term portfolio growth with average risk

2% Cash
30% Bonds
48% Domestic Equities
20% International Equities



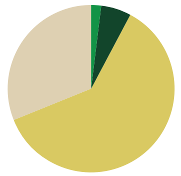
MODERATELY AGGRESSIVE
Long-term growth potential with above average risk

2% Cash
20% Bonds
53% Domestic Equities
25% International Equities



AGGRESSIVE
Aggressive long-term investor with tolerance for larger portfolio movements

2% Cash
6% Bonds
61% Domestic Equities
31% International Equities



MORE VOLATILE

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

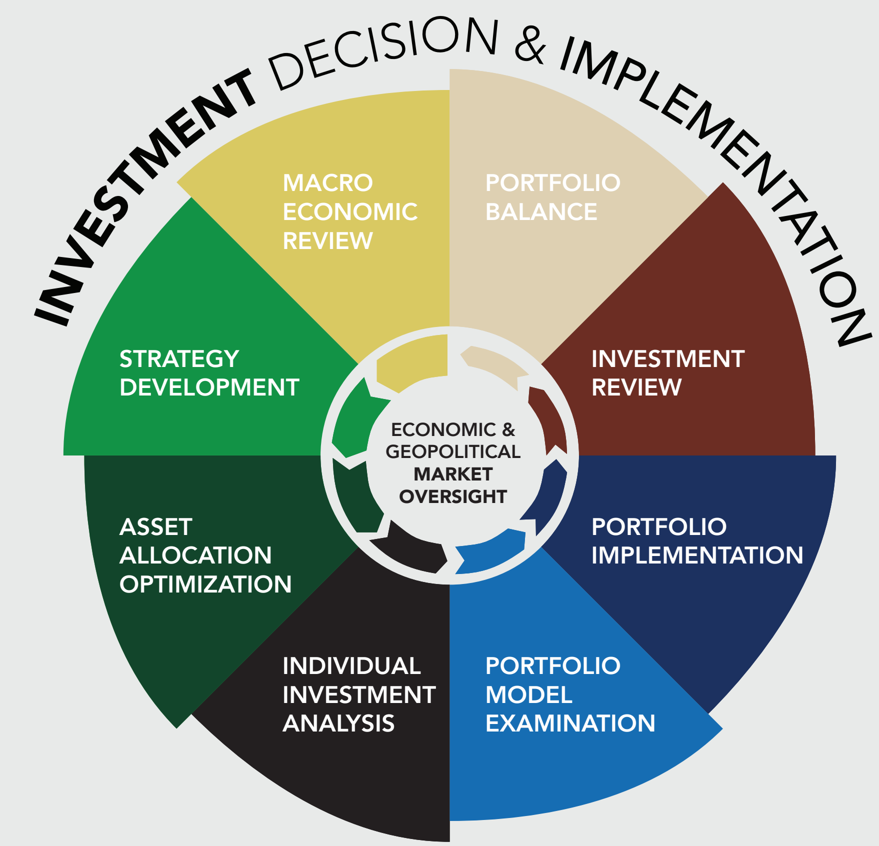
The Investment Committee of Designs meets to discuss overall market and economic conditions and determines proper diversification models based on a determined risk level. The team monitors portfolio risk levels, economic conditions, etc. on a daily basis and researches your investments inside your respective portfolio to makes 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 2.00% 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 custodian 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

Variances 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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