CPM Creative Portfolio Management

Biblically Responsible **INCOME**

# Q3'2026 Fact Sheet

**Portfolio Objective: Aggressive**

As of September 30, 2026

## Strategy Description

The Biblical Faith Values (BFV) Income Strategy's primary objective is to provide current income through interest and dividends. All investments must pass the firm's proprietary Biblically Responsible Investing (BRI) screen. 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. Equity allocations will consist of up to 20 dividend paying stocks, which will typically skew equity style allocation toward value stocks. Fixed income allocations will generally favor asset classes that generate relatively stable and modest yields while limiting the risk associated with potential loss of capital.

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

## Strategy Facts

| | |
|---|---|
| Strategy Inception | 2025 |
| Minimum Initial Investment | $50,000 |
| Strategy Benchmark | Russell 1000 Value |
| Number of Holdings | 21 |
| Dividend Yield % | 3.5% |
| Net Expense Ratio % | 0.00% |
| Stock Allocation | 98% |
| Bond Allocation | 0% |
| Weighted Avg. Market Cap ($M) | $72,945 |
| Effective Duration | N/A |
| Yield to Maturity | N/A |
| Effective Maturity | N/A |
| Turnover Ratio % | N/A |
| Price / Earnings Ratio | 28.0x |
| Price / Book Ratio | 5.0x |

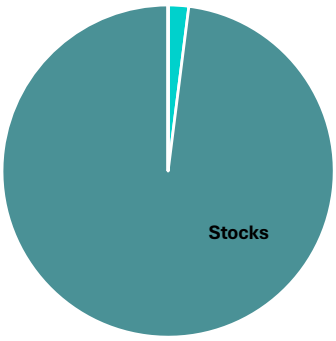
## Risk Metrics: 3 Year

| | |
|---|---|
| Beta | 0.89 |
| Downside (Quarterly) | 2.06 |
| Upside (Quarterly) | 0.67 |
| Upside/Downside Ratio | 0.64 |
| Historical Sharpe Ratio | 0.46 |
| Annualized Standard Deviation | 13.80% |
| Batting Avgerage | 0.39 |
| Historical Sortino Ratio | 0.70 |
| Information Ratio | (1.51) |

## Top Holdings

| Symbol | Name | % Weight |
|---|---|---|
| AEP | American Electric Power Co., Inc. | 4.9% |
| AMT | American Tower Corp. | 4.9% |
| TFC | Truist Financial Corp. | 4.9% |
| CNI | Canadian National Railway Co. | 4.9% |
| CVX | Chevron Corp. | 4.9% |
| DVN | Devon Energy Corp. | 4.9% |
| FITB | Fifth Third Bancorp | 4.9% |
| LAMR | Lamar Advertising Co. | 4.9% |
| MCHP | Microchip Technology, Inc. | 4.9% |
| OKE | ONEOK, Inc. | 4.9% |
| PSA | Public Storage | 4.9% |
| QCOM | QUALCOMM, Inc. | 4.9% |

## Asset Allocation

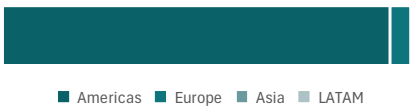



| | | | |
|---|---|---|---|
| Cash | 2.0% | Convertible | 0.0% |
| Stocks | 98.0% | Preferred | 0.0% |
| Bonds | 0.0% | Other | 0.0% |

## Region Exposure




| | |
|---|---|
| Developed Markets | 100% |
| Emerging Markets | 0% |




| | | | |
|---|---|---|---|
| Americas | 95% | Asia | 0% |
| Europe | 5% | LATAM | N/A |

**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.*

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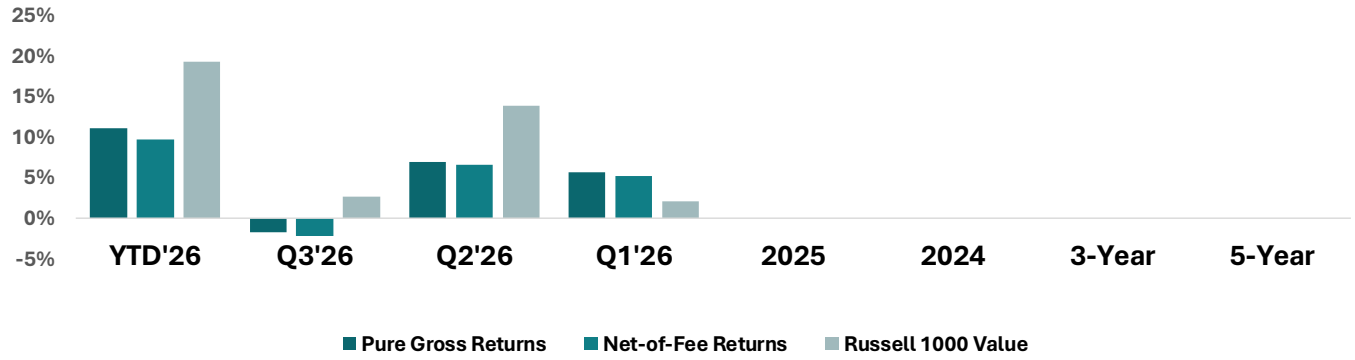
## Annual Total Returns (%)

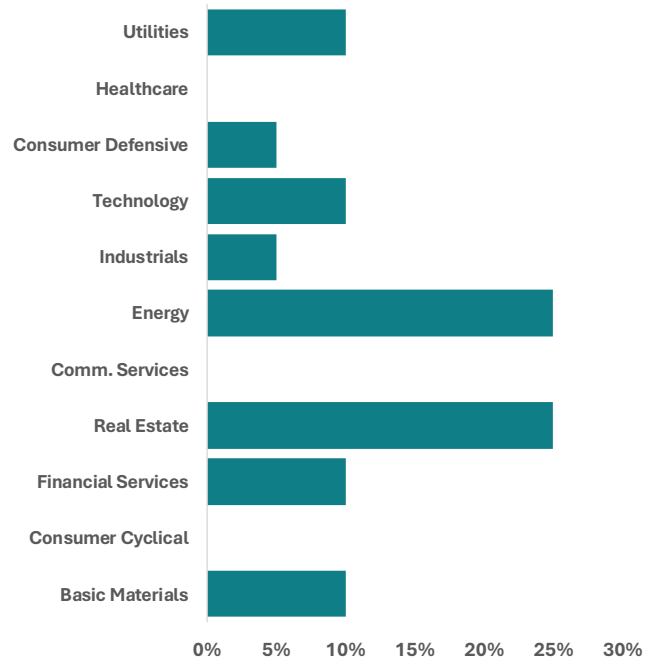
| | YTD'26 | Q3'26 | Q2'26 | Q1'26 | 2025 | 2024 | 3 Year Annualized | 5 Year Annualized | 10 Year Annualized | Since Inception |
|---|---|---|---|---|---|---|---|---|---|---|
| Pure Gross Returns | 11.01% | -1.76% | 6.95% | 5.66% | - | - | - | - | - | - |
| Net-of-Fee Returns | 9.69% | -2.15% | 6.52% | 5.23% | - | - | - | - | - | 0.76% |
| Russell 1000 Value | 19.27% | 2.59% | 13.87% | 2.10% | - | - | - | - | - | - |



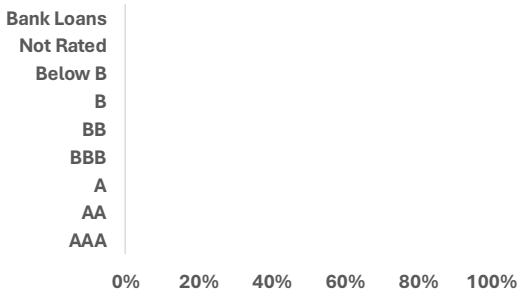

*All returns are calculated in US Dollars

**Benchmark is Russell 1000 Value Index

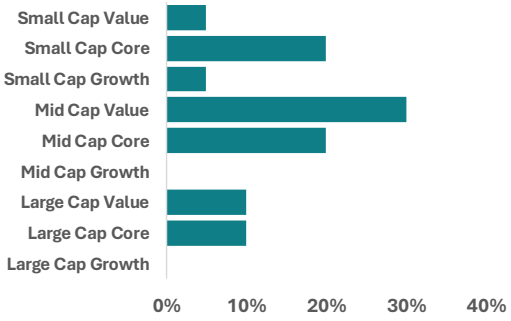
### Stock Sector Exposure




### 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. **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. **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. 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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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