Being Intentional in Your Investing



CPM Creative Portfolio Management

Biblically Responsible

Income Strategy Solutions

Valued Managed Portfolios Designed for Yield and Income

creativeportfoliomanagement.com

CREATIVE PORTFOLIO MANAGEMENT



Our History

Creative Portfolio Management is a DBA of Creative Financial Designs, Inc. 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?

ALIGN YOUR INVESTMENTS WITH YOUR VALUES

What are the 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 likely also promotes causes 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, ETFs and individual stocks just like you are likely now doing. The distinction lies in aligning with companies from the same yoke.



BIBLICAL FAITH VALUES BROKERAGE MANAGEMENT SERVICES

Creative Portfolio Management 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.

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.



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.

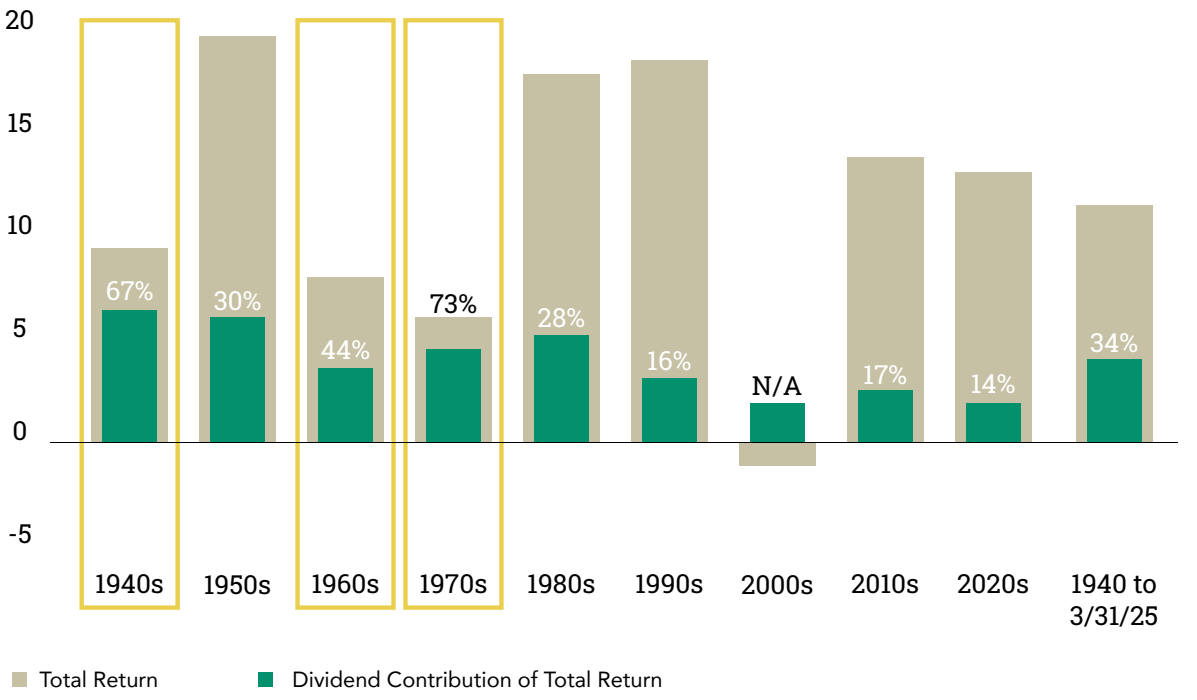
BENEFITS OF INVESTING FOR INCOME AND YIELD

Investing in income-focused strategies can offer several benefits and help address specific investment needs and goals. Investment income is typically generated in two primary ways: interest payments from fixed income investments and dividends from stocks.

A key to an income strategy is investing in quality companies that have a history of paying steady, and in many cases, growing dividends. Dividend paying stocks can also add diversification to a portfolio, provide the potential for long-term growth, and offer current income through dividends. Historically, dividend income has also helped investors keep pace with inflation. In periods of market stress, dividend paying stocks have often experienced somewhat less volatility than the broader market and have provided modest downside support. As the graph below shows, in the 1970s, dividends made up roughly 73 percent of the total return of the S&P 500 Index. Even in the 2000s, when the index experienced negative overall returns, dividends still contributed about 1.8 percent in annualized returns over that decade.

When Markets Have Struggled, Dividends Delivered

S&P 500 Index Annualized Total Return by Decade (%)

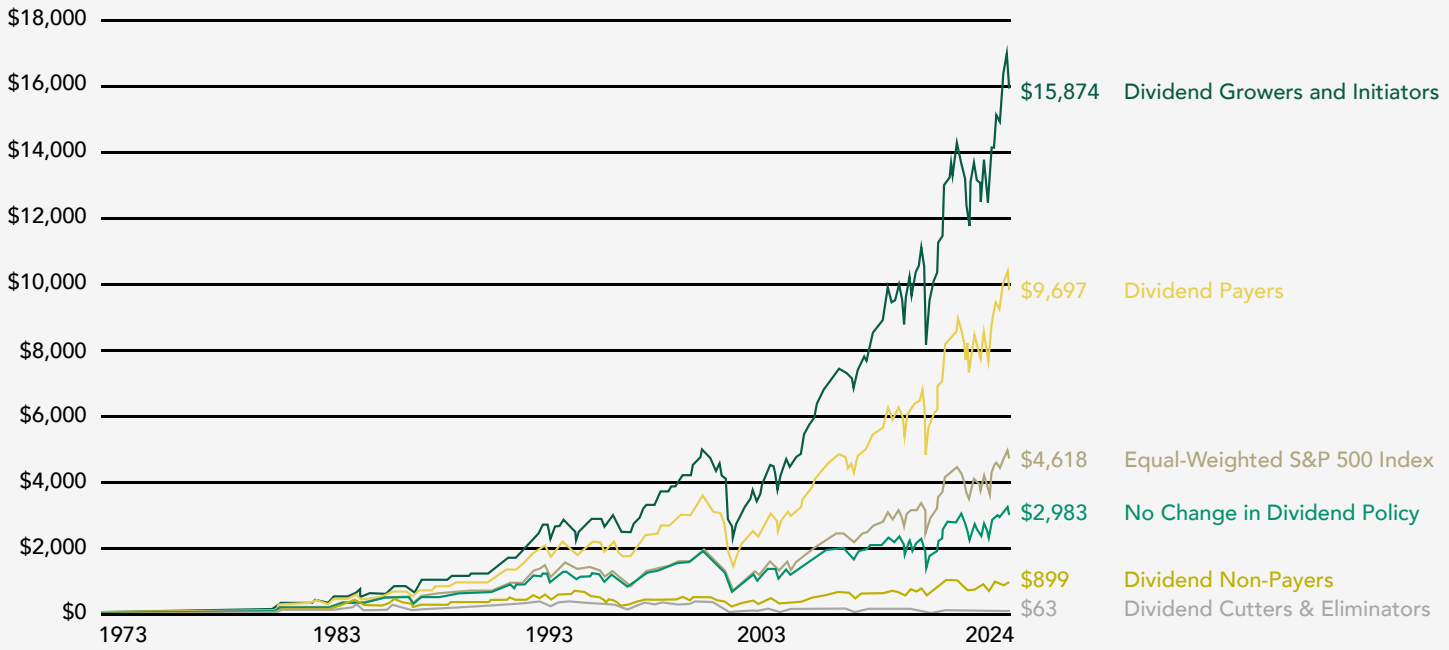


Source: Morningstar and Hartford Funds, 4/25

AN INCOME FOCUSED INVESTMENT APPROACH

Creative's investment approach starts with a focus on higher yielding, dividend-paying stocks from companies that also may have a strong history of increasing their dividends per share over time. As the graph below shows, historically, companies that consistently grow their dividends have delivered better performance than an equally weighted market index and, even more so, compared with a broad group of non-dividend paying stocks.

Return of S&P 500 Index Stocks by Dividend Policy: Growth of $100 (1973-2024)



Source: Returns of S&P 500 Index Stocks by Dividend Policy, July 7, 2025

BUILDING STRONG INCOME FOCUSED PORTFOLIOS

Creative uses industry-leading third-party tools to identify investments with attractive income potential, then follows up with rigorous fundamental research and due diligence on each opportunity. We believe that, in an environment where many companies are reducing dividends, there is potential to add value by carefully selecting those businesses that still offer strong dividend yields along with the potential for long-term capital growth. Through this disciplined process, Creative seeks income investments that can support your current cash flow needs while also contributing to the long-term growth of your portfolio.

BFV INCOME STRATEGY SOLUTIONS OVERVIEW



Strategy Objective

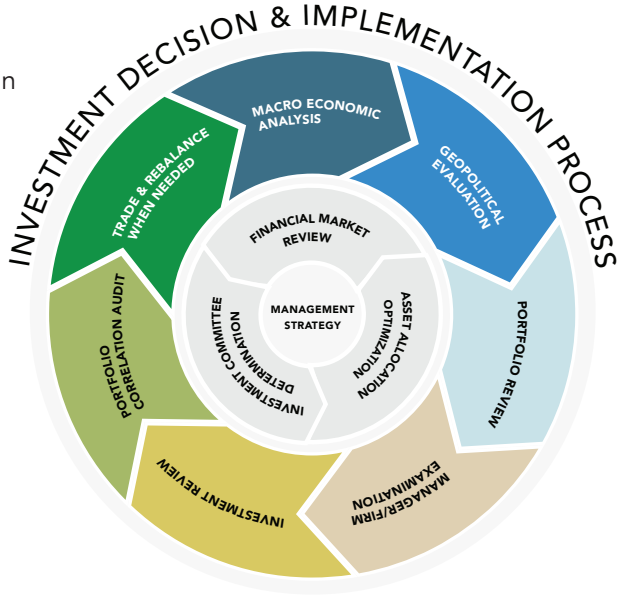
The Biblical Faith Values (BFV) Income Strategy's primary objective looks to provide current income through interest and dividends. All investments must pass the firm's proprietary Biblically Responsible Investing (BRI) screen. The Strategy will seek to invest in high quality fixed income ETFs and/or 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.

Strategy Process

The investment process involves due diligence that includes thorough evaluation of macroeconomic and industry specific data in conjunction with rigorous fundamental bottom-up research of individual stocks. Both fixed income ETFs and/or mutual funds and individual stocks must pass Creative's proprietary BRI screen before being considered for the Strategy's investable universe. Fixed income ETFs and/or mutual funds are analyzed based on quantitative factors, including duration, holdings concentration, fixed income asset class composition, credit risk, current yield, and yield curve risk, along with subjective factors, such as fund management tenure, consistency of past performance, and management outlook. Dividend paying stocks that pass the BRI screen are then thoroughly researched through fundamental analysis with factors including, current dividend yield, historical and expected revenue growth, margin analysis, capital allocation policies, and Free Cash Flow generation, among others, along with several subjective factors, such as management team and supply chain analysis. Investments are selected based on the potential to increase risk adjusted returns, with a focus on current interest/dividend income, and provide diversification benefits for the overall portfolio.

Strategy Focus

The Strategy's primary focus is providing current income yields in excess of the respective benchmark.
Equity allocations will consist of up to 20 individual dividend paying stocks, which will typically skew the equity style allocation heavily toward value stocks. Fixed income allocations will generally favor asset classes that generate relatively stable and modest yields while limiting the comparative risk associated with a potential loss of capital.



THE BFV INCOME STRATEGY FILTERING

FIXED INCOME HOLDINGS

The fixed income portion of your portfolio is built using a diversified approach. Based on the investment objective you select, our team designs what we believe is the most appropriate fixed income mix for the current economic and market environment. These investments typically include exchange-traded funds (ETFs) and mutual funds, with individual bonds used in select situations. Our goal is to build a well-diversified bond portfolio for you, while paying close attention to the key factors outlined below.

FIXED INCOME FILTER EXAMPLES

- Bond Quality
- Yield
- Industry
- Sector
- Municipality
- Maturity
- Duration
- Rating
- Expense
- Diversification

EQUITY HOLDINGS

For the equity portion of your BFV Income strategy portfolio, our team focuses on high quality, higher yielding stocks that are diversified across sectors and industries depending on the economic and market conditions. Choosing the right income-producing stocks involves more than simply picking the highest dividend payers. The firm uses leading independent research providers to help identify companies that meet our guidelines for both income potential and financial strength.

Based on the investment objective you select, we combine these equity holdings with the respective fixed income holdings to seek attractive income along with relatively conservative long-term growth. We build this equity mix by searching for and filtering stocks by:

EQUITY FILTER EXAMPLES

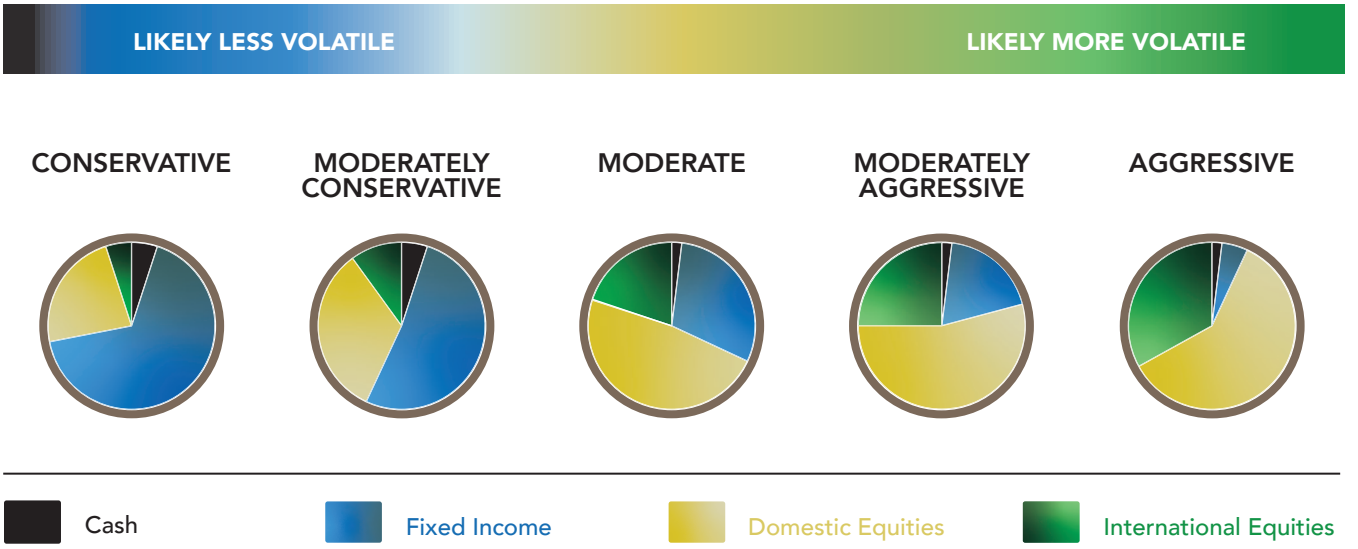
- Pass the firm's BRI screening
- Independent reseach tools for equity filtering focused on:
  - » Financial strength
  - » Safety ranking
  - » Stable dividend growth
  - » Stock stability
  - » Reasonably priced valuations
- Selecting companies that have reduced their dividend no more than once over the past 10 years
- Reviewing each sector and industry to identify higher yielding stocks from financially strong, high-quality companies
- Prioritizing companies with strong balance sheets and healthy cash flow to support ongoing dividend payments and future dividend growth
- Holding stocks across a variety of industries and sectors to help enhance diversification

Creative Financial Designs also uses and reserves the right to use and change additional filters that are listed and not listed on this page.

BFV INCOME STRATEGY SOLUTIONS PORTFOLIO

Within our Biblical Faith Values Income Investment Strategy, we provide investment management for clients seeking both income and the potential for portfolio growth depending on the portfolio objective selection. This strategy offers five portfolio objectives, each defined primarily by the mix of asset classes used. The portfolio you select will reflect a different level of risk. In addition, you may choose to use the firm's Optional Cash Allocation Feature with any of the five portfolio options.

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.

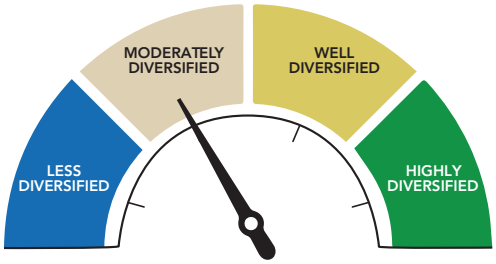
Better the little that the righteous have than the wealth of many wicked; for the power of the wicked will be broken, but the Lord upholds the righteous.
Psalms 37:16-17

BFV INCOME STRATEGY SOLUTIONS SUMMARY

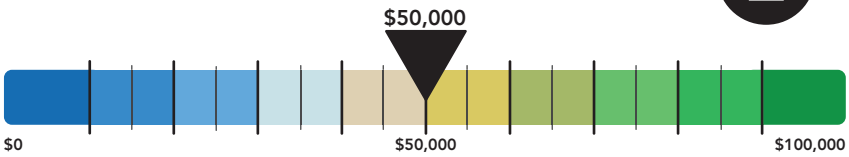
STRATEGY SUMMARY: DIVERSIFIED

The Biblical Faith Values investment approach focuses on investments and managers that apply specific screens to help create a "clean" portfolio that better reflects the types of products and services you likely prefer to support. Because of this screening process, the range of available investment options may be more limited than in a traditional strategy.

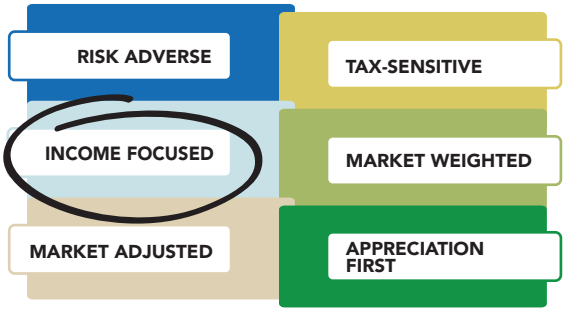
1 STRATEGY DIVERSIFICATION TARGET



2 MINIMUM

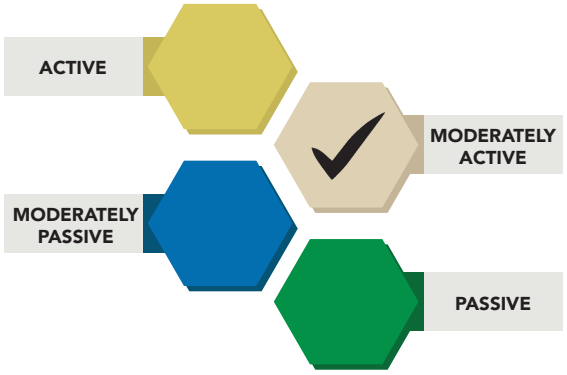


3 RETURN GOAL



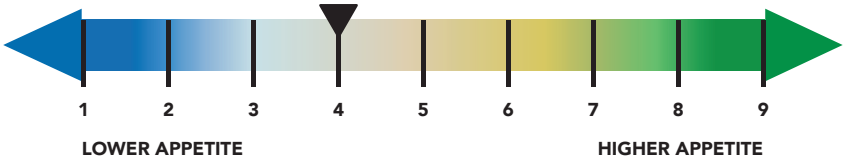
Strategy focuses on income and diversification over returns to reduce likelihood of high portfolio volatility.

4 MANAGEMENT TARGET STYLE



5 STRATEGY RISK INTENTION

This strategy likely has below-average volatility and risk at each portfolio objective option compared to other managed strategies due to its dividend focus.



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. & Creative Portfolio Management

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: Any use of Creative Financial Designs, Inc. (Creative) model portfolios does not assure or guarantee that investment performance will necessarily be profitable or consistent with the proprietary model portfolio. Neither the model portfolio nor the model portfolio objectives is intended to make or imply any guarantee about the attainment or achievement of its stated investment or returns objectives. Model portfolios are allocated pursuant to models determined by 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.

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