



CFD COMPANIES



BLUEPRINT

LOOK AHEAD TO 2026

Fall Financial Adviser Conference

September 17-19, 2025

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IN LOVING MEMORY BRETT BACON



CFD Family from
01/05/2015 ~ 08/03/2025

09/11/1986 ~ 08/03/2025

"We are confident that Brett is now in the presence of his Savior, and while he will be deeply missed by his colleagues, clients, friends and family, we hold fast to the hope of heaven. Our prayers are with all who loved him."

- Brent Owens

IT'S NOT ABOUT US, IT'S ABOUT YOUR...



Terry May, ChFC®, CLU®

Registered Representative

Joined CFD Companies in August, 1990

Greenville, Ohio

"Why cfd Investments? I continue to work with cfd Investments because they are leading edge. The officers attend several conferences every year. They not only know what is currently working and the trends this year... They know what the trends will be in 5 years. The goal of cfd Investments is to grow with the adviser."



Kurt Supe, CPA

Registered Representative

Joined CFD Companies in May, 2009

Indianapolis, Indiana

"Our firm has experienced exponential growth and CFD has been a key part of making that possible. Their ability to deliver custom solutions, act quickly, and provide a level of personal support is unmatched by any B/D or RIA. What truly sets CFD apart is the people—both at the home office and the network of advisors across the country—who have become like family to us. This community has provided not only professional collaboration but also encouragement and shared values. The strong Christian foundation at CFD has been a source of inspiration and alignment with our mission. Together, this partnership has helped us scale far beyond what we imagined possible. We are deeply grateful for the relationship and excited about what the future holds."



Jim Guyot, CFP®

Registered Representative

Joined CFD Companies in November, 2007

Lenexa, Kansas

"As fast as this industry is changing with regards to regulations and technology, cfd has always been and I believe will continue to be at the forefront of these changes with the goal of doing what's in the best interests of our clients. I always say we do what's right for our clients and everything else takes care of itself, and cfd shares that philosophy. You are not a number here, but part of a genuine family of high-quality individuals with a service attitude that is infectious. They will listen to our concerns and make changes where appropriate promptly. As we provide peace of mind to our clients in their financial life, cfd does the same for us for our business."



Alex Lebron, CFP®

Registered Representative

Joined CFD Companies in June, 2017

Flint, Michigan

"CFD is truly a special organization with exceptional people that love to serve the advisers they support. If you are looking to align your personal beliefs into your day to day business life, then there is no better place to conduct your business. I have had the benefit of experiencing several other independent broker dealers in the past. None compare to cfd, it is not even close. cfd was built by Advisers like you and me, they understand us because they are one of us. They understand the challenges of building a successful business and will stand by your side as you build yours. My decision to join cfd, was one of my best decisions that I have ever made."

CLIENTS, BUSINESS & GROWTH!



Edward Camp, CFP®, CLU®, ChFC®
Registered Representative

Joined CFD Companies in February, 2001
Mishawaka, Indiana

"My practice philosophy is to use the best options the industry has to offer. Many BD's claim to put you in that position, cfd truly delivers. Additionally, Brent Owens is one of the most sincere and genuine individuals I have ever known. It is for that reason I consistently turn down promises and offers from other BD's on a regular basis. I can foresee nothing that could sway me from cfd."



Dan Ballister, CFP®
Registered Representative

Joined CFD Companies in August, 2022
Succasunna, New Jersey

"When looking for a new broker-dealer, my search targeted small, non-corporate, independent institutions. I came from the large corporate environment, and it drove me insane. I was a number. Service, the advisors, and the clients were secondary to corporate policy and the bottom line. With CFD, the advisors and the clients come first, and that is proven every day. It's been two years now that I selected CFD to assist me in serving my clients. They have helped me put the past behind me, and continue to show me the future is bright in their organization. I am a member of the family, and they demonstrate so at every turn."



Lisa Raderstorf, CFP®
Registered Representative

Joined CFD Companies in January, 2010
Logansport, Indiana

"With the depth and complexity of industry offerings and the ever-changing nature of the industry itself, knowledge is power. And cfd puts that power at their advisors' fingertips. They provide an accessible, responsive and knowledgeable support team that truly cares about you and your clients and will provide you with solutions for your business processes. If you're looking for the best Independent Broker Dealer to match the needs of your practice, look no further. You've found them."



Nolan Dill
Registered Representative

Joined CFD Companies in February, 2021
Bowling Green, Ohio

"Leaving a major wirehouse to join cfd was the best decision of my career and my only regret is not doing it sooner! This organization is truly special for many reasons, but it all starts with the people who work here; The cfd team is filled with incredibly kind, talented, and knowledgeable people who consistently go above and beyond to serve their advisers while cultivating a familial environment. From a business standpoint, cfd offers top-of-the-line technology, compliance support, and regulatory guidance to keep pace with our constantly evolving line of work, while still giving advisers autonomy over their businesses in a way that is unmatched in the industry. I am so grateful to be a part of the cfd family and can't recommend it enough to anyone looking for a new opportunity to work with a broker dealer that truly values their advisers; There is no place I'd rather be!"

WELCOME TO THE CFD FAMILY!



Larry Weichel

Larry Weichel is working with Aric Carpenter and Alex Lebron in Michigan. He is a returning adviser.



Jim Kohlhepp

Jim Kohlhepp is joining us from Mississippi, and was recommended by Al Chandler.



Ryan Ollar

Ryan Ollar is working with Edward Camp in Indiana. He transitioned from a registered assistant to adviser.



David Kurschat

David Kurschat is working with Steven Carpenter and Covenant Financial Group in Michigan. He transitioned from a registered assistant to adviser.



Mark Schick

Mark Schick is working with Joe Verissimo and Christian Wealth Management out of Idaho. He transitioned from an assistant to adviser.



Paul Miller

Paul Miller is joining us from Kalamazoo, Michigan, and was recommended by Mike Zuverink.



Melissa Gunter

Melissa Gunter is working with Jim Guyot and LFS Wealth Advisors out of Kansas. She transitioned from an assistant to adviser.



Austin England

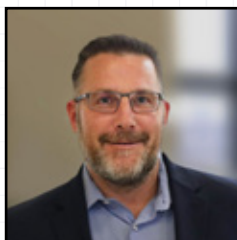
Austin England is working with Rachael Camp and Camp Wealth.



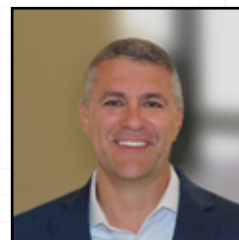
YOUR LEADERSHIP TEAM



Brent Owens
President



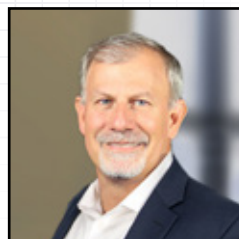
Kris Hale
Vice President, cfd
Investments, Inc.



Kregg Rooze
Vice President, Creative
Financial Designs, Inc.

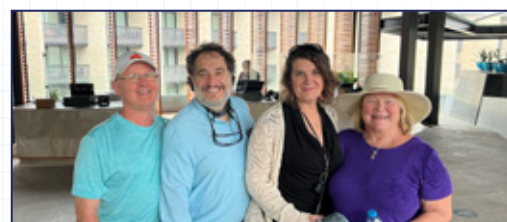


Matthew Bahrenburg
Chief Compliance Office



Greg Smith
Chief Financial Officer

OUR FAMILY



COMMISSION PROCEDURES

Commissions are run four times per month and a total of 48 times per year. A complete schedule of every commission run can be found in the Broker Dealer Commission Schedule (page 8) and Investment Management Fee & Planning Fee Schedule (page 9).

Each week, you will need to pull your commission statement from the Dashboard link found on the **cfdinvestments.com** website.

You can view all pending commissions at the end of each business day on the Commission Dashboard under the Forecast Commissions link on **cfdinvestments.com**.

All commissions will be set up as an electronic deposit (EFT) into the Financial Adviser's checking account. There is no cost to you for this service. We believe that this makes more economic sense for both the Adviser and the Broker/Dealer.

A weekly newsletter that is color coded will be posted on the website. If the Adviser's name is green on the newsletter, then he or she should expect an EFT. If the Adviser's name is blue or red, then no EFT will occur for that particular Adviser. All 48 commission statements and newsletters will be archived on the B/D website.

If an Adviser has a debit balance and new commissions do not cover the debit balance by the end of the quarterly management fee run, a valid credit card, which we will require to be kept on file, will be charged for the entire debit balance.

PAYOUT SCHEDULE FOR 2026

Payout schedule is established based on trailing 12-month Gross Dealer Concession. Payout grid level is based on previous year's Gross Dealer Concession (GDC).

DEALER CONCESSION	EFFECTIVE PAYOUT
≤ \$49,999	75%
\$50,000 - \$99,999	80%
\$100,000 - \$149,999	85%
\$150,000 - \$249,999	88%
\$250,000 - \$499,999	90%
\$500,000 - \$999,999	91%*
> \$1,000,000	92%*

* All advisers will start the year at 75-90%, and payout percentages are not retroactive to Dollar One. As a result, only concessions exceeding the \$500,000 threshold will be paid out above 90%

ELECTRONIC
DEPOSITS

COMMISSIONS
PAID WEEKLY

ONLINE
COMMISSION
STATEMENTS

ONLINE
PRODUCTION
REPORTS

All Advisers will start 2026 at 75%, 80%, 85%, 88%, or 90% based on their 2025 year-ending Gross Dealer Concession (GDC).

Any Adviser who:

- ① Finishes 2025 with less than \$50,000 of GDC
 - Will start 2026 with a 75% payout
- ② Finishes 2025 with \$50,000 - \$99,999 of GDC
 - Will start 2026 with an 80% payout
- ③ Finishes 2025 with \$100,000 - \$149,999 of GDC
 - Will start 2026 with an 85% payout
- ④ Finishes 2025 with \$150,000 - \$249,999 of GDC
 - Will start 2026 with an 88% payout
- ⑤ Finishes 2025 with \$250,000+ of GDC
 - Will start 2026 with a 90% payout

These starting payouts will be reevaluated at the beginning of 2026, based on 2025 Gross Dealer Concession (GDC). If you start 2026 out at 75%, you will move to the next payout level as you cross the increments listed above. However, this is **not retroactive** to dollar one.

GROUP PAYOUT RATES

Adviser groups working in partnership, from the same physical branch office location, can qualify for group payout rates. Any group that averages over \$250K of GDC, with each member of the group producing at least \$100K in GDC, can qualify for a group payout rate of 90%. If a group does not all operate out of the same branch location, they cannot qualify for the group payout rate. If each adviser does not achieve a minimum of \$100k GDC, then each adviser will be paid according to his/her individual production based on the schedule in the table above.



2026 BROKER DEALER COMMISSION SCHEDULE

There will be 48 EFT's and Adviser Newsletters for the year 2026. The table below shows the date the commissions are EFT'd to your checking account. It will also be the date your Commission Statement and the Adviser Newsletter will be uploaded to the cfd website.

Commission Payout #	EFT Date	Week of
1	01/12/26	01/02 - 01/08
2	01/20/26	01/09 - 01/15
3	01/26/26	01/16 - 01/22
4	02/03/26	01/23 - 01/30
5	02/09/26	02/02 - 02/05
6	02/17/26	02/06 - 02/12
7	02/23/26	02/13 - 02/19
8	03/03/26	02/20 - 02/27
9	03/09/26	03/02 - 03/05
10	03/16/26	03/06 - 03/12
11	03/23/26	03/13 - 03/19
12	04/02/26	03/20 - 03/31
13	04/13/26	04/01 - 04/09
14	04/20/26	04/10 - 04/16
15	04/27/26	04/17 - 04/23
16	05/04/26	04/24 - 04/30
17	05/11/26	05/01 - 05/07
18	05/18/26	05/08 - 05/14
19	05/26/26	05/15 - 05/21
20	06/02/26	05/22 - 05/29
21	06/08/26	06/01 - 06/04
22	06/15/26	06/05 - 06/11
23	06/23/26	06/12 - 06/18
24	07/02/26	06/22 - 06/30
25	07/13/26	07/01 - 07/09
26	07/20/26	07/10 - 07/16
27	07/27/26	07/17 - 07/23
28	08/04/26	07/24 - 07/31
29	08/10/26	08/03 - 08/06
30	08/17/26	08/07 - 08/13
31	08/24/26	08/14 - 08/20
32	09/02/26	08/21 - 08/31

Commission Payout #	EFT Date	Week of
33	09/14/26	09/01 - 09/10
34	09/21/26	09/11 - 09/17
35	09/28/26	09/18 - 09/24
36	10/02/26	09/25 - 09/30
37	10/13/26	10/01 - 10/08
38	10/19/26	10/09 - 10/15
39	10/26/26	10/16 - 10/22
40	11/03/26	10/23 - 10/30
41	11/09/26	11/02 - 11/05
42	11/16/26	11/06 - 11/12
43	11/23/26	11/13 - 11/19
44	12/02/26	11/20 - 11/30
45	12/14/26	12/01 - 12/10
46	12/21/26	12/11 - 12/17
47	12/28/26	12/18 - 12/24
48	01/05/27	12/28 - 12/31

HOLIDAYS AND OBSERVANCES

January 01	New Year's Day
January 19	Martin Luther King Jr. Day
February 16	President's Day
April 3	Good Friday*
May 25	Memorial Day
June 19	Juneteenth
July 03	Independence Day
September 07	Labor Day
November 26	Thanksgiving
November 27	Black Friday* Stock Market closes at 1:00 P.M. EST.
December 25	Christmas Day

* These dates represent the days that the CFD offices as well as the Stock Market will be closed in observance of a Holiday.

*** Monday of that week is a Holiday! EFT and Adviser Newsletter will be completed on Tuesday.

** Month end Commission Run has one day extra prior to EFT for monthly closeout. Adviser Newsletter and EFT will be completed on 2nd business day of month.

* Dates in Red Font are NFS Commission Dates. There are a total of 12 per year for Brokerage Commissions.



2026 INVESTMENT MANAGEMENT & PLANNING FEE SCHEDULE

CREATIVE FINANCIAL DESIGNS FEE PAYOUT SCHEDULE

We know that timely and accurate payment is essential to running your business. That is why the RIA issues payouts 24 times per year. Our commitment is to provide quick pay, full transparency, and accuracy with every disbursement. Below is the schedule for RIA fee payouts covering investment management and financial planning services. While Creative Financial Designs strives to adhere to this schedule, it is subject to change. Please note: fees are disbursed only upon receipt of payment by Creative.

- **EFT Scheduled Date:** The date the CFD Accounting Department transmits fees to your account via ACH.
- **Processing Completion Date:** The date the Creative team is scheduled to complete each fee run. Every effort will be made to process and pay out on the following EFT for fees received by 11 a.m. EDT.
- **End-of-Quarter Management Fees:** The core quarterly fee payouts for Creative managed accounts, including NFS, Charles Schwab, and variable annuity managed accounts.
- **Mid-Quarter Management Fees:** Includes new managed accounts received during the previous month and billed for the appropriate pro-rated amount.
- **Self-Directed Management Fees:** Includes the monthly fees collected from the Self-Directed Retirement Advisory Platform charged to credit cards, checking, savings accounts, etc.
- **Planning Fees:** Payments for financial planning services received by the Creative team.
- **TPAM Fees:** All outside RIA company advisory fees paid to Creative, disbursed as received.

Fee Payout #	EFT Scheduled Date	Processing Completion Date	End-of-Quarter Management Fees	Mid-Quarter Management Fees (or as Received)	Self-Directed Management Fees	Planning Fees	TPAM Fees (as Received)
1	01/20/26	01/15/26	✓	✓	✓	✓	✓
2	02/03/26	01/30/26			✓	✓	✓
3	02/17/26	02/12/26		✓	✓	✓	✓
4	03/03/26	02/27/26			✓	✓	✓
5	03/16/26	03/12/26		✓	✓	✓	✓
6	04/02/26	03/31/26			✓	✓	✓
7	04/20/26	04/16/26	✓	✓	✓	✓	✓
8	05/04/26	04/30/26			✓	✓	✓
9	05/18/26	05/14/26		✓	✓	✓	✓
10	06/02/26	05/29/26			✓	✓	✓
11	06/15/26	06/11/26		✓	✓	✓	✓
12	07/02/26	06/30/26			✓	✓	✓
13	07/20/26	07/16/26	✓	✓	✓	✓	✓
14	08/04/26	07/31/26			✓	✓	✓
15	08/17/26	08/13/26		✓	✓	✓	✓
16	09/02/26	08/31/26			✓	✓	✓
17	09/21/26	09/17/26		✓	✓	✓	✓
18	10/02/26	09/30/26			✓	✓	✓
19	10/19/26	10/15/26	✓	✓	✓	✓	✓
20	11/03/26	10/30/26			✓	✓	✓
21	11/16/26	11/12/26		✓	✓	✓	✓
22	12/02/26	11/30/26			✓	✓	✓
23	12/21/26	12/17/26		✓	✓	✓	✓
24	01/05/27	12/31/26			✓	✓	✓

2026 IMPORTANT DATES

JANUARY

January 21-22 — Team CFD Meeting
January 28 — CFD Networkshop

FEBRUARY

February 11-13 — Kingdom Advisers Conference; *Orlando, FL*
February 18-22 — Presidential Adviser Trip; *Key West, FL*

APRIL

April 15-16 — Team CFD Meeting
April 22 — CFD Networkshop
April 23 — Virtual Spring Conference

MAY

May 18-20 — Financial Services Institute Capitol Hill Day

JULY

July 15-16 — Team CFD Meeting
July 22 — CFD Networkshop
July 22-24 — National Association of Christian
Financial Consultants; *Washington, DC*

AUGUST

August 5-9 — Emerging Adviser Trip; *Rockport, ME*

SEPTEMBER

September 16-18 — Fall Conference; *Kokomo IN*
September 17 — Team CFD Meeting

September 17 is a mandatory meeting day, and attendance is required ALL DAY. This attendance satisfies the requirement for the annual Compliance Meeting. If you attend the Compliance meeting, but are not in attendance for the entire day, there is a \$500 charge that will be assessed. If you cannot attend the Compliance Meeting on this date, you may attend the Alternate meeting for a cost of \$1000, or we could schedule another meeting at the home office for \$1,500. If you would like the Alternate meeting to be scheduled at your office, the cost is \$2,000 plus travel expenses. If you do not have the Compliance Meeting requirement completed by December 1, we will not process your renewal.

September 28 — CFD Alternate Compliance meeting for \$1,000; *Kokomo, IN*

OCTOBER

October 21 — CFD Networkshop

NOVEMBER

November 30 — 2026 Firm Element Continuing Education (CE) deadline
2026 IAR CE deadline
2026 FINRA Regulatory CE deadline

DECEMBER

December 1 — Fee deadline for 2027 Renewal

CORPORATE SPONSORS

THANK YOU TO OUR SPONSORS

PLATINUM



GOLD



SILVER

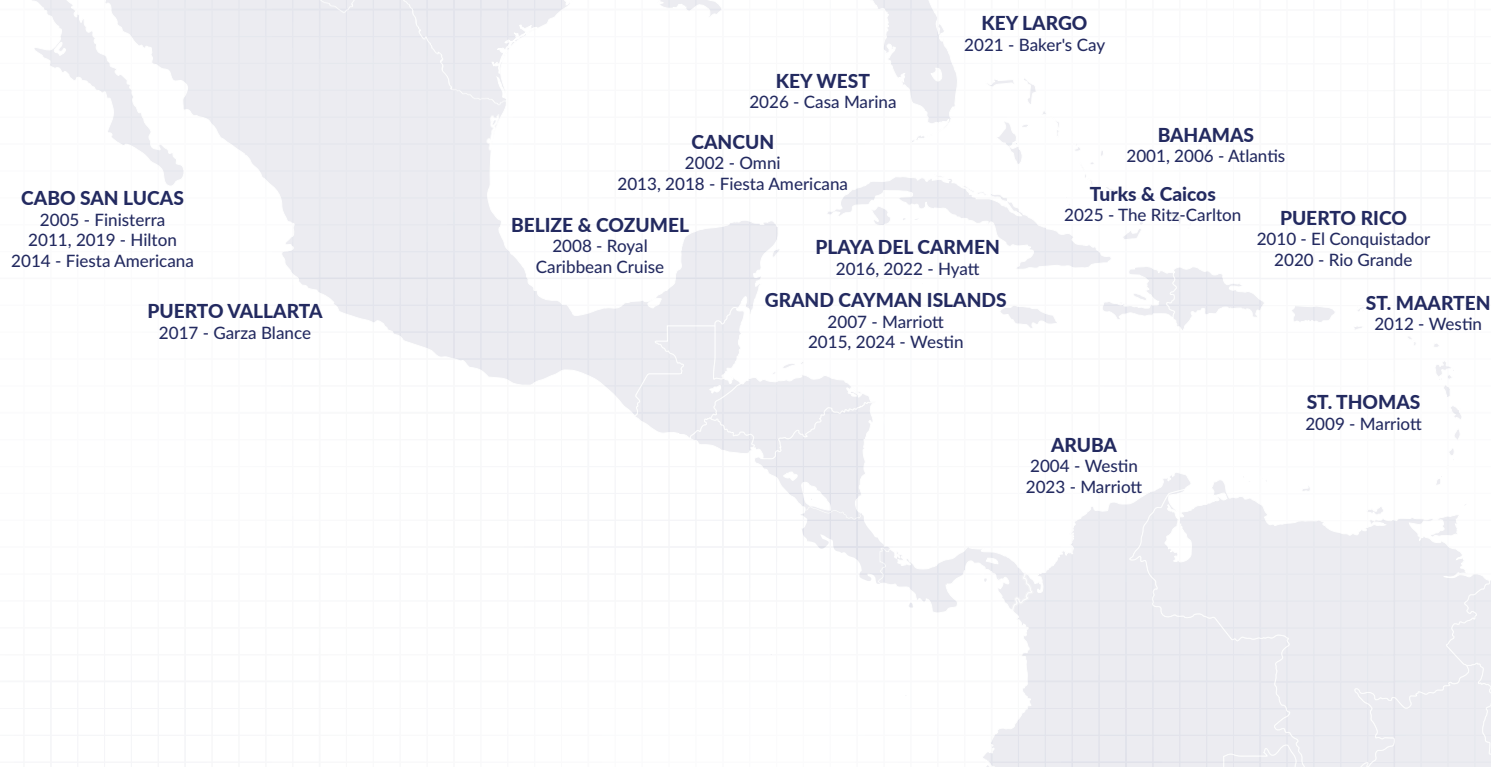


BRONZE



FIGURE 3.1

PRESIDENTIAL ADVISER TRIP



CFD'S PRESIDENTIAL ADVISER TRIP

KEY WEST, FLORIDA 2026

EVERY FINANCIAL ADVISER IS ELIGIBLE!

The 2026 Presidential Adviser Trip to Key West, Florida is based on the qualification period of January 1, 2025 to December 31, 2025.

The 2026 Presidential Adviser Trip will be offered to the Top 25 Financial Advisers based on GDC through 12/31/25. GDC includes all variable products; Mutual Funds, Variable Annuities, Variable Life, Stocks, Bonds, etc. GDC will also include your portion of Management Fees run through Creative Financial Designs, Inc. and all fixed products that are paid through cfd Investments, Inc. through our National Account agreement.

The trip will have a minimum of 25 adviser attendees. If advisers from the Top 25 cannot attend, then we will reach out to the adviser in the 26th spot, the 27th, spot, etc. until we have a full 25 advisers in attendance.

20 PAT 25

Turks & Caicos

« THE RITZ-CARLTON »



CFD COMPANIES



Kurt Supe



Chris Rockey



Jim Guyot



Alex Lebron



Edward Camp



Rick Bain



Bill Clark



Brett Bacon



Kent LaLonde



Stuart Breeden



James Martin



Orrie Augsburger



Jeff Larimore



Rich D'Ambola



Dan Ballister



Brent Owens



Daryl Phillips



Benjamin Franklin



Daniel Hoelscher



Aric Carpenter



Tim Kling



John Culpepper



Brian Quick



Mike Dusold



Terry May



Eric Grzegorski



Otto Ray



Peter Passalacqua



Lee Grossman



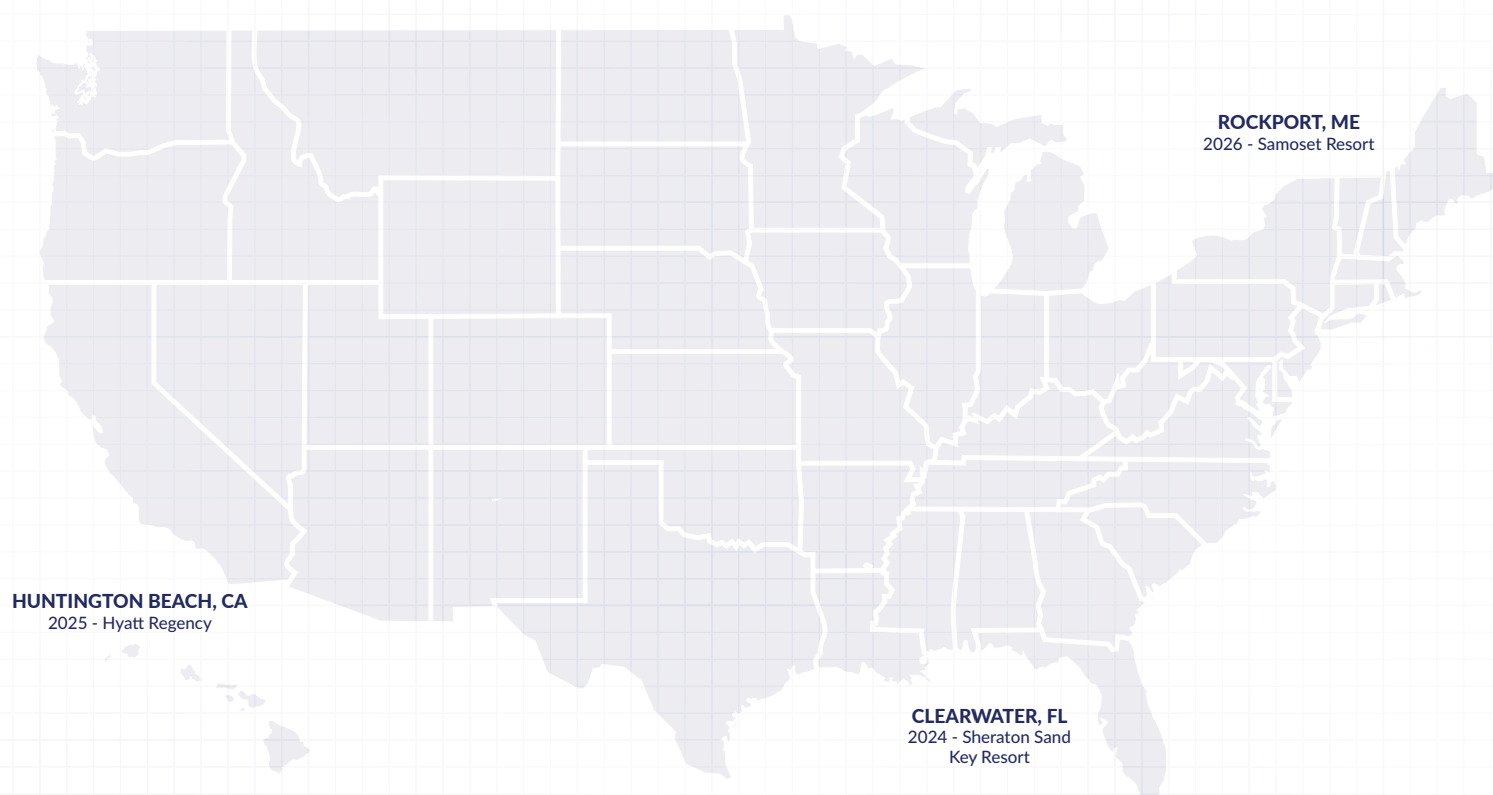
Standish Fortin



Lisa Raderstorf



Tom Beachy



CFD'S EMERGING ADVISER TRIP

ROCKPORT, MAINE 2026

The 2026 Emerging Adviser Trip to Rockport, Maine is based on the qualification period of January 1, 2025 through December 31, 2025.

The 2026 Emerging Adviser Trip will be offered to the Top 15 advisers who exceeds \$100,000 of GDC in 2025, is age 45 or younger during the 2025 production year, does not qualify for the 2026 Presidential Adviser Trip, and has not qualified for the Presidential Adviser Trip more than three times. GDC includes all variable products; Mutual Funds, Variable Annuities, Variable Life, Stocks, Bonds, etc. GDC will also include your portion of Management fixed products that are paid through cfd Investments, Inc. through our National Account agreement.

The trip will have a minimum of 12 and maximum of 15 adviser attendees. Should we not have at least 12 adviser attendees, then we will invite additional financial advisers to attend in order of highest to lowest production until we have at least 12 financial advisers committed to attending the 2026 Emerging Adviser Trip.

EMERGING ADVISER TRIP

2025

HUNTINGTON BEACH, CALIFORNIA



STEVEN CARPENTER



NATHAN CRUZ



RACHAEL CAMP



MATT HOLT



TIM FRANKLIN



RYAN DEAMICIS



KEVIN DUSOLD



TRENT MAY



KYLE MARBURGER



SAEED SULAIMAN



NOLAN DILL



JARED HOUSEMAN



JIMMY GAONA



JEREMY BRADEN



ADAM SHELTON



ANDREW DRUFKE



COLE SILVA

HYATT REGENCY BEACH RESORT & SPA



CFD COMPANIES



» THE CFD MASTERS «

Reserved for the firm's most consistent top producers, the CFD Masters honors advisers who have qualified for the Presidential Adviser Trip at least 15 years.



Mick Owens
since 1982



Terry May
since 1990



Bonnie Smith
since 1995



Edward Camp
since 2001



Gene Griffin
since 2001



Peter Passalacqua
since 2002



Bill Breagy
since 2002

» THE CFD MASTERS «

We thank the CFD Masters for their unwavering commitment to the CFD Family. Each journey reflects dedication that has endured since the year they joined us.



Jeff Larimore
since 2004



Rick Bain
since 2004



Rick Webb
since 2004



Kent LaLonde
since 2005



Jim Guyot
since 2007



Daryl Phillips
since 2007



Kurt Supe
since 2009

MINIMUM PRODUCTION REQUIREMENTS

WHY A MINIMUM PRODUCTION FEE?

- Allows for a graduated approach – higher fee for lower production
- Tests the resolve of the FA – see if they really want to be in the business
- Helps us to defray our costs (commensurate to our overhead and the services that we will provide)
- Allows the FA the dignity of a choice of whether to be in the business

REGULATORY/COMPLIANCE

- Avoid appearance of parking registration
- Many rules and regulations to keep up on (which is hard to do if you dabble in this business); increases CFD's risk

FINANCIAL

- Fixed costs (overhead and subsidizing of technology charges)
- Disproportionately higher service costs
- All parties in a partnership need to make a fair profit

LIABILITY

- No compensation for the risks associated
- Regulators constantly question if advisers are parking licenses with lack of production

HOW WE CURRENTLY ENFORCE

- Conduct a review of production (typically semi-annually)
- Determine who hasn't met production requirements
- Terminate or allow to resign for lack of production; don't invite to renew
- Give one more chance by getting a business plan
- FA is not left with a choice if we choose to terminate as a result of debit balances not being paid

RENEWING FOR 2026

cfd Investments, Inc. will pay for each Adviser's home state renewal fee. However, each Adviser will pay for their Non-Resident state renewal fees. Also, the FINRA branch charge of \$250 will be charged each renewal period. FSI Membership is an optional part of your renewal.

DEALER CONCESSION	RENEWAL FEE
≤ \$49,999	\$1,000
\$50,000 - \$99,999	\$800
\$100,000 - \$149,999	\$700
\$150,000 - \$249,999	\$600
\$250,000 - \$499,999	\$500
\$500,000 - \$999,999	\$300
≥ \$1,000,000	\$0

MINIMUM PRODUCTION REQUIREMENT	
\$25,000 - \$29,999	\$2,500
\$30,000 - \$34,999	\$2,000
\$35,000 - \$39,999	\$1,500
\$40,000 - \$44,999	\$1,000
\$45,000 - \$49,999	\$500

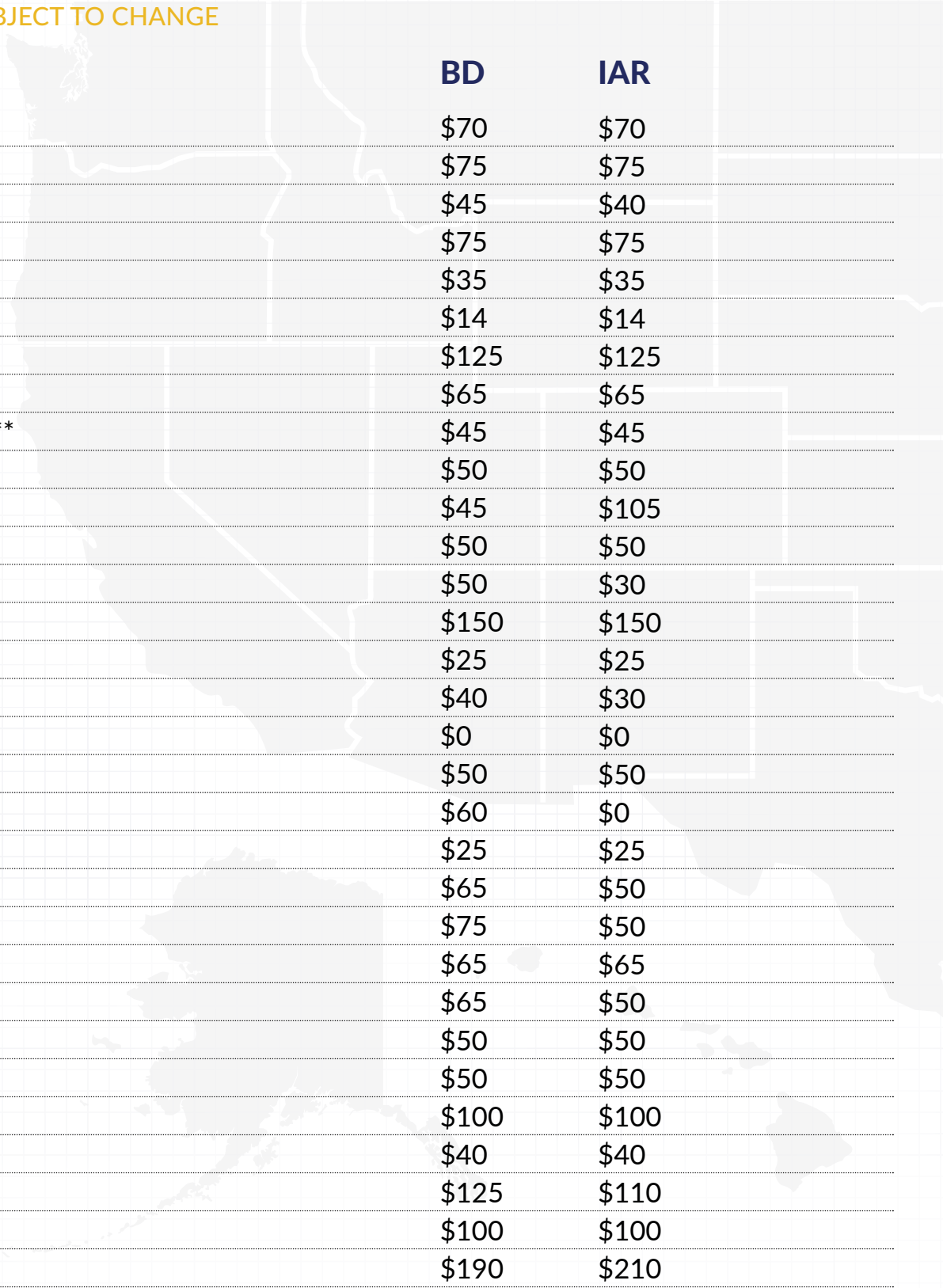
Minimum Production Requirement to renew for 2026 is \$50,000 GDC in 2025.

If your 12-month calendar year production is less than \$50,000, you have an additional minimum production fee as outlined in the table above.

Attention new advisers: this minimum production requirement does not apply to renewals that occur within 18 months of onboarding.

STATE FEES FOR RENEWAL

THESE FEES ARE SUBJECT TO CHANGE



STATE	BD	IAR
Alabama	\$70	\$70
Alaska	\$75	\$75
Arizona	\$45	\$40
Arkansas	\$75	\$75
California	\$35	\$35
Colorado**	\$14	\$14
Connecticut	\$125	\$125
Delaware	\$65	\$65
District of Columbia**	\$45	\$45
Florida◇**	\$50	\$50
Georgia◇	\$45	\$105
Hawaii	\$50	\$50
Idaho	\$50	\$30
Illinois	\$150	\$150
Indiana	\$25	\$25
Iowa	\$40	\$30
Kansas	\$0	\$0
Kentucky	\$50	\$50
Louisiana**	\$60	\$0
Maine	\$25	\$25
Maryland**	\$65	\$50
Massachusetts	\$75	\$50
Michigan	\$65	\$65
Minnesota	\$65	\$50
Mississippi	\$50	\$50
Missouri	\$50	\$50
Montana	\$100	\$100
Nebraska	\$40	\$40
Nevada	\$125	\$110
New Hampshire	\$100	\$100
New Jersey	\$190	\$210
New Mexico	\$50	\$50
New York	\$37	\$200

FIGURE 4.2

STATE FEES

STATE	BD	IAR
North Carolina	\$125	\$75
North Dakota	\$75	\$60
Ohio**	\$60	\$35
Oklahoma	\$50	\$50
Oregon	\$60	\$50
Pennsylvania	\$120	\$120
Puerto Rico**	\$150	\$150
Rhode Island	\$100	\$60
South Carolina	\$110	\$55
South Dakota	\$125	\$50
Tennessee‡	\$50	\$50
Texas	\$20	\$20
Utah	\$40	\$30
Vermont	\$145	\$80
Virgin Islands	\$50	\$50
Virginia	\$40	\$40
Washington	\$30	\$30
West Virginia	\$78	\$87
Wisconsin	\$80	\$80
Wyoming	\$45	\$45

RIA STATE RENEWALS

Adviser will renew only in states they maintain an office. For example, if you have a client opening a Creative only account in a state you are not located in, you do not need to register on the IA side in that client's state. However, if a client is opening an account held with Investments, you would need to register on the BD side for the client's respective state. Any account held with NFS is held with Investments, even if it is also being managed by Creative.

STATE BRANCH RENEWAL FEE

More states are adding a fee to hold a branch location in their state. Currently, the list includes: AK, AR, FL, IL, ME, NV, RI, VT, VI, WI, & WV — The list and the fee associated is frequently changing.

IAR CE IMPORTANT POINTS

New states continue to require IAR CE. 2025 will include Minnesota, Nebraska, New Jersey, Rhode Island, and U.S. Virgin Islands. 2026 will include Illinois. See updated list on NASAA.org.

Mississippi requires anyone who has EVER registered there, even if no longer registered, to maintain IAR CE.

Information regarding credit types can be found on CFD website [cfdinvestments.com](https://www.cfdinvestments.com) under the Knowledge Base.

** Each rep is not required to obtain a Series 63. If this is your home state, you may need additional exams to register in another jurisdiction.

‡ \$400 annual professional privilege tax in TN

◇ Additional fingerprinting requirements in FL and GA for IAR ONLY

CFD TECHNOLOGY SERVICES

\$250/month

The CFD Companies strive to be on the cutting edge with the technology provided for our representatives. Our technology provides Wall Street Benefits at Main Street Cost with Heartland Integrity. Our website, www.cfdinvestments.com, is a very valuable tool for your business. By integrating portions of our "content" into your personal website, the opportunity exists to dramatically enhance your practice.

REDTAIL CRM

Redtail is an integrated technology company, the answer to making a financial professional's office become more efficient and streamlined. There is no longer the need to worry about not seeing notes for clients, seeing when the last interaction with the client was or knowing when the staff has time free for a meeting. With Redtail, everything is in one spot to keep your business running like a well-oiled machine.

REDTAIL SPEAK

Redtail Speak offers a compliant way for you to text message your clients and collaborate with your staff in real-time. Speak also empowers your team to communicate directly with each other by providing team members with access to the same communication threads, which helps to eliminate bottlenecks.

SYCAMORE

COMMISSIONS DASHBOARD

A new commission health dashboard that provides advisers with an interactive view of their payout runs. Enjoy 24/7 real-time access and transparency into your book of business, along with robust reporting features. Manage your profitability and growth effectively and efficiently.

KnowBe4

Human error. Conquered

KnowBe4 is the world's largest integrated platform for security awareness training combined with simulated phishing attacks.

Docupace

Docupace Technologies' state-of-the-art document management and workflow service simplifies the process of capturing, storing, centralizing, organizing, and accessing information - delivering what you need whenever and more importantly, wherever you need it.

proofpoint.

Proofpoint Essentials provides email security to prevent threats from getting into your email inbox by defending against threats like phishing, ransomware and email fraud.

QUEST CE

CFD Firm Element Continuing Education is provided through Quest CE. Continuing education for insurance and IAR CE may also be done through this portal. Firm Element Continuing Education is due each year by November 30.

ALBRIDGE™

Albridge, Pershing X, is more than just a portfolio management and performance reporting solution because it manages your data collection and reconciliation as well. Albridge/Pershing X Data Aggregation vastly expands the data source landscape to nearly 10,000 financial websites.

DST Vision®

Account Management Simplified

DST Vision provides access to client account information from more than 370 mutual fund, variable annuity and real estate investment trust (REIT) companies (this number changes as more companies are added).



On the Ash Brokerage Producer Portal, running quotes is just the beginning. Go beyond comparing products and prices – our technology was built to make doing business better. First, try our new Fluidless Underwriting Filter to see if your clients qualify – could get coverage in days, not months, without exams, samples or delays. You read that right. When that's not an option, use the Life PreView tool to e-mail your clients a secure, private underwriting questionnaire. You'll ensure you have the right product, quoted at the right price – helping you avoid awkward conversations, unmet expectations or reselling.



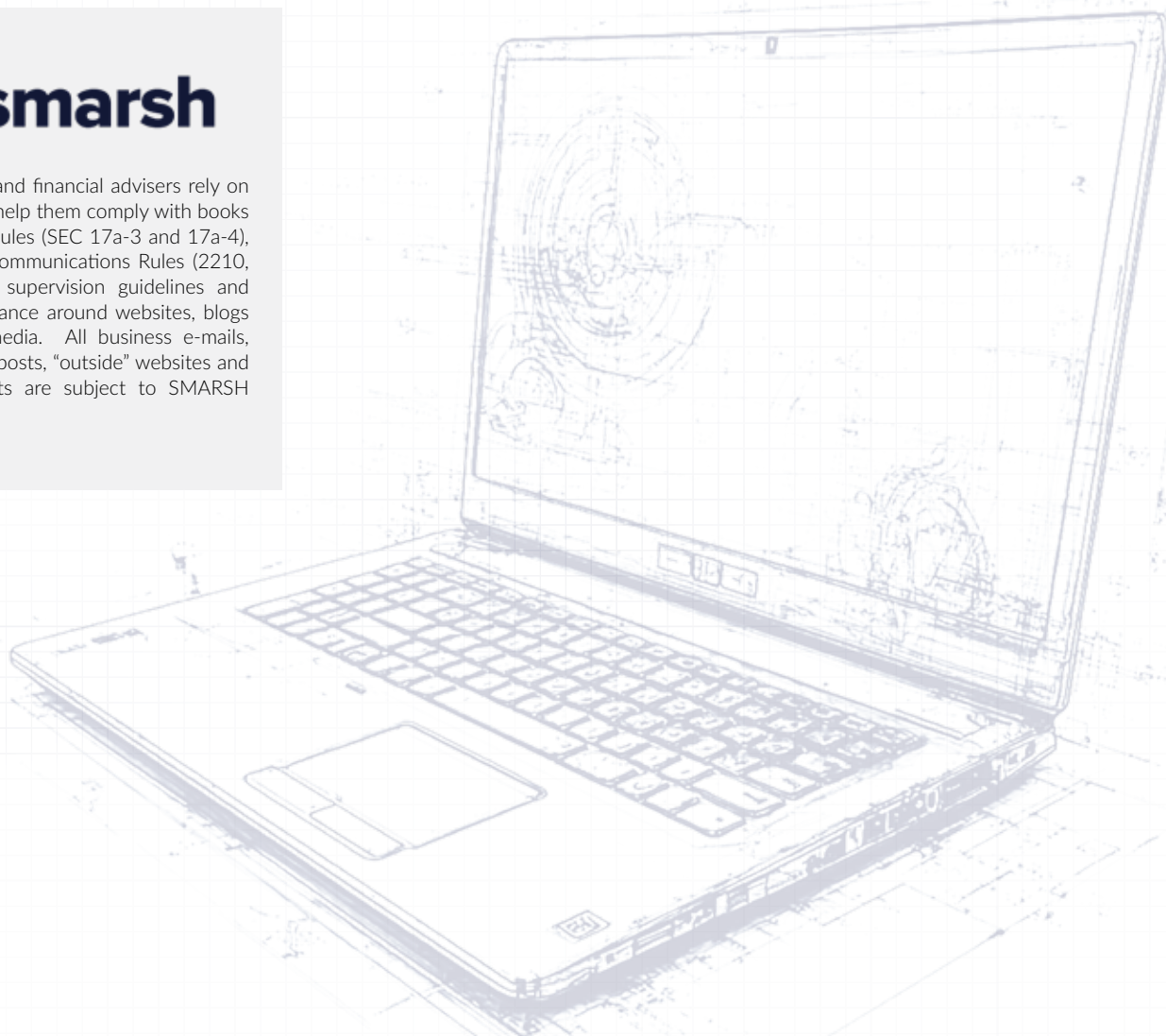
Office 365 E1 with enterprise-level, web-based apps including Excel, Word, PowerPoint, and Outlook, integrated with OneDrive that enables productivity from anywhere. Work efficiently with email, calendar, contacts, tasks, and more— together in one place. Use your preferred email client or use OWA (Outlook Web Access). OWA allows you to access your calendars, contacts, tasks, and folders through a secure connection, just like you would in the office. You can also search old email, set up or edit out of office notifications, manage junk mail settings, and more.

The Annuity Intelligence Report™

The Annuity Intelligence Report helps advisors build confidence while handling annuities. With the Annuity Intelligence Report you now have access to a valuable new resource for variable annuity research information. This easy-to-use, comprehensive tool you can use to understand, sell and title variable annuities. You now have the most accurate, up-to-date, plain-English variable annuity information available anywhere.



B/D's, RIA's and financial advisers rely on SMARSH to help them comply with books and records rules (SEC 17a-3 and 17a-4), the FINRA Communications Rules (2210, 2212-2216), supervision guidelines and ongoing guidance around websites, blogs and social media. All business e-mails, social media posts, "outside" websites and business texts are subject to SMARSH monitoring.



TECHNOLOGY PACKAGES

\$250/month

STANDARD PACKAGE 1

For Advisers doing
\$499,999 or less per
year

- Ash Brokerage quote engine and case monitoring system
- cfdinvestments.com website access
- Commissions Dashboard by Sycamore
- Docupace with ePacs
- DST Vision
- Financial Services Education by Quest CE
- KnowBe4 Education and Awareness
- Office 365 E1
- Proofpoint Essentials spam filtering
- Redtail CRM
- Redtail Speak
- SMARSH e-mail archiving
- The Annuity Intelligence Report

STANDARD PACKAGE 2

For Advisers doing
\$500,000 - \$999,999
per year

- All of Standard Package 1 included
- **Albridge/Pershing X: Light version**

STANDARD PACKAGE 3

For Advisers doing
\$1,000,000 or more
per year

- All of Standard Package 2 included
- **Albridge/Pershing X: Full version**

Please note that Gross Dealer Concession is based on 12/31/2025 Year-End Amount.
Upgrades to package are not given until Tech Renewal 01/31/2026 unless you want to add as an Ala Carte.

CYBER SECURITY PROGRAM

As a financial professional, you rely upon technology in order to leverage your time so that you are more efficient in dealing with your customers. Technology has its advantages, but there are also risks associated with it, including the risks of equipment failure, cyber-attacks, and power outages, to name a few. Additionally, technology can get ahead of the regulatory and supervisory systems. These risks can result in lost or compromised data, which could put your clients at risk.

To address these risks, the firm has a cyber-security program that focuses on several key components, including Education, Device Monitoring, Vendor Management, Password Management, Text Messaging and Cyber Insurance.

EDUCATION

The Cyber Program provides education and training on cyber threats for you and your staff. We also do phishing tests and implement additional training based on these results.

DEVICE MONITORING

The purpose of device monitoring is to help you ensure that your computer equipment is configured to prevent certain risks. We use Entreda to monitor equipment you use to conduct business for updated security measures such as: encryption, anti-virus and malware, and firewalls.

VENDOR MANAGEMENT

We note that a great deal of customer information is in the cloud. We rely upon third-party vendors for security and accessibility of this data; therefore, CFD companies has implemented a vendor management program. The program allows us to manage these vendor relationships to ensure we understand their policies and procedures and to effectively manage the risks of utilizing the vendors for you and your clients.

STATUS	FEE
Financial Advisers	\$100/month
Registered & non-registered Assistants	\$50/month

PASSWORD MANAGEMENT

A huge area of risk is the potential of compromised passwords. Simple and reused passwords are easily compromised, and a compromised password can result in a breach of client information. The firm utilizes **Keeper** to manage passwords, maintain strong and effective passwords for all of your devices, and effectively permit the secure sharing of passwords among staff, as appropriate.

TEXT MESSAGING

In the current environment, clients expect to be able to text their financial adviser. We are finding numerous incidents where even if the adviser requests clients not to text them, the client does so anyway. Communication via text is required to be monitored. To fulfill this regulatory requirement, we have made **Redtail Speak** available to Financial Advisers and their staff. This is included in all of the Tech Packages.

CYBER INSURANCE

The firm has established insurance coverage to include direct coverage to you and your office for cyber incidents. This policy will protect your office, including your OBAs in the event of a cyber breach, and will also provide coverage for a denial of service attack.

A LA CARTE

SERVICES & PRICES

A LA CARTE ITEM	PRICE
Additional Rep Code (For rep codes beyond primary code) A \$150 set up fee will be charged at creation of the new code. A \$50 adjustment fee will be charged if making changes to the code set up.	\$10/month maintenance fee per code
Albridge/Pershing X Fiserv for Advisers on Technology Package 1, 2 or 3	\$85/month
Albridge/Pershing X full version for Advisers on Technology Package 1	\$150/month
Albridge/Pershing X full version for Advisers on Technology Package 2	\$75/month
Albridge/Pershing X light version for Advisers on Technology Package 1	\$75/month
DST Vision Pro	\$31.50/month
Morningstar Analytics	\$25/month
Morningstar Analytics Plus	\$75/month
Morningstar Workstation	\$205/month
NFS Fee-Based Tool	\$100/month
NFS Research Package	Cost-based on options
NFS Wealthscape	\$0/month
Nitrogen (tiered to lower prices based on In-House AUM)	\$150/month maximum
Patrina YouTube monitoring	\$30/month
RightCapital Premium (RightCapital Assistant \$25/month, limited to 1 assistant per adviser premium subscription)	\$110/month
RightCapital Platinum (RightCapital Assistant \$25/month, no limit)	\$140/month
SMARSH Facebook monitoring	\$15/month
SMARSH Instagram monitoring	\$15/month
SMARSH LinkedIn monitoring	\$15/month
SMARSH X/Twitter monitoring	\$75/month
SMARSH website monitoring (Required for Adviser websites that are NOT hosted by Broadridge Emerald or FMG) *This covers the domain and the first 50 pages being monitored. There is a \$25 charge for every additional 50 page block.	\$100/month
Prices are subject to change without notice. A la carte items are available outside the normal technology fee. Not all services listed on this page may be available to all representatives or advisers. To add or remove additional services, please visit https://adviser.cfdinvestments.com/technology-services-request-form/	Please contact the Planning Department for more information about Right Capital or eMoney.

DESCRIPTION OF A LA CARTE SERVICES

Wealthscape™

Wealthscape is a Web Portal that provides access to integrated brokerage account information, enabling CFD and its representatives the opportunity to work smart—conduct business faster, reduce errors, lower costs, and streamline operations. Designed to simplify life throughout a firm, Wealthscape is a powerful workstation that offers the flexibility to evolve as a business grows. In addition to a robust research offering, the capabilities of many respected firms have been integrated into Wealthscape to drive growth, create efficiency, and manage risk: Bond Trader Pro (no additional cost), Fetter Logic*, Ebix*, Morningstar*, EISI, Reuters*, Standard & Poors*, SunGard*, and Xtiva Financial Systems*.

fiserv.

Fiserv is a provider of financial account aggregation services to brokerages, wealth management firms and financial advisers. These services are highly secure and provide a holistic view of a client's financial picture, including held-away assets, facilitating better financial guidance and creating the opportunity to increase assets under management.

Nitrogen riskalyze

"Riskalyze is a quantitative portfolio and investment risk assessment and questionnaire system to help advisers and clients set correct portfolio risk tolerances the first time. Backed by scientific award winning data, setting portfolio return expectations using risk (rather than average return) leads to better-informed and happier clients. Use powerful risk analytics to quickly assess the Risk Number of a prospect's outside holdings and watch ACAT forms get signed faster than you've ever seen before."

MORNINGSTAR®

Morningstar is a global investment research and financial services firm that offers a wide array of services and products to help evaluate all types of investments. Morningstar educates and equips investors and financial professionals to make informed decisions on investments and in business. Several different Morningstar programs and platforms exist to help investors view investment information and help make investment decisions.

eMoney

This financial planning software is used in the planning department and can be purchased by individual advisers with reduced pricing through CFD. The software provides online interactive planning capabilities between adviser and client including what-if scenarios, account integration and advanced planning capabilities. They also provide a free trial to test-drive the software.

ERRORS AND OMISSIONS INSURANCE



Arthur J. Gallagher & Co.

COVERAGE PERIOD:

May 1, 2026 - April 30, 2027

Invoiced April 1

Payment due April 27

COVERAGE DETAILS:

- \$2 million per claim + \$5 million aggregate
- All fixed products, variable products including all Series 7, and RIA activities conducted through Creative Financial Designs Inc.

Cost:

Investments only or Dual: \$3,300/year (includes E&O and Drip)

IA only: \$2,400/yr (includes E&O and DRIP)

DEDUCTIBLE REDUCTION INSURANCE PROGRAM

YOUR E & O IS \$0 DEDUCTIBLE

The Deductible Reduction Insurance Program (**DRIP**) effectively insures Registered Representatives for their deductible obligation under their firm's current Broker/Dealer errors & omissions insurance policy, and/or their retention responsibility in the contract with their Broker/Dealer or Registered Investment Advisor.

Under a traditional B/D errors & omissions policy, Registered Reps can be burdened with an individual deductible from \$15,000 to more than \$50,000 per claim. These high deductibles create liability and exposure for both the individual Rep, as well as the B/D. Recruiting and retaining quality Registered Reps has become a significant and challenging priority for B/Ds. The DRIP allows a B/D to mitigate the above concerns and keep the focus on productivity in what is a very competitive industry. It is a simple concept that reimburses the Reps deductible in the event of a claim. The DRIP is an insurance policy on the deductible itself.

ADVISER WEBSITES & RESOURCES

MARKET YOUR PRACTICE | BRAND YOUR BUSINESS | SERVE YOUR CLIENTS

fmgsuite ○ **FMG SUITE**

FMG Suite provides an adviser marketing platform powered by award-winning content and backed by a "marketing team" that helps advisers stay connected to clients. Their products automate proven marketing strategies so advisers can build deeper relationships and grow AUM with the least amount of effort. By combining websites, e-mail, social, print, and events with full compliance integration they take the pain out of communicating with clients and prospects. FMG Suite is passionate about helping financial advisers become extraordinary marketers.

<http://www.fmgsuite.com>

smarsh ○ **THIRD PARTY WEBSITES**

When using third party website hosting, Smarsh is required for archiving. Not all hosting platforms are able to be archived by Smarsh. You should check with the Compliance department before committing to a hosting option so that we can determine compatibility with Smarsh.

Broadridge ○ **BROADRIDGE WEBSITES**

- Personalized website for financial professionals.
- Large library of articles related to the six key areas of financial management and newsletter index with more than 70 rotating articles.
- 33 financial calculators for client's use and delayed-time stock quote feature.

CFD COMPANIES ACCOUNT SERVICES

NFS E-DELIVERY

HOW DOES THIS WORK FOR MY NFS CLIENTS?

Your NFS clients can now save \$60.00 each year by opting in to our e-Delivery Rewards Program! Using Wealthscape Investor, you can guide your clients easily through the Wealthscape e-Delivery sign up process. It's about going green to get green! Clients can avoid the \$60.00 annual NFS fee for mailing costs by simply signing up for the Program.

HOW DOES THIS IMPACT ADVISERS?

There are a lot of good reasons for going green! Encouraging clients to opt into the e-Delivery program is a great way to help clients avoid the \$60.00 annual NFS mailing fee, which NFS will charge in May of each year. For those clients who do not opt into the e-Delivery Rewards NFS Program, advisers should ensure that sufficient cash is available in the affected accounts. Should there not be enough cash, the fee will be charged to the adviser's commissions. There is information on our website to assist in the sign up process.

For more information, visit the CFD website:
<https://adviser.cfdinvestments.com/nfs-resources/>



CFD E-DELIVERY

Signing up for e-Delivery through CFD is separate from NFS and will only apply to cfd Investments and/or Creative Financial Designs email preferences, not any other financial institution.

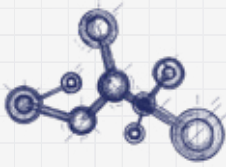
Having your client(s) opt in for electronic delivery has never been easier! They may also opt out if desired, keep in mind, if an opt out is selected, mailing charges may be incurred by you as their financial adviser depending on the correspondence being sent.

For more information, visit the CFD Website:
<https://adviser.cfdinvestments.com/knowledge-base/how-do-i-get-clients-signed-up-for-e-delivery/>



STRAIGHT THROUGH PROCESSING (STP) AND E-SIGNATURES

We have continued to build on our Docupace STP platform over the last year, and will continuously improve and grow the eSignature usage and adoption. Many advisers are using virtual technologies on a regular basis with client meetings, so the eSignature feature in Docupace STP fits in perfectly.



DOCUPACE CONNECT

A comprehensive, customizable, digital operations solution. The Docupace platform is a suite of paperless tools designed to help you complete your work faster, more securely, and with fewer errors. The proper procedure for submitting client paperwork to CFD for processing and approval is by using Docupace. Docupace has three major software releases each year, and we continue to stay on the most current version, providing all of us the most stable and feature-rich platform.



REDTAIL CRM

By properly organizing your client information in Redtail, you are equipped to use it with a host of technologies. Redtail is a key component in the adviser technology package. The Redtail to Docupace seamless and secure login integration allows for easy form creation with primary contact data populating the forms. Using Redtail in your business is an investment that pays off in multiple ways!



E-SIGNATURE

By partnering with Docupace Technologies – Straight Through Processing (STP), we have an eSignature solution built-in that is provided by DocuSign. This eSignature capability provided using STP is included in the adviser technology package.



DOCUMENT DELIVERY ENHANCEMENTS

We automatically deliver paperwork through Docupace Fax to Funds Solution to more than 40 companies! Processing of forms for these Fund Companies can be completely paperless, from creation, to eSignatures, approval and delivery. For more document delivery details, please review our Docupace Mailing Guidelines found on the adviser website. Both NFS Brokerage, Schwab RIA Brokerage, and Direct Business mailing requirements are documented, including all of the companies setup for automatic document delivery.



MAILING TO THE CFD HOME OFFICE

E-mail and fax are not approved channels for delivering client paperwork to CFD. The proper procedure for submitting client paperwork to CFD for processing and approval is by using Docupace. We are expecting all client paperwork that needs processing and approval by CFD to arrive in Docupace inside a Work Item. Mailing client paperwork for processing and approval to CFD will continue to be an accepted channel; but paperwork handling fees will apply. A \$25 paperwork handling fee will be applied for each client paperwork transaction mailed to CFD. Mailing client paperwork is also discouraged due to the longer processing times and increased costs associated with the delivery services.

STRAIGHT THROUGH PROCESSING

All of the platforms featured feed into the jewel we have developed in connection with our partnership with Docupace Technologies – Straight Through Processing (STP). STP starts with Starting Point, the solutions' wizard technology that gets your paperwork ready and a Docupace work item created.

THE BENEFITS ARE MANY:

- A one-stop place to get forms, populate them automatically from Redtail, complete them online, and become paperless on most transactions
- Use the built-in eSignature solution using DocuSign
- Create paperwork for both brokerage and direct business in one place
- Add external forms or legal docs easily and quickly
- Use the built-in wet signature solution that includes custom barcode cover sheets for individual work items making scanning and uploading easy
- Seamless submission to the home office for review, many times without touching paper forms

If you have questions or want to learn more about the solution, send an e-mail to stp@cfdinvestments.com.

MAILING PROCEDURES

If for any reason paperwork needs to be mailed to the home office for further processing, here is our policy for sending out items to the companies we work with:

- Everything will be sent via Federal Express to the company (typically takes 3 days)
- Packages will be forwarded on Tuesdays and Thursdays
- If the item you send is a check or distribution for direct business, those will be forwarded same day via Federal Express
- All NFS checks that come here are processed via a check scanner in the home office so this would not apply
- If you request a package to be sent overnight instead either to the company or back to your office, the charge to do so is \$50
- All overnight checks that are processed in Wealthscape ICP will incur a \$50 charge

OUR VALUED CFD ASSISTANTS

CFD NETWORKSHOP

OBJECTIVES:

- Provide assistants with a point of contact at the home office
- Build relationships amongst other assistants in our many office locations
- Create an evolving learning environment
- Multiple touch points throughout the year for effective communication

HOW DOES IT WORK?

- Meetings are once a quarter
- An agenda is sent out a week prior to each meeting so you can see what will be discussed to prepare and register
- All meetings are via Zoom from 2:00 – 3:00 PM EST

2026 DATES:

- January 28th
- April 22nd
- July 22nd
- October 21st

CFD ASSISTANT FEES & INFORMATION

SERVICES INCLUDE:

- Microsoft Outlook 365 Outlook Web Access (customized office emails are an option)
- Cyber Security
 - Continuing Education
 - Entreda
- SMARSH Anti-Spam Filtering
- Docupace
- Redtail CRM
- Redtail Speak
- Keeper Password Manager

2026 ASSISTANT FEES:

- Technology Fee: \$100/month
- Cyber Security Fee: \$50/month

All assistants must clear a background check before starting the hiring process with CFD.

****There is a one-time fee of \$100 to process fingerprints when an assistant is on-boarded****

If you are interested in bringing on a new assistant to your team, please reach out to Jeanne Miller in the Compliance Department to assist.

OPTIMIZE YOUR EARNINGS

SYCAMORE



SPEED

Save many hours per day on processing and normalizing data

24/7 real-time accessibility and transparency into your book of business.

Effectively and efficiently manage your profitability and growth.



QUALITY

Reduce risk by preventing errors from entering your operational processes

A new commission health dashboard providing advisors with an interactive view of the overall condition of their payout runs.

Holistic view of client holdings and transactions to gain insights into your different lines of business.



EFFICIENCY

Access clean data each morning to drive workflows and boost team productivity

Manages sophisticated compensation needs and complex payout scenarios.

Drill down capabilities allowing for more robust reporting.



**EFFORTLESSLY
HARNESS THE
POWER OF
YOUR DATA.
BETTER AND
FASTER THAN
EVER.**

THE ADVISER TRANSITION PROGRAM

What is it? A way for advisers to bring in an adviser new to the industry or transition an assistant to an adviser. We also have an option for the adviser who has sold their book of business but wanting to stay licensed to provide a warm handoff.

WHO CAN JOIN?

Senior Adviser Must Have:

- GDC of \$250,000 per person on ATP
- 5 years industry experience
- Operate out of same location
- Cannot be on heightened supervision

WHY JOIN?

- Reduced Technology/Cyber Security Fee
- Reduced Renewal Fee
- Start the Junior or Supporting Adviser at the Senior's payout level
- Improve clarity of role with CFD home office staff
- Comradery

WHAT ARE THE STATUSES?

SUPPORTING ADVISER

- The book is owned by the senior
- ATP adviser cannot earn GDC
- They may have a shared code so both advisers can sign paperwork, but no client will be under the Supporting Adviser's personal code
- Supporting Adviser to be paid a salary. Bonuses or production incentives are common

JUNIOR ADVISER

- Junior can have clients of their own and/or own GDC
- May be "fed" clients from Senior and share in a code, but Junior can also have a book of their own under their primary rep code

RETIRING ADVISER

- The book has been sold
- They are hoping to give a warm handoff and retain clients
- Retiring Adviser may earn revenue, but should not be earning GDC

PHASE OUT

SUPPORTING ADVISER

- Until Supporting Adviser takes ownership of clients through passing down of Senior's book, or they branch out to take clients of their own, or want earn GDC credit to their name.

JUNIOR ADVISER

- Until Junior Adviser's GDC reaches \$100K or after 2 years in the program, whichever comes first

RETIRING ADVISER

- Until transition is felt to be complete. Maximum of 1 year from the time the book as been sold

GROW WITH A VIRTUAL ASSISTANT

- If you do not have an assistant but some support would be beneficial
- If you have staff that are overextended
- If you are between assistants
- If your assistant takes extended time off
- If you are wanting to take your business to the next level
- If you are a new rep transitioning to CFD



OFFICE SUPPORT

- Account Management: Redtail data entry, paperwork generation, submission and follow up, including eSign process assistance
- Resolution of NIGOs and issues with paperwork
- Report generation (Redtail/Albridge)
- Client communications: outbound calls, mailings, and online account login setup
- Client management: scheduling, reminders, client meeting prep



MARKETING

- Welcome Cards/Emails
- Thank you Cards
- Acknowledgments and Life Events: Birthdays, Anniversaries, Holiday Greetings
- Mass Emails



TECHNOLOGY SERVICES

- Online Client Intake Form (Paper and Fillable PDF forms also available)



SPECIAL PROJECT SUPPORT

- Redtail Clean Up: Duplicate clients, shared addresses, account labeling, householding
- Albridge/Pershing X Clean Up: Account labeling
- Workflow/Activity Template Set Up
- 17A3 List Prep
- Client Review Process Establishment
- Follow up Process Creation



PRICING

- 1 time \$250 startup cost
- Starter Package (\$250): 5 hours per month
- Basic Package (\$450): 10 hours per month
- Plus Package (\$800): 20 hours per month
- Deluxe Package (\$1125): 30 hours per month



MEREDITH KESLER



CARRIE SALINAS



BETHANY HARTMAN

VA SUCCESS STORIES

Contact Meredith Kesler For More Information: meredith.kesler@cfdinvestments.com



Tim Franklin

Urbana, IL

"We've been working with the virtual assistants for a few years now and it's been an incredible blessing to our firm. They've gotten to know my preferences with paperwork and have made it so much easier on me to fill in the few details I know as the advisor before I send it off via e-sign. The few times I've needed them to send things off to clients for me have gone great and clients have responded very well to them. Even with an in-office assistant, the VA team is so efficient with paperwork and Schwab follow-up that we have no intention of moving either of those tasks in-house. They truly are a valued part of our team!"



Mike Dusold & Kevin Dusold

Cincinnati, OH

"We have been very pleased with the virtual assistant program. It's very helpful to have work items set up for us with the proper forms, and then we can finish them. It's great to have "capacity on demand", especially if we have a bunch of applications at one time. The V.A. Team is quick in getting work items set up and accuracy is strong. I'm glad that we're working with you and your entire V.A. Team. The monthly cost is reasonable. All in all, this is a no-brainer for Dusold Financial Services to utilize the Virtual Assistant Program."



Jared Houseman

Sherrill, NY

"Thank you again for all the wonderful help this past year. You guys do amazing work. I don't know how you guys work as fast as you do. We really appreciate you and your team!"

2025 ADVISER REFERRAL LEADERBOARD

These numbers reflect referral amounts earned from 7/1/2024 to 6/30/2025. For purposes of qualifying for the 2026 Presidential Adviser Trip based on referral fees, a tabulation of referral fees earned solely in the calendar year of 2025 will be used.



Steven Carpenter

\$10,159.94



Joe Guenot

\$4,714.79



Larry Chavez

\$4,324.76



Ben Forgrave

\$4,174.51

GROW WITH US

Do you know an adviser who would thrive in the CFD Companies?

WHEN YOU REFER AN ADVISER WHO JOINS CFD, YOU WILL RECEIVE:

- 2% of trailing 12-months GDC upfront
- 2% override of the referred adviser's production for 24 months

For more information, contact:

zachary.covert@cfdinvestments.com

**CLIENTS NEED
INSURANCE
SOLUTIONS?**

ASH ANSWERS.

2025 Incentive Program

Need more convincing that CFD Insurance Services wants to support your business growth?

Here are five additional incentives for you for the 2025 program:

Requirements	Bonus
\$25,000*	\$675 E&O Reimbursement or \$250 Business Builder Credit
\$37,500*	\$1,012.5 E&O Reimbursement or \$375 Business Builder Credit
\$50,000*	\$1,350 E&O Reimbursement or \$500 Business Builder Credit
\$75,000*	\$2,025 E&O Reimbursement or \$750 Business Builder Credit
\$100,000*	\$2,700 E&O Reimbursement or \$1,000 Business Builder Credit

*Production Credit is weighted by: 100% credit for target life, long-term care and disability income, 10% credit for linked benefit, 4% credit for annuity.

Business Builder credits are actual dollars invested by CFD Insurance Services to grow your fixed insurance business (seminars, client appreciation, lunch and learns, etc.) All subject to pre-approval.

EXAMPLE: Credit can be any combination of products

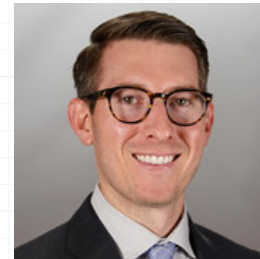
\$10,000 of target life premium (100%)	= \$10,000 production credit
\$300,000 linked benefit premium (10%)	= \$30,000 production credit
+ \$300,000 annuity premium (4%)	= \$12,000 production credit

\$52,000 total production credit

This production credit qualifies you for 50% E&O Reimbursement or \$500 Business Builder Credit.

How can we help?

We can help you identify prospects, access technical and marketing expertise and deliver solutions for all of your insurance needs.



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Risk Management Consultant, Protection

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d: 260-478-0669

e: adam.warner@ashbrokerage.com



Becky Rogers

Account Specialist, Protection

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(800) 589-3000

ASHBROKERAGE.COM

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TEAM CFD MEETINGS 2026

DAY	TEAM	TIME	TEAM CFD LEAD
Wednesday, January 21	PURPLE	9:00 AM	Sherry Hight
	PINK	11:00 AM	Christin Clark
	GREEN	1:00 PM	Jamie Barber
DAY	TEAM	TIME	TEAM CFD LEAD
Thursday, January 22	RED	9:00 AM	Matt Powlen
	ORANGE	1:00 PM	Kris Hale
	GOLD	3:00 PM	Kregg Rooze
DAY	TEAM	TIME	TEAM CFD LEAD
Wednesday, April 15	PURPLE	9:00 AM	Sherry Hight
	PINK	11:00 AM	Christin Clark
	GREEN	1:00 PM	Jamie Barber
DAY	TEAM	TIME	TEAM CFD LEAD
Thursday, April 16	RED	9:00 AM	Matt Powlen
	ORANGE	1:00 PM	Kris Hale
	GOLD	3:00 PM	Kregg Rooze
DAY	TEAM	TIME	TEAM CFD LEAD
Wednesday, July 15	PURPLE	9:00 AM	Sherry Hight
	PINK	11:00 AM	Christin Clark
	GREEN	1:00 PM	Jamie Barber
DAY	TEAM	TIME	TEAM CFD LEAD
Thursday, July 16	RED	9:00 AM	Matt Powlen
	ORANGE	1:00 PM	Kris Hale
	GOLD	3:00 PM	Kregg Rooze

SEPTEMBER 17TH IS MANDATORY!

Some compliance departments are about policing... and we're proud that ours is about more. Team CFD is an opportunity for advisers and CFD to join arms and go beyond mere compliance. We need a connection that provides guidance, encouragement and helps us work together. We want Team CFD to encourage our advisers because we know it's tough out there. Every business has highs and lows, and sometimes the lows in the financial industry feel really low. Team CFD is intended to go beyond mere compliance requirements to lift spirits and provide resources. The heart of the CFD organization is to help advisers succeed. This is a great opportunity for us to meet business challenges and discover new possibilities.

Team CFD wants to promote adviser-to-adviser peer interaction. Many of you are out there alone on the island. There's nothing quite like ideas and encouragement from people who know firsthand what you are dealing with — we want Team CFD to help provide that. While this is CFD staff facilitated, it's all about YOU! We have to have staff facilitators (registered principals) in order to count toward compliance requirements, but we are committed to provide a runway for advisers to use to take off to new heights. There's nothing like an experienced adviser mentoring someone new or learning. War stories are the best way to learn.



CREATIVE FINANCIAL DESIGNS, INC.

Your trusted partner in RIA solutions since 1982

Creative provides financial advisers with their most valuable asset — time. Building a successful financial practice requires more than just expertise; it demands time and the right support. That is why Creative is committed to delivering the solutions, resources, and products you need to grow your business efficiently and effectively — all while ensuring your clients receive the highest level of service.

RIA RESOURCES READY TO POWER YOUR PRACTICE:

Investment Management — The firm provides a large suite of advisory and investment management solutions—while giving you the freedom to serve the clients your practice is built around. Our investment management team understands the importance of offering both innovative and results-driven products to help you reach more clients and meet their financial goals. Explore our full range of solutions and discover how you can take your practice to "the next level."

Financial Planning — Ready to provide your clients with what they truly need to achieve financial success? Whether modular or comprehensive, a well-structured financial plan helps clients understand where they stand today and chart a clear path toward their goals. Position yourself as the trusted financial adviser by guiding clients with confidence and helping them achieve long-term financial success.



A Team Ready to Help Your Practice Go to "the Next Level"

"TIME IS REALLY THE ONLY CAPITAL THAT ANY HUMAN BEING HAS, AND THE ONLY THING HE CAN'T AFFORD TO LOSE."

- THOMAS EDISON

IN-HOUSE INVESTMENT MANAGEMENT SOLUTIONS

One Firm, Three Platforms, Every Client Investment Need Covered

Brokerage Management Platform



Over 150 Solutions

Our firm's Brokerage investment management platform is for management of brokerage accounts within our approved custodians. Twenty-two (22) investment strategies with eighteen (18) offering five (5) portfolio objectives, including BRI and Traditional Strategies.

Variable Annuity Management Platform



Over 80 Solutions

Our firm's Variable Annuity management platform is for the management of select variable annuity contracts within a large number of approved VA companies. Five portfolio objectives available for each, mostly Traditional Strategies, however, a few BRI are also available.

Self-Directed Retirement Platform



Our firm's Self-Directed investment management platform allows for non-custody company retirement accounts to be managed within the available investment options and five portfolio objectives available.

CREATIVE FINANCIAL DESIGNS IN-HOUSE MANAGEMENT FEE SCHEDULE

The more client AUM an adviser has with our firm, the lower our management fees.

AUM RANGE	\$0-\$25M	\$25M-\$50M	\$50M-\$75M	\$75M-\$100M	\$100M-\$250M	\$250M-\$500M	\$500M+
HOUSEHOLD <\$500K	0.50%	0.45%	0.40%	0.33%	0.25%	0.22%	0.21%
HOUSEHOLD >\$500K	0.33%	0.30%	0.27%	0.25%	0.20%	0.18%	0.17%

Brokerage ETF Strategy is 25 bps management fee for all investors and advisers. The Brokerage Income, Harvest Dividend Growth, and Auxano Focused strategies start at 33 and 25 bps for managed household AUM over \$500k.

The fees above are based on year-end AUM values. Flat-scale, retroactive AUM to dollar one. Includes only Brokerage and VA AUM for calculation purposes.

FIGURE 10.0

CFD ROSTER



Mick Owens, CFP®
Founder



Brent Owens
President/Director
of Operations
Registered Financial
Principal



Kris Hale
VP of Investments
Registered
Principal



Kregg Rooze
VP of Creative
Financial Designs
Registered Principal



Matthew Bahrenburg
In-House Counsel
Chief Compliance
Officer



Greg Smith
CPA



**Chris Rockey,
ChFC®**
Financial Adviser

OFFICE OF THE PRESIDENT



Kathy Owens
Real Estate
Principal Broker



Brooke Rockey
In-House Counsel
Corporate Secretary



Jamie Lubben
Human Resources
Director



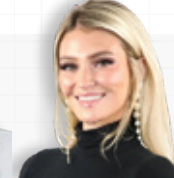
Brandi Owens
Program Manager



Sabrina Edwards
Assistant to
Brent Owens



Mallory Butts
Assistant to
Brent Owens



Lydia Howard
Assistant to Brent
Owens & Onboarding
Ambassador



Roberta Alvarez
Receptionist

INFORMATION TECHNOLOGY



Gerry Good
IT Director



Craig Malson
Docupace Developer



Zach McComas
Infrastructure
Specialist



Tristan Good
IT Technician



Mark Atkins
IT Specialist



Tracie Delph
Tax Specialist



Wayne Albright
Tax Preparation

TAX PREPARATION

COMPLIANCE



Kelly Stockberger
Compliance Chief
of Staff



Louis Urbancic
Compliance
Director



Anna Owens
Compliance &
Processing Specialist



Maria Barnes
Compliance
Specialist



Liam Ireland
Compliance
Analyst



Hannah Minns
Compliance
Assistant



Jeanne Miller
Compliance
Assistant

PROCESSING

BUSINESS
DEVELOPMENT



Sherry Hight
Registered
Principal



Sandra Hlebasko
Brokerage Account
Coordinator Registered
Principal



Kim Sanders
Brokerage
Distribution
Specialist



Cynthia Rodman
Direct Business
Processing



Felicia King
Direct Business
Processing



Jaret Humphrey
Processing
Assistant

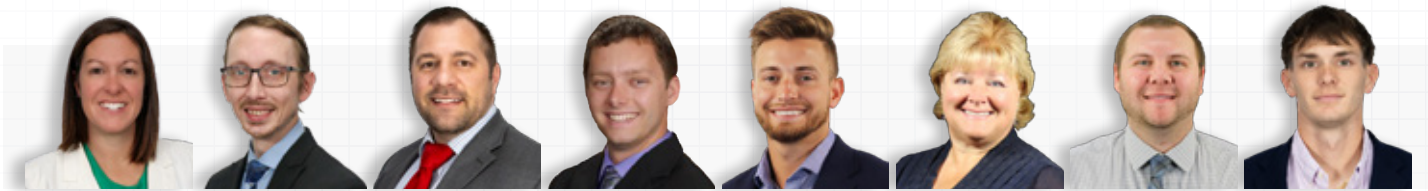


Zach Covert
Director of
Business
Development

FIGURE 10.0

CFD ROSTER

INVESTMENT MANAGEMENT



Jamie Barber
Adviser Advocate,
Sales & Growth

Ian Reid
Investment
Manager/Analyst

Ryan Wright
Investment
Manager

Jimmy Kelly
Registered
Principal

Bailey Owens
Investment
Analyst

Christine Trine
Fee Administrator

Cole Schroeder
Trade
Coordinator

Braeden Bryant
Trade Associate

- INVESTMENT MANAGEMENT -

PLANNING

REGISTERED PRINCIPALS



Brent Anderson
Data Controller

Carrie Kuhns
Data Controller

Kiersten Tate
Financial Plan
Writer

Abbi Meyer
Financial Planning
Associate

Matt Powlen
Registered
Principal

Christin Clark
Registered
Principal

ACCOUNTING

VIRTUAL ASSISTANTS



Liz Carson
Accounting

Karen Wooten
Commissions
Specialist

Michael Grady
Financial Systems
Manager

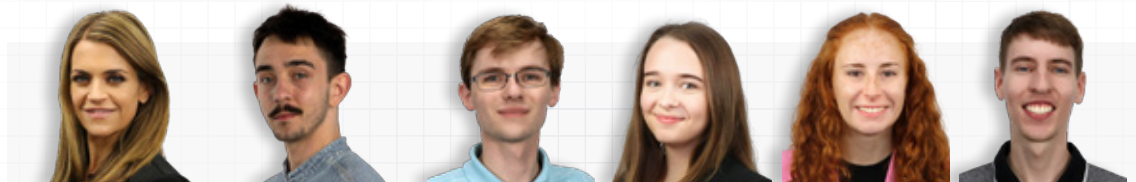
Makayla Hubartt
Financial Systems
Associate

Meredith Kesler
Virtual Assistant
Director

Carrie Salinas
Virtual Assistant

Bethany Hartman
Virtual Assistant

MARKETING



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Director

Rafael Lopez
Creative Collaborator,
Business Development

Josh Houpt
Communications
Specialist

Lizzie Ventura
Graphic
Designer

Alexis Pier
Marketing
Associate

Grayson Weddell
Marketing
Associate

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CFC ADMINISTRATIVE ASSISTANCE



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Registered Principal
Financial Adviser

Rod Carroll, CFP®
Financial
Planner

Ryan Williams
Financial Planner

Caleb Clark
Financial Planner

Chan Collins
Assistant to
Mick Owens
& Chris Rockey

Eva Marr
Assistant to
Mick Owens
& Chris Rockey

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Assistant to
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& Eric Grzegorski

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Attorney	justin@alterandrockey.com

Brooke Rockey	765.553.3004
Attorney	brooke@alterandrockey.com

Team Emails

Cash Request	
Request cash raised in a client's Creative's in-house managed brokerage accounts at NFS and Charles Schwab for an upcoming distribution or transfer	cashrequest@creativefinancialdesigns.com

Distributions	
Request CFD Investments to process a distribution, ACH, or move money request on NFS accounts	distributions@cfdinvestments.com

Docupace STP	
Assistance with Docupace work items Straight Through Processing (STP) questions, and DocuSign help	stp@cfdinvestments.com

IT Help Desk	
Assistance with technology-related questions and problems	help.desk@cfdinvestments.com

Managed Accounts	
Request general information, get questions answered, or otherwise connect with a member of the Creative team	managed.accounts@creativefinancialdesigns.com

Marketing (CFD)	
Assistance with general marketing questions	marketingteam@cfdinvestments.com

Marketing (Creative)	
Request managed account illustrations or strategy proposal tools from Creative's in-house management	marketing@creativefinancialdesigns.com

Planning	
Assistance with questions pertaining to financial planning	planning@creativefinancialdesigns.com

Sycamore Help	
Assistance with Sycamore and commissions-related questions	sycamore.help@cfdinvestments.com

Virtual Assistants	
Utilized by advisers who subscribe to the services of the CFD Virtual Assistant team	virtualassistant@cfdinvestments.com

OUR MISSION

The CFD Companies are financial organizations dedicated to providing Financial Advisers with the necessary support, tools, techniques, quality financial products and technologies for the achievement of the clients' goals and objectives through a team of home office personnel committed to serving advisers in a Christ-like manner, believing you cannot push someone to the top of the mountain without getting there yourself.

THANK YOU



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Advisory services are provided through Creative Financial Designs, Inc. Registered Investment Adviser, and securities are offered through cfd Investments, Inc., a registered Broker/Dealer. Member FINRA and SIPC
2704 S Goyer Rd, Kokomo, IN 46902. 765.453.9600