



CFD COMPANIES



United 250

LOOK AHEAD TO 2027

2026 Fall Financial Adviser Conference
September 16 - 18, 2026

CELEBRATING 250 YEARS

2026 Fall Financial Adviser Conference

CFD Family

A Tribute to Richard Bryant and Diane Ray.....	03
Adviser Testimonials.....	04
New Advisers.....	06
CFD Leadership.....	07

Commissions

Commission Procedures.....	08
2027 Payout Schedule.....	09
Broker Dealer Schedule.....	10
RIA Fee Schedule.....	11

CFD Events

2027 Important Dates.....	12
Presidential Adviser Trip.....	14
Emerging Adviser Trip.....	17
CFD Masters.....	18

Fees

Production Requirements.....	20
2027 Renewal Fees.....	21
State Fees.....	22

Technology

Technology Services.....	24
Technology Packages.....	26
Cyber Security Program.....	27
A La Carte Services.....	28
E&O Insurance.....	30
Adviser Websites and Resources	31
Account Services.....	32

Processing

STP & E-Signatures.....	34
STP & Mailing Procedures.....	36

CFD Support

CFD Assistants.....	37
Sycamore.....	39
The Adviser Transition Program.....	40
Virtual Assistants.....	41

Offerings

2026 Adviser Referral Updates.....	43
2027 Team CFD Meetings.....	45

Creative Financial Designs

Creative Financial Designs.....	46
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CFD Home Office

CFD Roster.....	48
CFD Directory.....	50

IN LOVING MEMORY

A Tribute to Richard Bryant and Diane Ray



CFD FAMILY FROM: 08/17/2015 - 02/20/2026

CFD FAMILY FROM: 04/29/2024 - 04/12/2026

IT'S NOT ABOUT US...

Adviser Testimonials



TERRY MAY, CHFC®, CLU®

Joined CFD Companies 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

Joined CFD Companies 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®

Joined CFD Companies 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®

Joined CFD Companies 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."

IT'S ABOUT YOUR CLIENTS, BUSINESS, & GROWTH



EDWARD CAMP, CFP®, CLU®, ChFC®

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®

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®

Joined CFD Companies 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

Joined CFD Companies 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

New Advisers



AUSTIN ENGLAND

Austin England is joining Rachael Camp and Camp Wealth from Denver, Colorado.



GARY OIE

Gary Oie with Security Investment Solutions is joining us from Hibbing, Minnesota.



KYLE GLENN

Kyle Glenn is joining his dad, Todd, at Glenn Financial in Harrisonburg, Virginia. He transitioned from a Registered Assistant to Adviser.



JIM BOYS

Jim Boys with James Boys Financial is joining us from Martinsville, Indiana.



WYATT LALONDE

Wyatt LaLonde is joining his dad, Kent, at Blackmont Advisors in San Clemente, California.



MICHAEL GRAY

Michael Gray is joining Daryl Phillips and Jason Murphy at Diamond Financial Group in Cookeville, Tennessee.



BRIAN CARLSON

Brian Carlson with Carlson Wealth Management is joining us from Plainfield, Illinois. He was recommended by Kyle Marburger.



MARK MAGRUDER

Mark Magruder with Acepas Wealth Partners is joining us from Gilbert, Arizona.



NATHAN CARROLL

Nathan Carroll is joining Joe Verissimo and team at Christian Wealth Management out of Idaho. He transitioned from Registered Assistant to Adviser.



ANGEL SOTOMAYOR

Angel Sotomayor with Acepas Wealth Partners is joining us from Exton, Pennsylvania.



BOB KRETZ

Bob Kretz is joining CFC Advisers in Kokomo, Indiana.



JOEY BATES

Joey Bates with Liberty Financial Group is joining us from Fairfield, Ohio. He transitioned from Registered Assistant to Adviser, succeeding Diane Ray as part of her succession plan.

YOUR LEADERSHIP TEAM

CFD Leadership



BRENT OWENS
President



KREGG ROOZE
Vice President, Creative Financial Designs, Inc.



KRIS HALE
Vice President, cfd Investments, Inc.



MATTHEW BAHRENBURG
Chief Compliance Officer



GREG SMITH
Chief Financial Officer



GERRY GOOD
Chief Technology Officer



COMMISSION PROCEDURES

2027 Commission Procedures

Commissions are run once per week and a total of **52 times per year**. A complete schedule of every commission run can be found in the Broker Dealer Commission Schedule (page 10) and Investment Management Fee & Planning Fee Schedule (page 11).

Each week, you will need to pull your commission statement from the Sycamore 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 Sycamore 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 will be posted on the website. If the Adviser's name has a weekly ranking number, then the Adviser gets paid that week. If the Adviser's name has a X, then no EFT will occur for that particular Adviser. **All 52 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

2027 Payout Schedule

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%*

**Electronic
Deposits**

**Commissions
Paid Weekly**

**Online
Commission
Statements**

**Online
Production
Reports**

*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%.

All Advisers will start 2027 at 75%, 80%, 85%, 88%, or 90% based on their 2026 year-ending Gross Dealer Concession (GDC).

Any Adviser who:

Finishes 2026 with less than \$50,000 of GDC will start 2027 with a 75% payout

Finishes 2026 with \$50,000 - \$99,999 of GDC will start 2027 with an 80% payout

Finishes 2026 with \$100,000 - \$149,999 of GDC will start 2027 with an 85% payout

Finishes 2026 with \$150,000 - \$249,999 of GDC will start 2027 with an 88% payout

Finishes 2026 with \$250,000+ of GDC will start 2027 with a 90% payout

These starting payouts will be reevaluated at the beginning of 2027, based on 2026 Gross Dealer Concession (GDC). If you start 2027 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.



2027 BROKER DEALER COMMISSION SCHEDULE

There will be **52 EFT's** and Adviser Newsletters for the year 2027. 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	01/14/27	01/04 - 01/08
2	01/21/27	01/11 - 01/15 *
3	01/28/27	01/19 - 01/22 **
4	02/04/27	01/25 - 01/29
5	02/11/27	02/01 - 02/05
6	02/18/27	02/08 - 02/12 *
7	02/25/27	02/16 - 02/19 **
8	03/04/27	02/22 - 02/26
9	03/11/27	03/01 - 03/05
10	03/18/27	03/08 - 03/12 *
11	03/25/27	03/15 - 03/19
12	04/01/27	03/22 - 03/25 **
13	04/08/27	03/29 - 04/02
14	04/15/27	04/05 - 04/09
15	04/22/27	04/12 - 04/16 *
16	04/29/27	04/19 - 04/23
17	05/06/27	04/26 - 04/30
18	05/13/27	05/03 - 05/07
19	05/20/27	05/10 - 05/14 *
20	05/27/27	05/17 - 05/21
21	06/03/27	05/24 - 05/28
22	06/10/27	06/01 - 06/04 **
23	06/17/27	06/07 - 06/11 *
24	06/24/27	06/14 - 06/17 **
25	07/01/27	06/21 - 06/25
26	07/08/27	06/28 - 07/02
27	07/15/27	07/06 - 07/09 **
28	07/22/27	07/12 - 07/16 *
29	07/29/27	07/19 - 07/23
30	08/05/27	07/26 - 07/30
31	08/12/27	08/02 - 08/06
32	08/19/27	08/09 - 08/13 *

Commission Payout #	EFT Date	Week of
33	08/26/27	08/16 - 08/20
34	09/02/27	08/23 - 08/27
35	09/09/27	08/30 - 09/03
36	09/16/27	09/07 - 09/10 **
37	09/23/27	09/13 - 09/17 *
38	09/30/27	09/20 - 09/24
39	10/07/27	09/27 - 10/01
40	10/14/27	10/04 - 10/08
41	10/21/27	10/11 - 10/15 *
42	10/28/27	10/18 - 10/22
43	11/04/27	10/25 - 10/29
44	11/10/27	11/01 - 11/05 **
45	11/18/27	11/08 - 11/12 *
46	11/24/27	11/15 - 11/19 **
47	12/02/27	11/22 - 11/24 **
48	12/09/27	11/29 - 12/03
49	12/16/27	12/06 - 12/10 *
50	12/23/27	12/13 - 12/17
51	12/30/27	12/20 - 12/23 **
52	01/06/28	12/27 - 12/31 **

HOLIDAYS AND OBSERVANCES

CFD offices as well as the Stock Market will be closed in observance of a holiday.

Jan. 1	New Year's Day
Jan. 18	Martin Luther King Jr. Day
Feb. 15	President's Day
March 26	Good Friday
May 31	Memorial Day
June 18	Juneteenth
July 5	Independence Day
Sept. 6	Labor Day
Nov. 25	Thanksgiving
Nov. 26	Black Friday* (Stock Market Closes at 1PM EST)
Dec. 24	Christmas Day

** Monday or previous Friday of that week is a Holiday!

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



2027 INVESTMENT MANAGEMENT & PLANNING FEE SCHEDULE

We understand that timely and accurate compensation is essential to running your business. That is why the RIA provides payouts **24 times per year**, helping support consistent cash flow and transparency throughout the process. Our goal is to deliver prompt, accurate disbursements for investment management and financial planning services. Below is the current RIA fee payout schedule. While Creative Financial Designs strives to maintain this schedule, it may be adjusted as needed. Please note that fees are disbursed only after payment has been received 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. ET.
- **End-of-Quarter Management Fees:** The core quarterly fee payouts for Creative managed accounts, including brokerage, variable annuity, and self-directed accounts.
- **Mid-Quarter Management Fees:** Includes new managed accounts, as well as mid-quarter contributions and account adjustments, billed on the appropriate pro-rated basis for brokerage and variable annuity accounts.
- **Self-Directed Management Fees:** Includes any monthly fees collected from the Self-Directed Managed Accounts Platform likely 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	Self-Directed Management Fees	Planning Fees	TPAM Fees
1	01/21/27	01/15/27	✓	✓	✓	✓	✓
2	02/04/27	01/29/27			✓	✓	✓
3	02/18/27	02/12/27		✓	✓	✓	✓
4	03/04/27	02/26/27			✓	✓	✓
5	03/18/27	03/12/27		✓	✓	✓	✓
6	04/08/27	04/02/27			✓	✓	✓
7	04/22/27	04/16/27	✓	✓	✓	✓	✓
8	05/06/27	04/30/27			✓	✓	✓
9	05/20/27	05/14/27		✓	✓	✓	✓
10	06/03/27	05/28/27			✓	✓	✓
11	06/17/27	06/11/27		✓	✓	✓	✓
12	07/08/27	07/02/27			✓	✓	✓
13	07/22/27	07/16/27	✓	✓	✓	✓	✓
14	08/05/27	07/30/27			✓	✓	✓
15	08/19/27	08/13/27		✓	✓	✓	✓
16	09/02/27	08/27/27			✓	✓	✓
17	09/16/27	09/10/27		✓	✓	✓	✓
18	10/07/27	10/01/27			✓	✓	✓
19	10/21/27	10/15/27	✓	✓	✓	✓	✓
20	11/04/27	10/29/27			✓	✓	✓
21	11/18/27	11/12/27		✓	✓	✓	✓
22	12/09/27	12/03/27			✓	✓	✓
23	12/23/27	12/17/27		✓	✓	✓	✓
24	01/06/28	12/31/27			✓	✓	✓

2027 IMPORTANT DATES

January

January 20 - 21 — Team CFD Meeting
January 27 — CFD Networkshop

February

February 16 - 20 — Presidential Adviser Trip; Saint Kitts
February 23 - 25 — Kingdom Advisors Conference; Orlando, Florida

April

April 14 - 15 — Team CFD Meeting
April 22 - 23 — Spring Conference; Kokomo, Indiana
April 28 — CFD Networkshop

May

May 24 - 26 — Financial Services Institute Capitol Hill Day

June

June 2 - 6 — Emerging Adviser Trip; Amelia Island, Florida

July

July 14 - 15 — Team CFD Meeting
July 21 — CFD Networkshop
July 21 - 23 — National Association of Christian Financial Consultants

September

September 15 - 17 — Fall Conference; Kokomo, Indiana
September 16 — Team CFD Meeting

September 16 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 \$1,000, 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.

October

October 4 — CFD Alternate Compliance Meeting for \$1,000; Kokomo, Indiana
October 20 — CFD Networkshop

November

November 30 — 2027 Firm Element Continuing Education (CE) deadline
2027 IAR CE deadline
2027 FINRA Regulatory CE deadline

December

December 1 — Fee deadline for 2028 Renewal

CORPORATE SPONSORS

THANK YOU TO OUR SPONSORS

PLATINUM



GOLD



SILVER



BRONZE





CFD'S PRESIDENTIAL ADVISER TRIP

Saint Kitts 2027

EVERY FINANCIAL ADVISER IS ELIGIBLE!

The 2027 Presidential Adviser Trip to Saint Kitts is based on the qualification period of January 1, 2026 to December 31, 2026.

The 2027 Presidential Adviser Trip will be offered to the Top 25 Financial Advisers based on GDC through 12/31/26. 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 26

Key West, Florida

◀ CASA MARINA ▶



CFD COMPANIES



Kurt Supe



Chris Rockey



Jim Guyot



Edward Camp



Jeff Larimore



Alex Lebron



Rick Bain



Stuart Breedon



Kent LaLonde



Rich D'Ambola



Orrie Augsburger



Dan Ballister



Al Chandler



Brent Owens



Mike Dusold



Dan Hoelscher



Daryl Phillips



Ben Franklin



Brett Bacon



Brian Quick



Tim Kling



John Culpepper



Terry May



Peter Passalacqua



Lee Grossman



Doug Shields



Tom Beachy



Lisa Raderstorff



Les Miller



Bill Clark

EMERGING ADVISER TRIP

2026

ROCKPORT, MAINE



ERIC GRZEGORSKI



STEVEN CARPENTER



RACHAEL CAMP



KEVIN DUSOLD



NATHAN CRUZ



TIM FRANKLIN



RYAN DE AMICIS



JARED HOUSEMAN



MATT HOLT



SAEED SULAIMAN



KYLE MARBURGER



TRENT MAY



ANDREW DRUFKE



MELISSA GUNTER



JOE VERISSIMO



JEREMY BRADEN

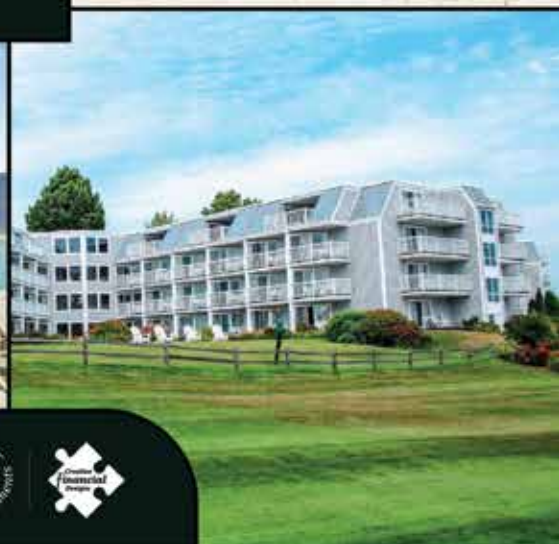


CHRIS HULL



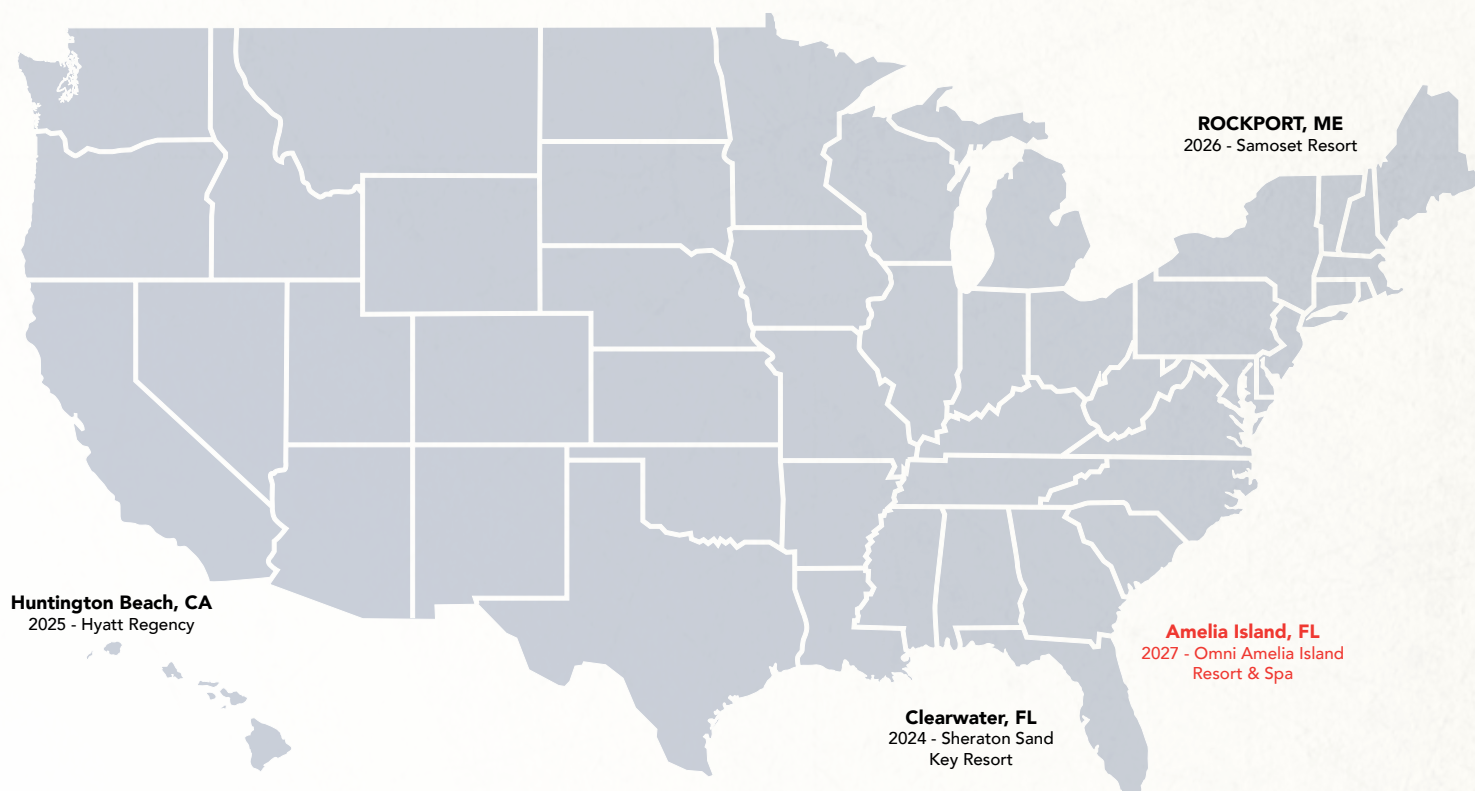
JIMMY GAONA

SAMOSET RESORT



CFD COMPANIES





CFD'S EMERGING ADVISER TRIP

Amelia Island, Florida 2027

The 2027 Emerging Adviser Trip to Amelia Island, Florida is based on the qualification period of January 1, 2026 through December 31, 2026.

The 2027 Emerging Adviser Trip will be offered to the Top 15 Financial Advisers who exceed \$100,000 of GDC in 2026, are 45 years old or younger as of 12/31/2026, do not qualify for the 2027 Presidential Adviser Trip, and have 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 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 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 2027 Emerging Adviser Trip.

» 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



Mike Dusold
since 2010

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 2027

cfid 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 \$320 will be charged each renewal period. FSI Membership is an optional part of your renewal.

<i>Dealer Concession</i>	<i>Renewal Fee</i>
≤ \$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

<i>Minimum Production Requirement</i>	<i>Renewal Fee</i>
\$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 2027 is \$50,000 GDC in 2026.

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	\$50	\$50
Colorado **	\$15	\$15
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

State	BD	IAR
Nebraska	\$40	\$40
Nevada	\$125	\$110
New Hampshire	\$100	\$100
New Jersey	\$190	\$210
New Mexico	\$50	\$50
New York	\$37	\$200
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	\$82	\$87
Wisconsin	\$80	\$80
Wyoming	\$45	\$45

** 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

RIA State Renewals

Advisers will renew only in the states in which 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: Alaska, Arkansas, Connecticut, Florida, Illinois, Maine, Nevada, Rhode Island, Vermont, U.S. Virgin Islands, Wisconsin, and West Virginia — The list and the fee associated is frequently changing.

IAR CE Important Points

New states continue to require IAR CE. 2027 will include Indiana. 2025 & 2026 included: Illinois, Minnesota, Nebraska, New Jersey, Rhode Island, and U.S. Virgin Islands. 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 under the Knowledge Base.

CFD TECHNOLOGY SERVICES

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. You can find guidance on a wide range of topics, including submitting a client death claim, Docupace training, weekly Market Performance Reports, historical conference recordings, Team CFD recordings, and more. By integrating portions of our “content” into your personal website, the opportunity exists to dramatically enhance your practice.

ALBRIDGE™

Albridge, aka 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.



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 email 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.



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.



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).



CFD Firm Element Continuing Education is provided through Hadrius (WebCE). Hadrius is an AI-native Compliance Operating System that will assist in providing you: visibility of items you have disclosed to CFD, ability to complete annual attestations, access to CFD Firm Element CE through its API with WebCE, and directly track branch audit communications.



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



Office 365 E1 licensing 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.



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



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 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.



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 emails, social media posts, "outside" websites and business texts are subject to SMARSH monitoring.



A 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.



The Annuity Intelligence Report helps advisers 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.

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 through Hadrius (WebCE)
- ☐ KnowBe4 Education and Awareness
- ☐ Office 365 E1
- ☐ Proofpoint Essentials spam filtering
- ☐ Redtail CRM
- ☐ Redtail Speak
- ☐ SMARSH email archiving
- ☐ The Annuity Intelligence Report

STANDARD PACKAGE 2

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

- ☐ Everything in Standard Package 1 included
- ☐ Albridge/Pershing X: Light version

STANDARD PACKAGE 3

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

- ☐ Everything in Standard Package 1 included
- ☐ Albridge/Pershing X: Full version

Please note that Gross Dealer Concession is based on 12/31/2026 Year-End Amount.
Upgrades to package are not given until Tech Renewal 01/31/2027 unless you want to add as an A La Carte.

CYBER SECURITY PROGRAM

As a financial professional, you rely upon technology in order to leverage your time so that you are more efficient with your client interactions. Technology has its advantages, but there are also risks associated with it, including 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.

Status	Fee
Financial Advisers	\$100/month
Registered and Non-Registered Assistants	\$50/month



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.



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.



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.



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.



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.

A LA CARTE

Services and 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 RightCapital or eMoney.

A LA CARTE SERVICES



RightCapital is a comprehensive financial planning software platform used by financial advisers to create personalized financial plans for their clients. It helps advisers analyze retirement, investments, taxes, insurance, cash flow, and other financial goals while providing clients with an easy-to-understand view of their financial future. They also provide a free trial to test-drive the software.



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.



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.



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.



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.



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*.

ERRORS & OMISSIONS INSURANCE AND DEDUCTIBLE PROTECTION PROGRAM



Arthur J. Gallagher & Co.

Coverage Period:

- May 1, 2027 - April 30, 2028

Cost:

- Investments only or Dual: \$3,300/year (includes E&O and DRIP)
- IA only: \$2,400/year (includes E&O and DRIP)

Invoiced April 1

Payment due April 23

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.

REPRESENTATIVE DEDUCTIBLE AND DEDUCTIBLE PROTECTION

This program combines professional liability (Errors & Omissions) insurance with an integrated deductible reduction feature designed to significantly reduce individual financial exposure in the event of a claim.

The underlying E&O policy carries a \$50,000 deductible per claim applicable to the representative. Through the deductible protection component, this exposure is reduced so that the representative's effective out-of-pocket responsibility is \$5,000 per claim. The representative remains responsible for payment of the \$5,000 deductible. To address these risks, the firm has a cyber-security program that focuses on several key components: Education, Device Monitoring, Vendor Management, Password Management, Text Messaging, and Cyber Insurance.

Program Purpose and Function

Under traditional E&O structures, representatives may face substantial deductible obligations, often creating significant financial exposure at the time of a claim. This integrated program mitigates that risk by:

- Reducing the representative's effective deductible obligation from \$50,000 to \$5,000
- Providing reimbursement for deductible amounts in excess of \$5,000, subject to program terms and conditions
- Maintaining appropriate cost-sharing while limiting individual financial impact
- In effect, the deductible protection operates to cap the representative's personal exposure at \$5,000 per claim, while the broader policy structure preserves the integrity of the underlying E&O coverage

* Additional policy details available on request

ADVISER WEBSITES AND RESOURCES

Brand Your Business | Market Your Practice | Serve Your Clients



- 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



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, email, 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.

<https://www.fmgsuite.com>



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.

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 e-signature usage and adoption. Many advisers are using virtual technologies on a regular basis with client meetings, so the e-signature feature in Docupace STP fits in perfectly.

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 e-signatures, 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.

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 the most stable and feature-rich platform.

E-SIGNATURE

By partnering with Docupace Technologies – Straight Through Processing (STP), we have a built-in e-signature solution provided via DocuSign. This e-signature capability provided using STP is included in the adviser technology package.

MAILING TO THE CFD HOME OFFICE

Email 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.

REDTAIL CRM

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

STRAIGHT THROUGH PROCESSING

All featured platforms integrate into our flagship solution, developed in 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 CRM, 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 email 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 to the back office are processed via a check scanner in the home office so this would not apply
NOTE: Advisers can mobile deposit checks up to \$500K using their Wealthscape Mobile App, any amount higher needs to be sent to the back office for deposit. It is NOT recommended to send checks directly to NFS.
- 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

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
- Perfect for Advisers that do not have assistants and need guidance on paperwork/processes to help their business

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 P.M. – 3:00 P.M. EST

2027 DATES

January 27th

April 28th

July 21st

October 20th

CFD ASSISTANT FEES AND INFORMATION

Services Include:

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

2027 Assistant Fees:

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

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 advisers 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.

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

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

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 primary 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 to 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 has 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 (\$275) (\$55.00 per hour): 5 hours per month
- Basic Package (\$500) (\$50.00 per hour): 10 hours per month
- Plus Package (\$900) (\$45.00 per hour): 20 hours per month
- Deluxe Package (\$1,250) (\$41.70 per hour): 30 hours per month



MEREDITH KESLER



CARRIE SALINAS



BETHANY HARTMAN



KRISTY DUNCAN

VA SUCCESS STORIES

Contact **Meredith Kesler**

For More Information: meredith.kesler@cfdinvestments.com



NATHAN CRUZ

Tacoma, Washington

"The CFD VA program has been a crucial part of helping my business to thrive. The VA team is very proficient with preparing paperwork and getting accounts open and funded. I have also had great success delegating administrative tasks like review scheduling to them. Overall, I highly recommend the program if you do not yet have a built out internal team for your practice."



KYLE MARBURGER

Peru, Indiana

"My favorite part of utilizing the Virtual Assistants is when I finish my appointments for the day and no longer dread getting back to my office to start working on the paperwork. They eliminate the mood swing after a good day. Delegating tasks allows me to be more efficient and focus on what I enjoy most... helping my clients."



SAEED SULAIMAN

Rapid City, South Dakota

"The Virtual Assistant Program has been a big help to my business. Work is completed quickly, efficiently, and accurately, making a noticeable difference in my day-to-day operations. It's very helpful to know that I always have a backup in the VA team if I get behind. I highly recommend their services."

2026 ADVISER REFERRAL UPDATES

These numbers reflect referral amounts earned from 7/1/2025 to 6/30/2026. For purposes of qualifying for the 2027 Presidential Adviser Trip based on referral fees, a tabulation of referral fees earned solely in the calendar year of 2026 will be used.

REFERRAL BONUS LEADERS:



SCOTT LUCAS
\$2,251.13



AL CHANDLER
\$2,085.11



LISA RADERSTORF
Referred Bob Kretz



KYLE MARBURGER
Referred Brian Carlson

GROW WITH US

*Do you know an adviser who
would thrive with 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:

jamie.barber@cfdinvestments.com or
zachary.covert@cfdinvestments.com



CLIENTS NEED
INSURANCE
SOLUTIONS?

ASH ANSWERS.

2026 Incentive Program

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

Here are five additional incentives for you for the 2026 program:

Requirements	Bonus
\$25,000*	25% E&O Reimbursement or \$250 Business Builder Credit
\$37,500*	37.5% E&O Reimbursement or \$375 Business Builder Credit
\$50,000*	50% E&O Reimbursement or \$500 Business Builder Credit
\$75,000*	75% E&O Reimbursement or \$750 Business Builder Credit
\$100,000*	100% 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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TEAM CFD MEETINGS 2027

Day	Team	Time	Team CFD Lead
Wednesday, January 20	Purple	9:00 AM	Sherry Hight
	Pink	11:00 AM	Christin Clark
	Green	1:00 PM	Jamie Barber
Thursday, January 21	Red	9:00 AM	Matt Powlen
	Orange	1:00 PM	Kris Hale
	Gold	3:00 PM	Kregg Rooze
Wednesday, April 14	Purple	9:00 AM	Sherry Hight
	Pink	11:00 AM	Christin Clark
	Green	1:00 PM	Jamie Barber
Thursday, April 15	Red	9:00 AM	Matt Powlen
	Orange	1:00 PM	Kris Hale
	Gold	3:00 PM	Kregg Rooze
Wednesday, July 14	Purple	9:00 AM	Sherry Hight
	Pink	11:00 AM	Christin Clark
	Green	1:00 PM	Jamie Barber
Thursday, July 15	Red	9:00 AM	Matt Powlen
	Orange	1:00 PM	Kris Hale
	Gold	3:00 PM	Kregg Rooze

SEPTEMBER 16TH IS MANDATORY!

The main objectives of Team CFD are: to provide Advisers with a point of contact with a Home Office principal, to demonstrate meaningful contact between the Adviser and their supervising principal, to help develop and maintain a healthy relationship between the Home Office and each Adviser, and to help Advisers know the breadth and scope of the services provided by CFD.

Team CFD is done through small groups so information from the firm can be effectively communicated to advisers and allow for questions. Each group will be facilitated by a Home Office principal, who can assist you with your needs and concerns. You can bring up issues or concerns directly with your Team CFD facilitator in a scheduled meeting or through a more private discussion. Either way, you will know that you are talking with someone with sufficient gravitas to address your concerns.

Advisers are required to attend 2 of the 3 online Team CFD meetings each calendar year. Our Fall Conference's mandatory day holds our 4th meeting, which is in-person. If you miss more than 1 online Team CFD, a fine will be issued. If you miss the mandatory Fall Conference Team CFD, an associated fine will be assessed. If you cannot make your normal team's scheduled online time, you may request to join another color's Zoom by emailing Jeanne Miller. Registered Assistants are required to attend Fall Conference mandatory day, which would include the 4th quarter Team CFD meeting. No one with the status of "assistant" is required to attend the online Team CFD meetings, but we do believe Team CFD to be very valuable to your assistants who aid in paperwork.

CREATIVE FINANCIAL DESIGNS, INC.

Trusted Guidance for Independent Advisers Since 1982



A Team Committed to Your Success

Creative helps financial advisers reclaim one of their most valuable resources: **time**. Building a successful practice takes more than industry knowledge. It requires dependable support, efficient systems, and access to the right resources. That is why Creative is committed to providing the tools, solutions, and support advisers need to grow with confidence while continuing to deliver exceptional service to their clients.

RIA RESOURCES READY TO POWER YOUR PRACTICE

Investment Management — The firm provides a broad range of advisory and investment management solutions while giving you the flexibility to serve the clients your practice is built around. Our investment management team understands the importance of offering innovative, results-driven products that help you reach more clients and support their financial goals. Explore our full range of solutions and discover how Creative can help take your practice to “The Next Level.”

Financial Planning — Give your clients the guidance they deserve with support from Creative’s In-House planning team. Whether you need modular planning solutions or comprehensive financial plans, our team helps you deliver personalized strategies that bring clarity and direction to your clients’ financial lives. By leveraging experienced planning support, you can spend more time strengthening relationships, growing your practice, and confidently guiding clients toward their long-term goals.

“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 Investment Need Covered



BROKERAGE MANAGEMENT PLATFORM

Over 100 Options

Our firm's Brokerage investment management platform is for management of brokerage accounts within our approved custodians. Over twenty (20) investment strategies with most offering five (5) portfolio objectives, including BRI and Traditional Strategies.



VARIABLE ANNUITY MANAGEMENT PLATFORM

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 all client company retirement accounts to be managed within the available investment options and five portfolio objectives available.

CREATIVE ADVISER AUM **FEE SCHEDULE**

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

ADVISER 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 Strategies are 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 Brokerage, Variable Annuity, and Self-Directed AUM for calculation purposes.

CFD Companies - Home Office Roster



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Founder



Brent Owens
President of CFD
Companies



Kris Hale
VP of Investments



Kregg Rooze
VP of Creative
Financial Designs



Greg Smith, CPA
Chief Financial
Officer



Gerry Good
Chief Technology
Officer, IT Director



Matthew Bahrenburg
General Counsel,
Chief Compliance Officer

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Real Estate
Principal Broker



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Committed to Serving You

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client's Creative's in-house

managed brokerage accounts

at NFS and Charles Schwab for an upcoming

distribution or transfer

Distributions

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a distribution, ACH, or move money

request on NFS accounts

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OUR MISSION

Thank you!

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.



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