



SELF-DIRECTED FACT SHEET

HOW THE PLAN WORKS

Upon completion of the appropriate paperwork giving CFD discretionary authority, the client's account will be invested within their specific risk tolerance in one of five portfolio objectives using any available investment options through their employers retirement plan.

MINIMUM ACCOUNT SIZE

No minimum.

ACCOUNT ACCESS

It is normally necessary for the client to give CFD their internet username and password for allocation changes and monitoring. Accounts must be available on-line with on-line trading capability.

CUSTODY

Assets for the Self-Directed Retirement Advisory Service remain at their respective retirement plan custodian.

STRATEGIES

Creative Financial Designs, Inc. offers one strategy within the platform. The investment management team can rebalance portfolios up to quarterly and will evaluate the investment choices within the plan at least annually.



CLIENT FEES & ADVISER PAYOUT

ACCOUNT SIZE	REC. MONTHLY FEE
\$0 - \$50,000	\$25.00
\$50,000 - \$100,000	\$50.00
\$100,000 - \$200,000	\$75.00
\$200,000 - \$400,000	\$100.00
\$400,000 +	\$150.00

Minimum fee is \$15/month. The recommended monthly fee schedule is shown to the left.

- A \$10/month minimum management fee applies
- Designs charges 50% of the first \$50/month and 25% over any remaining \$50

BILLING CYCLE

Fees are billed monthly to the account selected.

BILLING VALUE

Monthly fees are billed roughly on the 25th of each month. Quarterly fees are billed near the beginning of each calendar quarter. The billing amount is based on the closing market value of all cash and securities on the last business day of the year. The monthly fee will remain constant until the end of the following year. Advisers see and approve any fee increases in advance.

ACCOUNT INFORMATION FOR CLIENTS



Clients have access to their custodian's daily account values via the internet.



Clients can use Black Diamond and Albridge via Cash Edge through their adviser to view of all types of reports via the internet.



Creative Financial Designs, Inc. mails end-of-the-year summaries to clients.

ACCOUNT INFORMATION FOR ADVISERS



RIA Virtual Office offers:

- Account information and statements from BlackDiamond and Albridge using Cash Edge
- Client Detail Reports updated weekly
- Management Fee Statements
- "Your Accounts" (all advisers managed accounts, client current account balances, 12/31 values, risk tolerance portfolio, simple returns, account number)
- Portfolio rate-of-returns
- Basic model portfolios
- Morningstar snapshots
- Management paperwork
- Kit information
- PowerPoints
- Webinar replays
- Quarterly client statements
- Weekly, monthly, quarterly rate of returns with BETA risk
- Monthly newsletters
- "Back Office News"
- And more..

You can access the "RIA Virtual Office" by logging into www.creativefinancialdesigns.com

INVESTMENT MANAGER RESEARCH PROCESS



CFD, Inc. uses Morningstar software for fundamental research on mutual funds. For technical research, CFD, Inc. uses Point and Figure charting, Bollinger Bands, Moving Averages, RSI and many more as it sees fit.

LICENSING

To receive management fees, advisors must be a Series 65 or Series 66 (if required by your respective state) and an IAR of Creative Financial Designs, Inc.

STARTUP PAPERWORK

- All sales material for the Self-Directed Retirement Platform are available
 - » online through the "RIA Virtual Office"
 - » free through the home office in a professional sales kit
- Management paperwork is available electronically via Docupace STP.