



ADVISER USE ONLY

BROKERAGE MANAGEMENT FACT SHEET

HOW THE PLAN WORKS

Upon completion of the appropriate paperwork giving Designs discretionary authority, the client's respective brokerage account will be actively managed within their specific portfolio objective and investment strategy selected.

PORTFOLIO OBJECTIVES

- Conservative
- Moderately Conservative
- Moderate
- Moderately Aggressive
- Aggressive

CORE BROKERAGE INVESTMENT STRATEGIES

TRADITIONAL NON-DIVERSIFIED

- Global Strategy
- Large Cap Growth
- Large Cap Value

BIBLICAL FAITH VALUES

- CFD4
- Combination
- Eventide
- Funds
- Income
- Inspire Focused
- Timothy Focused

TRADITIONAL DIVERSIFIED

- American Funds Focused
- Best in Class
- CFD4
- Combination
- Exchange Traded Funds (ETF's)
- Five Tool
- Fundamental Opportunities
- Funds
- Income
- Progressive Trends
- Tax-Wise

Assets for the Brokerage Management Platform must be held at FCCS (NFS), TD/Schwab, or approved clearing firm.

BILLING CYCLE

Accounts are billed quarterly for management fees in advance during the first month of each calendar quarter.

The first billing cycle begins on the account inception date based on the initial account value. A "mid-quarter" billing happens monthly for new accounts and fees are pro-rated based on the funded amount and inception date.

FEES

See page 18 for firm's management fee breakdown.

Management fees are billed quarterly in advance and debited from the managed accounts or to the place the client chooses in the paperwork setup. Adviser fees are paid quarterly as listed on the payout schedule. Payouts occur 24 times a year.

Adviser fees count toward CFD Investments, Inc. gross dealer commission, but do not go through the BD pay grid.

Managed Accounts uses Asset Based Pricing models for custodial fees. No transaction fees exist if below allowable annual trade count. ABP fees vary by custodian. Schwab platform fees apply.

BILLING VALUE

The management fee billing value is equal to the closing market value of all cash and securities on the last business day of the quarter.

ACCOUNT INFORMATION FOR CLIENTS



Clients have free access via internet allowing them to check daily account values and statements, through Designs Wealth Reporting, Albridge, and by their respective custodians.



Clients receive monthly or quarterly statements and all transaction confirmations by the respective custodian.



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

LICENSING

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

INFORMATION FOR ADVISERS



All advisers have internet access to the respective custodians for statements, tax information, confirmations and daily account values



Designs Wealth Reporting and Albridge are available for advisers to pull portfolio information and returns



Some Additional Tools & Resources:

- Management Fee Statements
- 'Your Accounts' Weekly Update
- Marketing Library
- Client Annual Summaries
- Investment Strategy Architecture
- Investment Write-Ups
- RiskAlyze Reporting
- Brokerage Mgmt Fee Calculator
- Brokerage Mgmt Strategy Guide
- Investment Bucket Illustrator
- Online Profile Questionnaires
- Weekly Returns
- Weekly Updates from Mgmt
- Webinars
- PowerPoints
- Custom Illustrations

INVESTMENT MANAGER RESEARCH PROCESS



Designs uses Morningstar, ValueLine, eVALUEator, RiskAlyze, NFS, etc. software along with proprietary information for fundamental research on mutual funds, ETF's, and stocks. For technical research, CFD, Inc. uses Point and Figure charting, Bollinger Bands, moving averages, RSI, and many more as is seen fit.

CLIENT MANAGEMENT PAPERWORK

Digital client management paperwork is available through Docupace Starting Point.