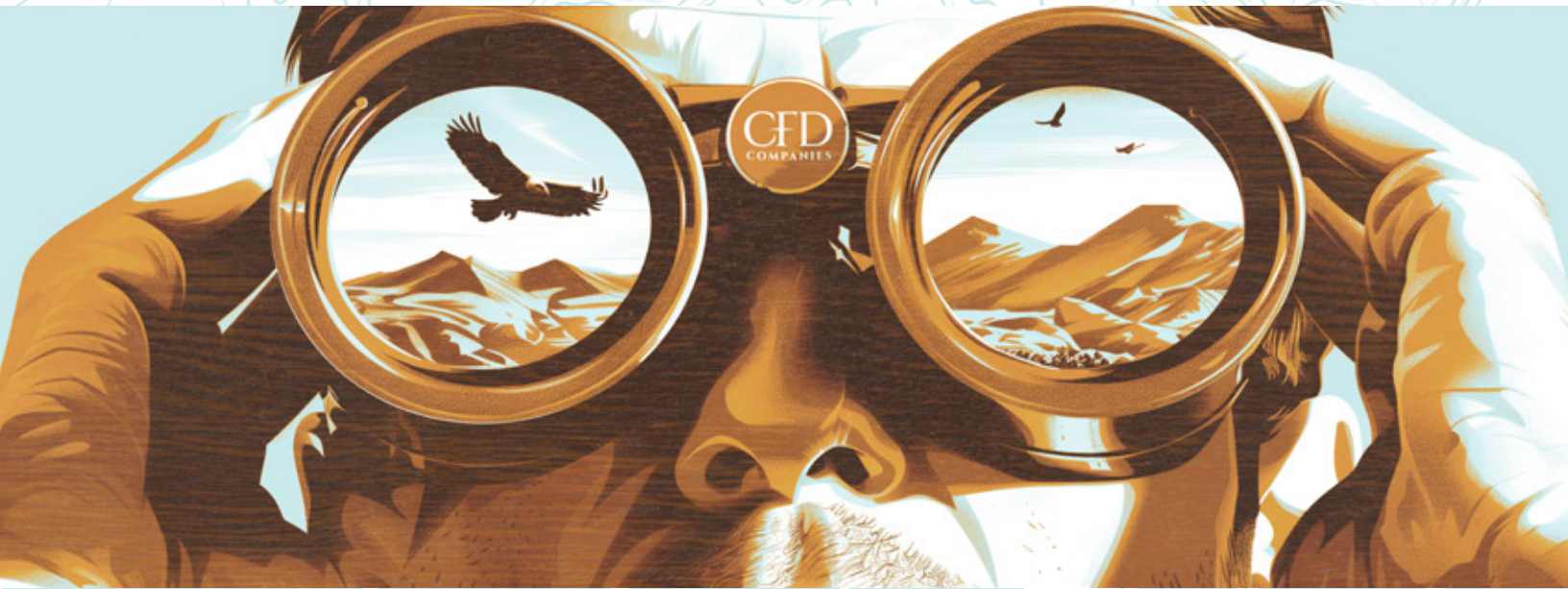


LOOK AHEAD TO 2025



WHAT IF?

2024 FALL FINANCIAL ADVISER CONFERENCE
SEPTEMBER 18–20, 2024



CFD COMPANIES



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



Terry May, ChFC®, CLU®
Registered Representative
Greenville, Ohio

Joined cfd Investments in August, 1990

"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."



Nolan Dill
Registered Representative
Bowling Green, Ohio

Joined cfd Investments in February, 2021

"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!"



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

Joined cfd Investments in February, 2001

"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
Basking Ridge, New Jersey

Joined cfd Investments in August, 2022

"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."

CLIENTS, BUSINESS, & GROWTH!



Jim Guyot, CFP®
Registered Representative

Lenexa, Kansas

Joined cfd Investments in November, 2007

"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."



Lisa Raderstorf, CFP®
Registered Representative

Logansport, Indiana

Joined cfd Investments in January, 2010

"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."



Alex Lebron, CFP®
Registered Representative

Flint, Michigan

Joined cfd Investments in June, 2017

"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 business decisions that I have ever made."



Gene Griffin, CFP®, RFC®
Registered Representative

Terre Haute, Indiana

Joined cfd Investments in January, 2001

"Many years ago we spent three hours with Mick and Brent Owens and decided that cfd Investments was the place for us. It has been the BEST career move of my life. What a pleasure it is to be involved with a company that ALWAYS puts you first. A company that is always REACHING out to help you in anyway they can. A company that is QUICK to respond to any need or question that we might have to HELP us serve our clients in the very best way possible. Thanks you Guys; You're the GREATEST."

NEW ADVISERS

WELCOME TO THE CFD FAMILY



Michelle Christy

Michelle is joining us from Nebraska and is working alongside 2023 addition, Lee Grossman.



Dave Simeone

Dave is joining us from Pennsylvania and was referred to us by 2023 addition, Scott Lucas.



Cole Silva

Cole Silva is joining us from California. Cole learned about the CFD family through Michael Graef and Larry Chavez.



Julian Treves

Julian is joining us from Pennsylvania. Julian learned about the CFD family through one of his favorite X (formerly Twitter) follows - our very own Rachael Camp.



Diane Ray

Diane Ray is joining us from Ohio. She learned about the CFD family from Ben Forgrave.



Rick Keith

Rick is joining us from Pennsylvania. Rick learned about the CFD family from working with our friends at Timothy Plan.



Al Chandler

Al and Jared are partners and are joining us from New York. Al and Jared had a previous relationship with Zachary Covert and had learned about CFD through Kingdom Advisors.



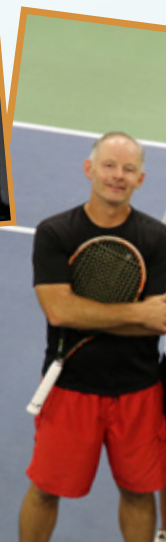
Chris Hull

Chris is joining us from New York. Chris has been a personal friend of Zachary Covert for years.

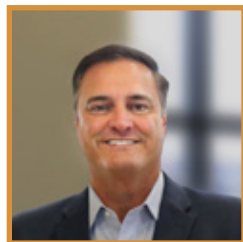


Jared Houseman

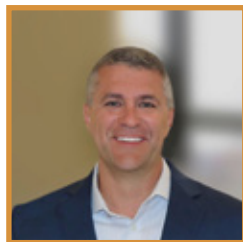
Al and Jared are partners and are joining us from New York. Al and Jared had a previous relationship with Zachary Covert and had learned about CFD through Kingdom Advisors.



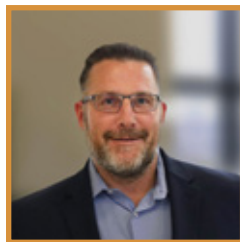
YOUR LEADERSHIP TEAM



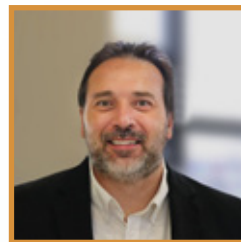
Brent Owens
President



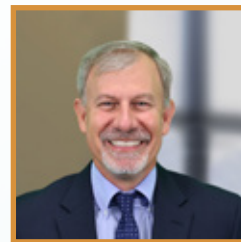
Gregg Rooze
Vice President, Creative
Financial Designs, Inc.



Kris Hale
Vice President, cfd
Investments, Inc.



Matthew Bahrenburg
Chief Compliance
Officer



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 2025

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 2025 at 75%, 80%, 85%, 88%, or 90% based on their 2024 year-ending Gross Dealer Concession (GDC).

Any Adviser who:

- Finishes 2024 with less than \$50,000 of GDC
 - Will start 2025 with a 75% payout
- Finishes 2024 with \$50,000 - \$99,999 of GDC
 - Will start 2025 with an 80% payout
- Finishes 2024 with \$100,000 - \$149,999 of GDC
 - Will start 2025 with an 85% payout
- Finishes 2024 with \$150,000 - \$249,999 of GDC
 - Will start 2025 with an 88% payout
- Finishes 2024 with \$250,000+ of GDC
 - Will start 2025 with a 90% payout

These starting payouts will be reevaluated at the beginning of 2025, based on 2024 Gross Dealer Concession (GDC). If you start 2025 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.

2025 BROKER DEALER COMMISSION SCHEDULE

There will be 48 EFT's and Adviser Newsletters for the year 2025. 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	01/13/25	01/02 - 01/09	
2	01/21/25	01/10 - 01/16	* ***
3	01/27/25	01/17 - 01/23	
4	02/04/25	01/24 - 01/31	**
5	02/10/25	02/03 - 02/06	
6	02/18/25	02/07 - 02/13	* ***
7	02/24/25	02/14 - 02/20	
8	03/04/25	02/21 - 02/28	**
9	03/10/25	03/03 - 03/06	
10	03/17/25	03/07 - 03/13	*
11	03/24/25	03/14 - 03/20	
12	04/02/25	03/21 - 03/31	**
13	04/14/25	04/01 - 04/10	
14	04/21/25	04/11 - 04/17	*
15	04/28/25	04/18 - 04/24	
16	05/02/25	04/25 - 04/30	**
17	05/12/25	05/01 - 05/08	
18	05/19/25	05/09 - 05/15	*
19	05/27/25	05/16 - 05/22	***
20	06/03/25	05/23 - 05/30	**
21	06/09/25	06/02 - 06/05	
22	06/16/25	06/06 - 06/12	*
23	06/23/25	06/13 - 06/19	
24	07/02/25	06/20 - 06/30	**
25	07/14/25	07/01 - 07/10	
26	07/21/25	07/11 - 07/17	*
27	07/28/25	07/18 - 07/24	
28	08/04/25	07/25 - 07/31	**
29	08/11/25	08/01 - 08/07	
30	08/18/25	08/08 - 08/14	*
31	08/25/25	08/15 - 08/21	
32	09/03/25	08/22 - 08/29	** ***

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

HOLIDAYS AND OBSERVANCES

January 01	New Year's Day
January 20	Martin Luther King Jr. Day
February 17	President's Day
April 18	Good Friday* * CFD is closed all day.
May 26	Memorial Day
June 19	Juneteenth
July 04	Independence Day
September 01	Labor Day
November 27	Thanksgiving
November 28	Black Friday* * CFD Offices closed all day. Stock Market closes at 1:00pm est.
December 25	Christmas Day

*** 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.

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

2025 INVESTMENT MANAGEMENT & PLANNING FEE SCHEDULE

Creative Financial Designs Fee Payout Schedule

Below is the schedule for the 24 planned RIA fee payouts for investment management and financial planning services. Creative Financial Designs strives to adhere to this schedule, though it is subject to change. Fees are disbursed only upon receipt of payment by Creative. For additional brief explanations and further clarity, please refer to the chart below.

- **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	01/21/25	01/16/25	✓	✓	✓	✓	✓
2	02/04/25	01/31/25			✓	✓	✓
3	02/18/25	02/13/25		✓	✓	✓	✓
4	03/04/25	02/28/25			✓	✓	✓
5	03/17/25	03/13/25		✓	✓	✓	✓
6	04/02/25	03/31/25			✓	✓	✓
7	04/21/25	04/17/25	✓	✓	✓	✓	✓
8	05/02/25	04/30/25			✓	✓	✓
9	05/19/25	05/15/25		✓	✓	✓	✓
10	06/03/25	05/30/25			✓	✓	✓
11	06/16/25	06/12/25		✓	✓	✓	✓
12	07/02/25	06/30/25			✓	✓	✓
13	07/21/25	07/17/25	✓	✓	✓	✓	✓
14	08/04/25	07/31/25			✓	✓	✓
15	08/18/25	08/14/25		✓	✓	✓	✓
16	09/03/25	08/29/25			✓	✓	✓
17	09/15/25	09/11/25		✓	✓	✓	✓
18	10/02/25	09/30/25			✓	✓	✓
19	10/20/25	10/16/25	✓	✓	✓	✓	✓
20	11/04/25	10/31/25			✓	✓	✓
21	11/17/25	11/13/25		✓	✓	✓	✓
22	12/02/25	11/28/25			✓	✓	✓
23	12/15/25	12/11/25		✓	✓	✓	✓
24	01/05/26	12/31/25			✓	✓	✓

2025 IMPORTANT DATES

JANUARY	January 22-23 — Team CFD Meeting
FEBRUARY	February 19-21 — Kingdom Advisers Conference; <i>Orlando, FL</i> February 11-15 — Presidential Adviser Trip; <i>Turks & Caicos</i>
APRIL	April 16-17 — Team CFD Meeting April 24-25 — Spring Conference; <i>Kokomo, IN</i>
JUNE	June 16-18 — Financial Services Institute Capitol Hill Day
JULY	July 16-17 — Team CFD Meeting July 23-25 — National Association of Christian Financial Consultants; <i>Boston, MA</i> July 30 — CFD Networkshop
SEPTEMBER	September 17-19 — Fall Conference; <i>Kokomo IN</i> September 18 — Team CFD Meeting <i>September 18 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.</i>
OCTOBER	October 6 — CFD Alternate Compliance meeting for \$1,000; <i>Kokomo, IN</i>
NOVEMBER	November 30 — 2025 Firm Element Continuing Education (CE) deadline 2025 IAR CE deadline 2025 FINRA Regulatory CE deadline
DECEMBER	December 1 — Fee deadline for 2026 Renewal



CFD'S PRESIDENTIAL ADVISER TRIP

TURKS AND CAICOS 2025

Every Financial Adviser Is Eligible!

The 2025 Presidential Adviser Trip to Turks and Caicos is based on the qualification period of January 1, 2024 through December 31, 2024.

The 2025 Presidential Adviser Trip will be offered to any adviser who exceeds \$500,000 of GDC in 2024. 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. Should more than 25 financial advisers achieve \$500,000 in 2024 GDC, then we may have over 25 attendees. However, should we not have 25 financial advisers achieve \$500,000 in 2024 GDC, then we will invite additional financial advisers to attend in order of highest to lowest production until we have 25 financial advisers committed to attending the 2025 Presidential Adviser Trip.



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THANK YOU TO OUR SPONSORS

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Nationwide®



TIMOTHY PLAN



EVENTIDE



GOLD



SILVER



BRONZE



PRESIDENTIAL ADVISER TRIP

GRAND CAYMAN 2024

• The Westin Marriott



CFD EVENTS



Kurt Supe



Jim Guyot



Mick Owens



Chris Rocky



Alex Lebron



Edward Camp



Rick Bain



Kent LaLonde



Brett Bacon



Stuart Breeden



Rich D'Ambola



John Culpepper



Ben Franklin



Brian Quick



Mike Dusold



Orrie Augsburger



Daryl Phillips



Jeff Larimore



Eric Grzegorski



Brent Owens



Tim Kling



Aric Carpenter



Dan Hoelscher



Peter Passalacqua



Bill Clark



James Martin



Terry May



Lisa Raderstorf



Les Miller



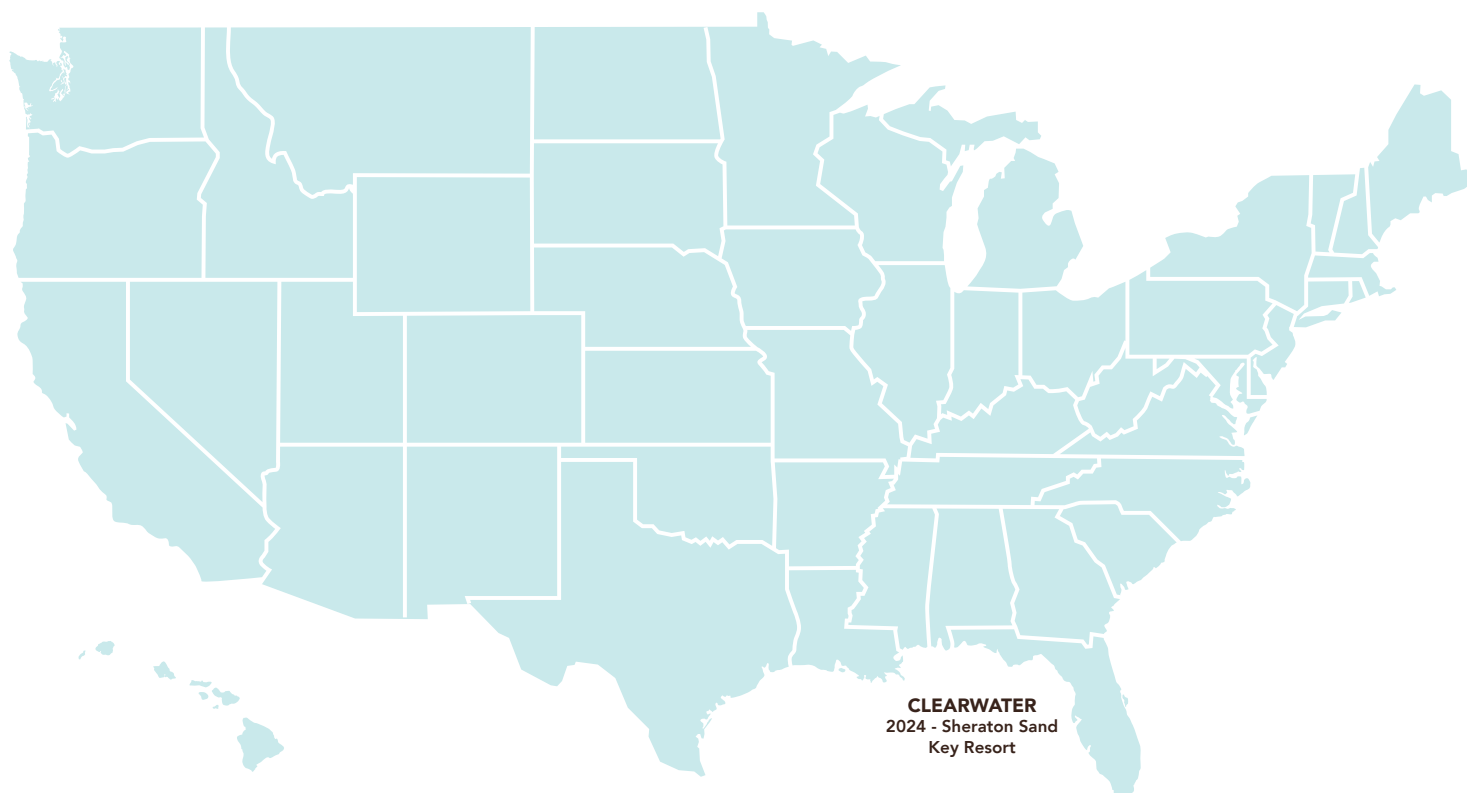
Steven Carpenter



Dan Ballister



Gene Griffin



CFD'S EMERGING ADVISER TRIP

The 2025 Emerging Adviser Trip is based on the qualification period of January 1, 2024 through December 31, 2024. The location will be announced at a later date.

The 2025 Emerging Adviser Trip will be offered to any adviser who exceeds \$100,000 of GDC in 2024, is age 45 or younger during the 2024 production year, does not qualify for the 2025 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

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 16 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 12 financial advisers committed to attending the 2025 Emerging Adviser Trip.

2024 INAUGURAL QUALIFIERS EMERGING ADVISER TRIP

CLEARWATER, FLORIDA

AUG 21-25



NATHAN CRUZ



KEVIN DUSOLD



RACHAEL CAMP



TIM FRANKLIN



MATTHEW HOLT



RYAN DEAMICIS



KYLE MARBURGER



TRENT MAY



SAEED SULAIMAN



BEN FORGRAVE



JIMMY GAONA



JEREMY BRADEN



NOLAN DILL

SHERATON BY MARRIOTT



CFD COMPANIES



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 2025

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 \$250 will be charged each renewal period. FSI Membership is an optional part of your renewal.

DEALER CONCESSION	RENEWAL FEE
≤ \$99,999	\$700
\$100,000 - \$249,999	\$600
\$250,000 - \$399,999	\$500
\$400,000 - \$549,999	\$400
\$550,000 - \$649,999	\$300
\$650,000 - \$749,999	\$200
≥\$750,000	\$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 2025 is \$50,000 GDC in 2024.

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**	\$20	\$20
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	\$30	\$30
Kentucky	\$50	\$50
Louisiana**	\$60	\$0
Maine	\$25	\$25
Maryland**	\$50	\$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	\$125	\$130
New Mexico	\$50	\$50
New York	\$37	\$200

STATE	BD	IAR
North Carolina	\$125	\$75
North Dakota	\$60	\$50
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 Designs 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 Designs.

STATE BRANCH RENEWAL FEE

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

IAR CE IMPORTANT POINTS

New states continue to require IAR CE. 2025 will include 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 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.

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.



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.



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.



AKA
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 Data Aggregation vastly expands the data source landscape to nearly 10,000 financial websites.

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.



Office 365 E1 with enterprise-level, web-based apps such as Excel, Word, PowerPoint, and Outlook, integrated with cloud services such as OneDrive that enable productivity from anywhere. Work efficiently with email, calendar, contacts, tasks, and more—together in one place. Use your preferred email 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.



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



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 re-selling.



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).

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.

TECHNOLOGY PACKAGES

\$250/month

STANDARD PACKAGE 1

For Advisers doing
less than \$374,999
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
- Perishing X (AKA Albridge)
- Proofpoint Essentials spam filtering
- Redtail CRM
- Redtail Speak
- SMARSH e-mail archiving
- The Annuity Intelligence Report

STANDARD PACKAGE 2

For Advisers doing
\$374,999 - \$624,999
per year

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

STANDARD PACKAGE 3

For Advisers doing
more than \$624,999
per year

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

Please note that Gross Dealer Concession is based on 12/31/2024 Year-End Amount.
Upgrades to package are not given until Tech Renewal 01/31/2025 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.

CYBER SECURITY FEE

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
Albridge Fiserv for Advisers on Technology Package 1, 2 or 3	\$85/month
Albridge full version for Advisers on Technology Package 1	\$150/month
Albridge full version for Advisers on Technology Package 2	\$75/month
Albridge light version for Advisers on Technology Package 1	\$75/month
Commissions Dashboard - Additional rep code (The second rep code on the Dashboard is \$25/month, subsequent rep codes on the Dashboard are \$10/month)	\$25/month
DST Vision Pro	\$31.50/month
Elements	Available upon request
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	\$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
Riskalyze/Nitrogen (tiered to lower prices based on In-House AUM)	\$150/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
SMARSH Facebook monitoring	\$15/month
SMARSH Instagram monitoring	\$15/month
SMARSH LinkedIn monitoring	\$15/month
SMARSH X/Twitter monitoring	\$75/month
eMoney Plus	\$140/month
eMoney Pro	\$244/month
eMoney Premier	\$303/month
Virtual Assistant fees: Technology \$100/month, Cyber Security \$50/month, *refer to page 23 for more information	

Prices are subject to change without notice. A la carte items are available outside the normal technology fee. 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, 2025 - April 30, 2026

Invoiced April 1

Payment due April 25

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:

\$2,400/year or \$250/month

Premium Alternatives:

- If you pay your premium annually by ACH or credit card, the cost will be \$2,400 and you will save yourself \$600. This is the only payment option for financial advisers with under \$50,000 in GDC.
- If you choose to pay the premium monthly, the cost will be \$250 per month or \$3,000 per year. You must have a GDC greater than \$50,000 to have this option.

Note:

- CFD pays every adviser's premium up-front in April each year. We allow advisers to finance the premium paid back to CFD over the course of 12 months. The monthly premium option will result in a 20% charge for having CFD finance it.
- The coverage and related payment is annual. If you choose the monthly payment option, you are responsible for the entire annual premium upon any termination within the applicable period.

DEDUCTIBLE REDUCTION INSURANCE PROGRAM

COST OF DRIP:

- \$600 per year
- May 1, 2025 - April 30, 2026

COVERAGE PERIOD:

May 1, 2025 - April 30, 2026

Invoiced April 1

Payment due April 25

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

• 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>

• 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

• 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.

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 approved 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

CFD NETWORKSHOP

OBJECTIVES:

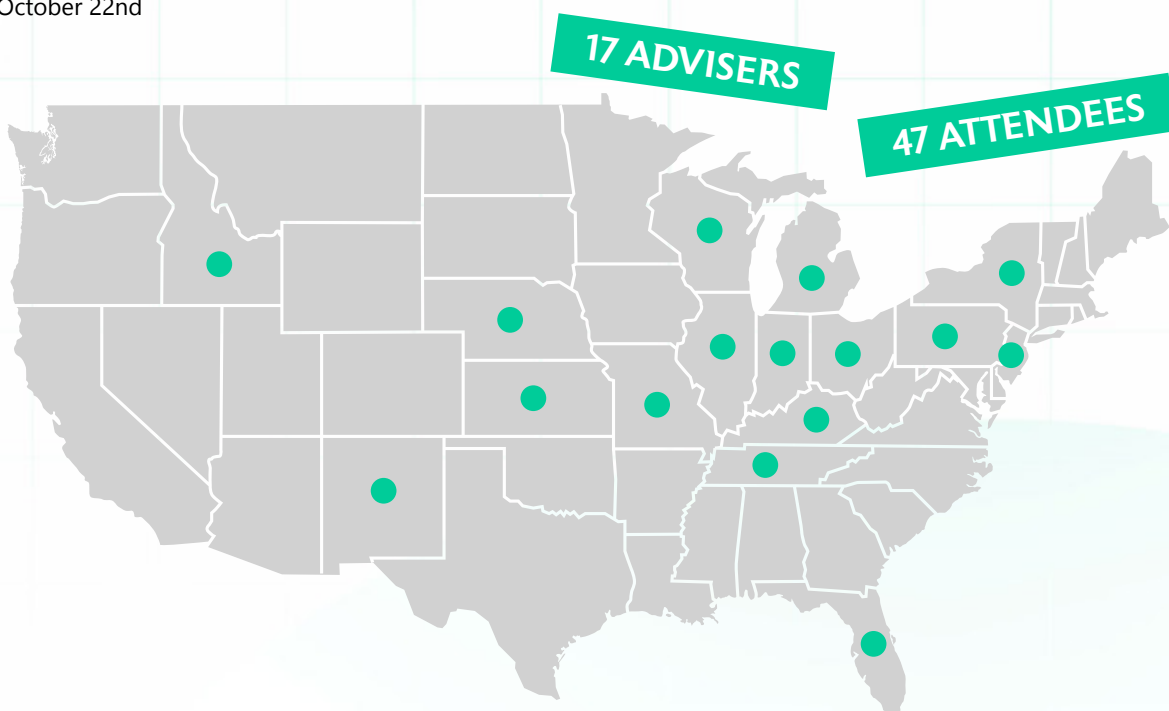
- Provide assistants with a point of contact at the home office.
- Build relationships amongst other assistants in our many office locations.
- Create an evolving learning environment.
- Multiple touch points throughout the year for effective communication.

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.

2025 DATES:

- January 30th
- April 23rd
- July 30th
- October 22nd



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 (Reach out directly to set up)
- Redtail Speak
- Keeper Password Manager

2025 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.

NEW COMMISSION DASHBOARD

SYCAMORE



Speed

Save many hours per day on processing and normalizing data



Quality

Reduce risk by preventing errors from entering your operational processes



Efficiency

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

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

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

Manages sophisticated compensation needs and complex payout scenarios.

Effectively and efficiently manage your profitability and growth.

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

Drill down capabilities allowing for more robust reporting.



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

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, online account login setup, eMoney client access setup
- Client management: scheduling, reminders, client meeting prep

MARKETING

- Welcome Cards/Emails
- Thank you Cards
- Acknowledgments and Life Events: Birthdays, Anniversaries, Holiday Greetings
- Newsletters/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, house holding
- Albridge 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



Abbi Meyer

VA SUCCESS STORIES

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



"I officially started doing business with CFD in January of 2023. Through the end of June, the team successfully helped me move over at least 500 accounts. There is no way I would have been able to accomplish this task in such a short period of time without the VA team. No matter how much I bombarded them, they continued to simply churn through their tasks. Their communication with me was (and is) terrific. I received nothing but good feedback from my clients, whether it was assistance they received through email or Bethany and Meredith picking up the phone and walking clients through hiccups. They have made my transition to CFD smooth and I look forward to our continued relationship ahead. Cheers."

- Daniel Ballister, Basking Ridge, NJ



"As a "one-man show" the Virtual Assistant program has become an integral part of my business. It has allowed me to focus more time on my clients. They for sure get a work item set up quicker than I ever could and I don't have to guess on the forms. If you are thinking about it, do it!"

- Troy Jerrils, Alexandria, IN



"The Virtual Assistant Program was indispensable during my recent broker/dealer changeover when I joined CFD. Meredith and the entire team communicated well and had exceptional attention to detail for each of my client accounts. As we progressed through bringing over my book of business, there were a few questions that came up which were handled professionally and quickly by the VA team, and they kept things organized and moving through the process. As new business started coming in at the same time, the VA team showed how supportive they are. I merely have to ask for something to be done, and not worry about it. I plan to use the VA team on a regular basis; they provide paperwork guidance and peace of mind that I know it will be done correctly."

- David Lolley, Adrian, IN



"The Virtual Assistant Team are dedicated, knowledgeable, accurate, efficient and very easy to work with. Having recently joined Creative Financial Designs, I would not have been able to move the bulk of my practice in two months without them. So, if you are a multi-advisor group, solo practitioner or just getting started in the business they will be a great asset to your team and are a terrific value."

- Mark Smith, Greenwood, IN

2024 REFERRAL LEADERBOARD

Top Three YTD Referral Earners as of 7/22/24

#1



STEVEN CARPENTER

\$7,416.84

#2



BEN FORGRAVE

\$6,983.47

#3



SCOTT LUCAS

\$1,922.00

GROW WITH US

Do you know someone who would thrive with our support?

When you refer someone 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.

2024 Incentive Program

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

Here are five additional incentives for you for the 2024 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.



Adam Warner

Risk Management Consultant, Protection

c: (574) 835-0187

d: 260-478-0669

e: adam.warner@ashbrokerage.com



Becky Rogers

Account Specialist, Protection

c: (260) 466-9084

d: (260) 434-9727

e: becky.rogers@ashbrokerage.com



(800) 589-3000

ASHBROKERAGE.COM

10018-CFD2 | Rev. 06/24

TEAM CFD MEETINGS 2025

DAY	TEAM	TIME	TEAM CFD LEAD
Wednesday January 22	PURPLE PINK GREEN	9:00 AM 11:00 AM 1:00 PM	Sherry Hight Christin Clark Jamie Barber
DAY	TEAM	TIME	TEAM CFD LEAD
Thursday January 23	RED ORANGE GOLD	9:00 AM 1:00 PM 3:00 PM	Matt Powlen Kris Hale Kregg Rooze
DAY	TEAM	TIME	TEAM CFD LEAD
Wednesday April 16	PURPLE PINK GREEN	9:00 AM 11:00 AM 1:00 PM	Sherry Hight Christin Clark Jamie Barber
DAY	TEAM	TIME	TEAM CFD LEAD
Thursday April 17	RED ORANGE GOLD	9:00 AM 1:00 PM 3:00 PM	Matt Powlen Kris Hale Kregg Rooze
DAY	TEAM	TIME	TEAM CFD LEAD
Wednesday July 16	PURPLE PINK GREEN	9:00 AM 11:00 AM 1:00 PM	Sherry Hight Christin Clark Jamie Barber
DAY	TEAM	TIME	TEAM CFD LEAD
Thursday July 17	RED ORANGE GOLD	9:00 AM 1:00 PM 3:00 PM	Matt Powlen Kris Hale Kregg Rooze

SEPTEMBER 18TH 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.

IN-HOUSE INVESTMENT MANAGEMENT SOLUTIONS



OVER 180
OPTIONS



Brokerage Management Platform

Management within NFS and Charles Schwab custodians

22 investment strategies:

- 8 BRI
- 14 traditional
- 2 add-on features
- 12 investment philosophies
- 19 strategies within 5 portfolio objectives

OVER 80
OPTIONS



Variable Annuity Management Platform

Management within client variable annuity contracts

14 approved insurance carriers:

- 5 portfolio objectives
- 3 investment strategies
- Advisory & burned-off commission available
- BRI
- Traditional
- Hybrid

UNLIMITED
POTENTIAL
CLIENTS



Self-Directed Management Platform

Management of your clients personal employer retirement plan account

- Based on investment options within each plan
- All employer plans available
- 5 portfolio objectives

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.

Brokerage Income Strategy is 33 or 25 bps (\$500K household breakpoint) management fee.

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.

CFD COMPANIES ♦ HOME OFFICE 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
Chief Financial
Officer

Chris Rocky, ChFC®
Financial Adviser

OFFICE OF THE PRESIDENT



Kathy Owens
Real Estate
Principal Broker

Brooke Rocky
In-House Counsel
Corporate Secretary

Jamie Lubben
Human Resources
Director

Brandi Owens
Assistant to
Brent Owens

Sabrina Edwards
Assistant to
Brent Owens

Lydia Howard
Assistant to
Brent Owens

Roberta Alvarez
Receptionist

INFORMATION TECHNOLOGY



Gerry Good
IT Director

Mark Atkins
IT Specialist

Craig Malson
IT Support

Zach McComas
IT Support

Tristan Good
IT Technician

TAX PREPARATION



Tracie Delph
Tax Specialist

Wayne Albright
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 Bahrenburg
Compliance
Assistant

Jeanne Miller
Compliance
Assistant

PROCESSING



Makayla Hubartt
Processing
Operations
Manager

Sherry Hight
Registered Principal

Sandra Hlebasko
Brokerage Account
Coordinator
Registered Principal

Kim Sanders
Brokerage
Distribution
Specialist

Cynthia Rodman
Processing

Felicia King
Processing

BUSINESS DEVELOPMENT



Zach Covert
Director of Business
Development

Chris Yager
Software
Engineer



Jamie Barber
Managed Accounts
Registered Principal



Ian Reid
Managed Accounts
Portfolio Manager



Nancy Hurt, CFA®
Managed Accounts
Research Analyst



Matt Powlen
Registered
Principal



Christin Clark
Registered
Principal



Jimmy Kelly
Registered
Principal

INVESTMENT MANAGEMENT

INVESTMENT MANAGEMENT



Christine Trine
Managed Accounts
Fee Specialist



Brent Anderson
Managed Accounts
Assistant



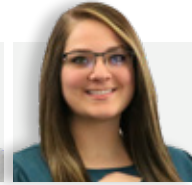
Carrie Kuhns
Managed Accounts
Assistant



Bailey Owens
Managed Accounts
Assistant



Cole Schroeder
Managed Accounts
Assistant



Kiersten Tate
Financial Plan
Writer

PLANNING

ACCOUNTING



Liz Carson
Accounting



Karen Wooten
Commissions
Specialist



Michael Grady
Financial Systems
Manager, CPA



Meredith Kesler
Virtual Assistant
Manager



Carrie Salinas
Virtual Assistant



Bethany Hartman
Virtual Assistant



Abbi Meyer
Virtual Assistant

VIRTUAL ASSISTANTS

MARKETING



Sarah Swoverland
Marketing Director



Rafael Lopez
Graphic Designer



Josh Houpt
Communications
Specialist



Lizzie Ventura
Associate Graphic
Designer



Alexis Pier
Marketing
Associate



Grayson Weddell
Marketing
Associate

CFC ADVISERS



Eric Grzegorski
Attorney at Law
Registered Principal
Financial Adviser



Rod Carroll, CFP®
Financial Planner



Ryan Williams
Financial Planner



Caleb Clark
Financial Planner



Chan Collins
Assistant to
Mick Owens
and Chris Rockey



Eva Marr
Assistant to
Mick Owens
and Chris Rockey



Lisa Roberts
Assistant to
Mick Owens
and Chris Rockey



Abby Rodgers
Assistant to
Ryan Williams
and Eric Grzegorski

CFC ADMINISTRATIVE ASSISTANTS

CFD DIRECTORY

Office Of The President

Brent Owens	765.553.3006
President of the CFD Companies brent.owens@cfdinvestments.com	
Sabrina Edwards	765.553.3007
Executive Assistant sabrina.edwards@cfdinvestments.com	
Brandi Owens	765.553.3058
Executive Assistant brandi.owens@cfdinvestments.com	
Lydia Howard	765.553.3059
Executive Assistant lydia.howard@cfdinvestments.com	
Roberta Alvarez	765.553.9600
Receptionist roberta.alvarez@cfdinvestments.com	

Processing

Kris Hale	765.553.3008
cfid Investments Vice President, kris.hale@cfdinvestments.com	
Co-Director of Processing, Principal	
Makayla Hubartt	765.553.3012
Processing Operations Manager makayla.hubartt@cfdinvestments.com	
Sandra Hlebasko	765.553.3009
Brokerage Account Coordinator sandra.hlebasko@cfdinvestments.com	
Cynthia Rodman	765.553.3014
Direct Business Processing cynthia.rodman@cfdinvestments.com	
Felicia King	765.864.4089
Direct Business Processing felicia.king@cfdinvestments.com	
Kim Sanders	765.553.3055
Brokerage Distribution Specialist kim.sanders@cfdinvestments.com	
Sherry Hight	765.553.3011
Registered Principal sherry.hight@cfdinvestments.com	
Anna Owens	765.553.3013
Processing Specialist anna.owens@cfdinvestments.com	

Investment Managements

Kregg Rooze	765.553.3018
Vice President, kregg.rooze@creativefinancialdesigns.com	
Managed Accounts Director	
Christine Trine	765.553.3043
Variable Annuity Specialist, christine.trine@creativefinancialdesigns.com	
Executive Assistant	
Jamie Barber	765.553.3051
Principal, Trade Specialist jamie.barber@cfdinvestments.com	
Nancy Hurt	765.553.3050
Portfolio Manager, nancy.hurt@creativefinancialdesigns.com	
Research Analyst	
Ian Reid	765.553.3039
Research Analyst ian.reid@creativefinancialdesigns.com	
Brent Anderson	765.553.3021
Self-Directed Specialist brent.anderson@creativefinancialdesigns.com	

Carrie Kuhns	765.553.3023
Managed Accounts carrie.kuhns@creativefinancialdesigns.com	

Bailey Owens	765.553.3056
Managed Accounts bailey.owens@creativefinancialdesigns.com	

Cole Schroeder	765.553.3028
Managed Accounts Assistant cole.schroeder@creativefinancialdesigns.com	

Christin Clark	765.553.3042
Principal christin.clark@creativefinancialdesigns.com	

Matt Powlen	765.553.3019
Principal matt.powlen@creativefinancialdesigns.com	

Compliance

Matthew Bahrenburg	765.553.3030
Chief Compliance Officer matthew.bahrenburg@cfdinvestments.com	

Kelly Stockberger	765.553.3016
Compliance Chief of Staff, kelly.stockberger@cfdinvestments.com	
Principal	

Louis Urbancic	765.553.3067
Compliance Director louis.urbancic@cfdinvestments.com	

Anna Owens	765.553.3013
Compliance Specialist anna.owens@cfdinvestments.com	

Liam Ireland	765.553.3052
Compliance Analyst liam.ireland@cfdinvestments.com	

Hannah Bahrenburg	765.553.3044
Compliance Assistant hannah.bahrenburg@cfdinvestments.com	

Jeanne Miller	765.553.3064
Compliance Assistant jeanne.miller@cfdinvestments.com	

Maria Barnes	765.553.3066
Compliance Specialist maria.barnes@cfdinvestments.com	

Business Development

Zachary Covert	407.761.1813
Director of Business Development zachary.covert@cfdinvestments.com	

Chris Yager	
Software Engineer..... chris.yager@cfdinvestments.com	

Virtual Assistants

Meredith Kesler	765.553.3034
Virtual Assistant Manager meredith.kesler@cfdinvestments.com	

Carrie Salinas	765.553.3054
Virtual Assistant carrie.salinas@cfdinvestments.com	

Bethany Hartman	765.553.3057
Virtual Assistant bethany.hartman@cfdinvestments.com	

Abbi Meyer	765 553-3063
Virtual Assistant abbi.meyer@cfdinvestments.com	

Information Technology

Gerry Good	765.553.3031
Director of Technology gerry.good@cfdinvestments.com	

Mark Atkins	765.553.3027
I.T. Specialist mark.atkins@cfdinvestments.com	

Craig Malson 765.553.3020
Technology Support craig.malson@cfdinvestments.com

Zach McComas 765.553.3037
Technology Support zach.mccomas@cfdinvestments.com

Tristan Good 765.553.3063
I.T. Technician tristan.good@cfdinvestments.com

Marketing

Sarah Swoverland 765.553.3062
Marketing Director sarah.swoverland@creativefinancialdesigns.com

Rafael Lopez 765.553.3036
Graphic Designer rafael.lopez@cfdinvestments.com

Alexis Pier 765.553.3033
Marketing Associate alexis.pier@cfdinvestments.com

Lizzie Ventura 765.553.3065
Associate Graphic Designer lizzie.ventura@cfdinvestments.com

Joshua Houpt 765.553.3038
Communications Specialist joshua.houpt@cfdinvestments.com

Grayson Weddell 765.553.3032
Marketing Associate grayson.weddell@cfdinvestments.com

Planning

Kiersten Tate 765.553.3061
Financial Plan Writer kiersten.tate@creativefinancialdesigns.com

Alexis Pier 765.553.3033
Financial Planning Associate alexis.pier@cfdinvestments.com

Human Resources

Jamie Lubben 765.626.0045
Human Resource Director jamie.lubben@cfdinvestments.com

Accounting

Greg Smith 765.553.3026
Managing Partner, CPA greg.smith@cfdinvestments.com

Liz Carson 765.553.3029
Director of Accounting liz.carson@cfdinvestments.com

Karen Wooten 765.553.3010
Commissions Specialist karen.wooten@cfdinvestments.com

Michael Grady 616.560.4229
Financial Systems Manager michael.grady@cfdinvestments.com

CFD Tax Preparation and Bookkeeping Services

Wayne Albright 765.553.3024
Tax Preparer wayne.albright@cfdinvestments.com

Tracie Delph 765.553.3025
Tax Specialist tracie@cfdtaxprep.com

Alter & Rockey, Associates at Law

Justin Alter 765.553.3048
Attorney justin@alterandrockey.com

Brooke Rockey 765.553.3004
Attorney brooke@alterandrockey.com

Firm Emails

Distributions

Distributions@cfdinvestments.com

Email to request CFD Investments to process a distribution, ACH, or move money request on NFS accounts.

Docupace

Stp@cfdinvestments.com

To be used for Docupace Work Item assistance, Straight Through Processing (STP) questions, and DocuSign help.

I.T. Department

Help.Desk@cfdinvestments.com

This email will get you in touch with the IT Department for IT assistance.

Virtual Assistants

Virtualassistant@cfdinvestments.com

Utilized by advisers who subscribe to the services of the cfd Virtual Assistant team.

Managed Accounts

Managedaccounts@creativefinancialdesigns.com

Request information, get questions answered, or otherwise connect with a member of the Creative Financial Designs Team.

Marketing@creativefinancialdesigns.com

This email is to be used to request managed account illustrations or strategy proposal tools from Creative Financial Designs In-House management.

Cashrequest@creativefinancialdesigns.com

This email is to be used to request cash raised in your client Creative Financial Designs In-House managed brokerage accounts at NFS for an upcoming distribution or transfer.

Marketing Department

Marketingteam@cfdinvestments.com

Connect with the Marketing Team for general marketing questions.

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!



**DOWNLOAD
OUR EVENT APP**

Toll Free: 800.745.7776 Phone: 765.453.9600 Fax: 765.864.4080

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2704 S Goyer Rd, Kokomo, IN 46902. 765.453.9600



CFD COMPANIES

