

Empowering Advisers Since 1982



# Home of the Independent Investment Adviser Representative

Providing Financial Advisers the Advisory Solutions  
for Long-Term Success & Growth

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[creativefinancialdesigns.com](http://creativefinancialdesigns.com)



NOT FOR CLIENT USE



# | Our Mission

Creative Financial Designs is committed to partnering with advisers who strive to grow their business and serve clients with a servant's heart. We believe the strongest partnerships are built with firms and advisers who share a passion for principled, values-based investing. Imagine what it could mean for your business — and your clients — to partner with a firm that truly cares about making a difference in every financial life.

A firm dedicated to empowering advisers through its support, guided by adviser and client needs while staying true to the firm's core values that define our foundation.

**CREATIVE FINANCIAL DESIGNS, INC.**

[creativefinancialdesigns.com](http://creativefinancialdesigns.com)



Scan the QR code to instantly access more information and begin your journey with CFD.

[joincfid.com](http://joincfid.com)

# A Journey to Excellence

Since 1982, Creative Financial Designs has remained committed to delivering intentional investment management and flexible financial planning solutions that support financial advisers and the clients they serve. We believe investors deserve the freedom to choose their investment strategy, portfolio objective, and overall financial approach—along with the option to pursue traditional or values-driven investing.

Creative Financial Designs provides financial advisers with the flexibility to incorporate financial planning into the client relationship when and how it best serves their clients. Advisers may utilize planning to help clients clarify priorities, prepare for life's transitions, and establish a framework for long-term financial confidence, while coordinating investment strategies aligned with each client's goals, preferences, and evolving needs.

For those drawn to values-based investing, our Biblically Responsible Investing (BRI) approach extends beyond financial growth. It enables advisers to offer portfolios that reflect clients' faith-based values while seeking to make a positive impact rooted in integrity and responsible stewardship.

Regardless of the investment path chosen, our experienced management team partners with advisers to develop and implement strategies designed to support each client's broader financial objectives. These partnerships foster enduring relationships built on trust, stewardship, and shared purpose.

This philosophy of helping advisers align financial planning and investment solutions with client goals and values reflects our 40-plus-year commitment to empowering financial professionals and their practices. At Creative Financial Designs, investing is more than a transaction—it is part of a collaborative financial journey grounded in partnership, autonomy, and moral responsibility.

Our approach embodies the ethos of "Your goals, our commitment," ensuring that true success is measured not only by performance, but by purpose.

## We Believe

- Clients benefit from a financial plan, and great advisers should be sitting in front of people not a computer developing financial plans.
- Firms should offer a broad and unbiased range of investment products, including advisory, brokerage, insurance, and direct solutions.
- Firms should offer responsive back-office support by actual people that care about your client and financial practice.
- A firm should be interested in helping you collaborate with fellow advisers and home-office staff to build a culture that fosters shared values.
- Offer a competitive payout structure that is clear and transparent no matter the products recommended.
- Provide a robust technology platform helping you succeed that integrates into your CRM, reporting, and client communication tools.
- A firm's compliance team should be a partner in helping you grow and serve your clientele, not stop you from serving.
- A marketing team that brings value to helping you serve and educate your current and future clients.
- A firm should always operate with financial integrity, stability and provide sound leadership that is willing to listen to its financial advisers.



# Who Thrives with Creative Financial Designs?

1

## ADVISERS WHO VALUE GROWTH AND FLEXIBILITY

Professionals seeking scalable resources, adaptable support, and the freedom to evolve their practice while maintaining focus on client relationships.

2

## ADVISERS WHO WANT TO BUILD A LASTING LEGACY

Those committed to creating enduring value for their clients, their families, and their communities through thoughtful planning, succession strategies, and long-term stewardship.

3

## ADVISERS WHO LEAD WITH CHRISTIAN VALUES

Faith-driven professionals who desire to integrate biblical principles, integrity, and purpose into their advice, investment philosophy, and client relationships.

4

## ADVISERS WHO VALUE CHOICE AND INDEPENDENCE

Entrepreneurs who want the autonomy to run their business their way, with the flexibility to choose products, services, and practice models while supported by a trusted infrastructure.

# Why Advisers Join Us...



Faster growth opportunities



Higher autonomy and ownership



A family of professionals who want to help you succeed



Partnership with like-minded people



Modern tech + real operational support



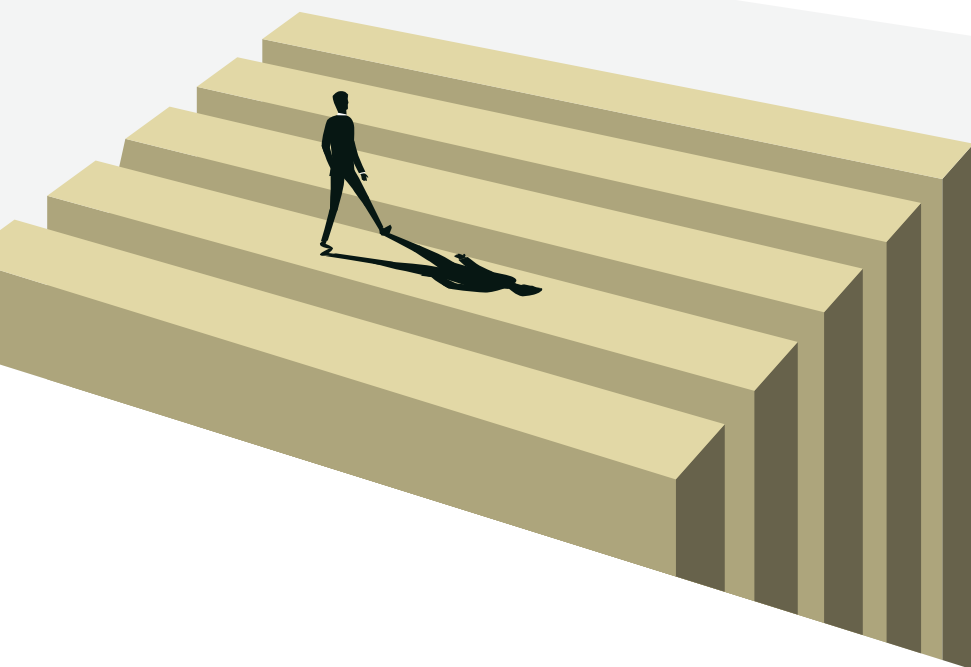
Industry-leading compensation structures



A culture built on integrity, service and values



Recognition opportunities



# The Distinctive Advantage of Joining Our RIA

## Platform Strength

### **Everything an adviser needs to run a modern, efficient practice**

- Robust planning tools & proposal systems available including access to offboard these duties to our Financial Planning In-House Team
- Trading, re-balancing, research, with access to offboard these duties to our In-House Professional Money Management Team
- Integrated tech stack (CRM → Planning → Trading → Reporting → Straight Through Processing/Esign)
- Compliance support that enables — not restricts — growth

## Business Freedom

### **Greater control, better economics, flexible independence**

- Competitive payouts and transparent compensation structure
- Freedom in branding and client experience
- Independent advisory model with full ownership of your book
- Ability to choose investment philosophy (including BRI)
- No forced product agendas or proprietary sales pressure

## Practice Growth + Transition Support

### **You don't build alone — we invest in your growth**

- Dedicated transition team (Virtual Assistant Support, Onboarding Ambassador, Adviser Advocate)
- Marketing & client acquisition support
- Coaching & business consulting
- Succession and Buyout Support
- Collaborative adviser community and peer groups

## Culture & Mission

### **A firm built around advisers, integrity, and long-term impact**

- Adviser-first leadership with deep field experience
- Faith-aligned culture for those who value biblical stewardship
- Optional BRI models to support values-based clients
- Transparent communication and partnership mindset
- A place where advisers feel known, supported, and valued
- Adviser success trips and rewards

# What We Offer

## FINANCIAL PLANNING OPTIONS

### PLANNING FEES

A planning fee may be charged as a one-time fee or an ongoing fee, depending on the level of service you choose.

- A one-time planning fee covers the development of a personalized financial plan or specific planning engagement.
- An ongoing planning or retainer fee covers continuous financial planning support, regular reviews, an ongoing advice as your goals and circumstances evolve.

### FLEXIBLE PLANNING SUPPORT

You may choose how your planning services are delivered. Planning can be handled directly by you, or you may delegate some or all of the planning responsibilities to our financial planning back office team. Our back office team provides professional support in plan development, analysis, and ongoing planning services, allowing you to scale your practice while maintaining a consistent client experience.

## INVESTMENT MANAGEMENT OPTIONS

Investment management services are delivered through multiple structures, allowing advisers flexibility in how portfolios are managed.

### ADVISER DISCRETIONARY MANAGEMENT

The adviser exercises discretionary authority (one-time prior approval required) and is responsible for portfolio construction, security selection, trading, and ongoing investment oversight.

### THIRD-PARTY ASSET MANAGEMENT (TPAM)

Advisers may engage approved third-party asset managers to manage client assets. This option provides access to external investment management firms and strategies.

### IN-HOUSE MANAGEMENT SERVICES

Advisers may delegate certain investment management functions to our In-House investment management team. Services include portfolio construction, trading, monitoring, and research. The In-House platform provides access to 22 investment strategies managed by professional portfolio managers.

## ADDITIONAL INVESTMENT & PLANNING SOLUTIONS

We offer a range of specialized solutions designed to help advisers address diverse client needs, enhance tax efficiency, and support flexible account structures.

### DONOR-ADVISED FUNDS (DAF)

Donor-Advised Funds provide a tax-efficient way for clients to manage charitable giving. Advisers can help clients contribute assets, receive an immediate tax deduction, and recommend grants to qualified charities over time.

### NON-DISCRETIONARY ANNUITY ADVISORY

This option allows advisers to provide investment recommendations within variable annuity contracts while the client retains final decision-making authority. It supports ongoing monitoring and guidance without discretionary control.

Our Variable Annuity Management solution enables advisers to utilize our in-house team of investment professionals to actively manage sub-account allocations within variable annuities. Through ongoing research, monitoring, and disciplined portfolio adjustments, the team helps optimize opportunity and manage risk, allowing advisers to focus on client relationships.

### MANAGED HEALTH SAVINGS ACCOUNTS (HSA)

Managed HSAs allow clients to invest their Health Savings Account assets with professional oversight. This option supports long-term, tax-advantaged healthcare planning while aligning investment management with the client's overall financial strategy.

### DIRECT INDEXING OPTIONS

Direct indexing provides clients with customized portfolio construction that mirrors an index while allowing for tax-loss harvesting, security-level customization, and values-based exclusions.

Our in-house team supports advisers by providing self-directed account management and retirement plan allocation guidance for working clients. By handling portfolio construction, monitoring, and ongoing adjustments, we help ensure retirement assets remain aligned with plan objectives while allowing advisers to stay focused on maintaining strong client relationships and delivering ongoing guidance for years to come.

# CFD Technology Services

Our integrated technology package is designed to support financial advisers at every stage of their practice. By bringing together essential tools for financial planning, portfolio management, reporting, and client communications, our platform helps streamline daily operations and enhance the client experience. Seamlessly integrated with your CRM and supported by dedicated specialists, this technology allows you to work more efficiently, scale your business, and stay focused on what matters most—building trusted client relationships.

## Modern Solutions for a Modern Adviser

### EFFICIENCY-FOCUSED WITH STRAIGHT THROUGH PROCESSING

Keeping fees down for both advisers and clients is a focus for the firm, as well as saving time. Our firm offers electronic paperwork and signatures for a paperless experience. You and your clients can complete forms digitally, sign them electronically, and upload everything directly into our workflow and imaging system for a seamless, efficient process from start to finish.

This modern approach eliminates the delays and clutter of traditional paperwork, helping you save valuable time while maintaining secure, organized records. It is another way Creative Financial Designs streamlines operations, so you can focus on what matters most—serving your clients and growing your business.

### ADVISER-CENTRIC TECHNOLOGY THAT SIMPLIFIES YOUR PRACTICE

Our firm understands that serving clients efficiently in today's world requires a strong technological foundation. That is why Creative Financial Designs leverages advanced tools and platforms to help advisers and clients stay connected, informed, and productive.

If you choose to delegate advisory services to our in-house management team or financial planners, you can have confidence knowing they leverage a comprehensive suite of advanced technologies such as Morningstar, YCharts, Black Diamond, Nitrogen, StratiFi, eMoney, RightCapital and more. These tools support research, monitoring, illustration development, marketing, portfolio management, financial planning, and reporting—ensuring that every aspect of your clients' experience is handled efficiently, accurately, and with the highest level of expertise. These technologies add value to your practice without adding additional expense.

By integrating the right technology with personalized service, we help advisers spend less time managing systems and more time building meaningful client relationships. For advisers that handle management or financial planning directly, you can rely on a suite of approved technologies to guide you through the process. These tools are designed to support compliant, efficient, and high-quality service, assisting with research, portfolio monitoring, maintenance, documentation and planning—empowering you to deliver top-tier advice.

### TECHNOLOGY FEE CREDIT FOR IN-HOUSE MANAGEMENT USERS

Advisers using our In-House Management services automatically receive a monthly Tech Fee Credit to help offset office technology costs—no action required. Credit amounts are based on In-House AUM and range from \$50 to \$200 per month, helping you save up to \$2,400 annually. It's our way of supporting your practice and saying thank you for partnering with us.

## Core Technology Suite

### SYCAMORE

Your commission dashboard that provides advisers with an interactive view of their payout and much more. Drill down into your practice while enjoying 24/7 real-time access and transparency into your book of business with robust reporting features. Manage your profitability and growth effectively and efficiently.

### Office 365

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

### 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. If you have questions, please contact Maria Barnes at the cfd companies Home Office, maria.barnes@cfdinvestments.com

### KnowBe4 Human error. Conquered!

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

## Optional Technology Enhancements

### GReminders

Automates scheduling, reminders, and workflows by integrating with calendars and CRMs, helping advisers reduce manual tasks, improve follow-ups, and stay organized.

### RightCapital

A modern financial planning software that helps advisers create financial plans with intuitive modeling, cash flow analysis, retirement projections, and tax simulations—simplifying complex scenarios for clearer, actionable guidance.

### Jump

An AI-powered assistant for financial advisers that automates meeting prep, note-taking, follow-ups, CRM updates, compliance documentation, and insights, helping reduce administrative work and uncover opportunities so advisers can spend more time with clients.

### Docupace

Docupace Technologies is a state-of-the-art document management and workflow solution that simplifies how information is captured, stored, centralized, organized, and accessed. It serves as the electronic hub for paperwork, enabling digital signature capture and secure document delivery, providing what you need, when you need it, and wherever you are.

### smarsh

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.

### 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.

### REDTAIL

Redtail is an integrated technology platform designed to help financial professionals work smarter and more efficiently. It eliminates the guesswork of tracking client notes, past interactions, and staff availability. With Redtail, all your client information and team coordination tools are centralized—keeping your practice organized, connected, and running seamlessly.

### eMoney

A comprehensive financial planning platform that enables advisers to build dynamic, interactive plans with robust cash-flow modeling, client portals, scenario analysis, and reporting—enhancing client engagement and informed decision-making.

### Nitrogen

A risk analytics platform that helps advisers measure client risk tolerance, align portfolios to risk targets, and communicate investment decisions with clarity and confidence.

### holistiplan

A tax planning software that helps advisers quickly analyze tax returns, identify planning opportunities, and collaborate with clients and CPAs using clear, actionable insights.

# Clearing & Custody

## CHARLES SCHWAB

Charles Schwab custodial and adviser services™ provides custody, trading, and the support services of Charles Schwab & Co., Inc. ("Schwab"), to the firm for advisory accounts including back-office operations including trade execution, settlement, client reporting, and the safekeeping of customer assets. Schwab is the largest custodian for independent Registered Investment Advisers (RIAs). The Schwab Adviser Center offers free adviser and client login tools for a host of items.

## SCHWAB ADVISOR CENTER®

A centralized, adviser-focused platform that serves as the hub for daily operations. IARs benefit from:

- Single sign-on access to accounts, reporting, trading, and service tools
- Real-time account data and balances
- Integrated workflows that reduce administrative friction
- Secure document delivery and account servicing tools

## IREBAL® PORTFOLIO REBALANCING

A powerful rebalancing and trading tool designed for efficiency and scale. Key features include:

- Automated and model-based rebalancing
- Tax-aware rebalancing capabilities
- Drift monitoring and tolerance settings
- Block trading for efficient execution across multiple accounts

## ROBUST REPORTING & PERFORMANCE TOOLS

- Clear, client-friendly performance reporting
- Customizable views for adviser and client needs
- Easy access to historical data and statements

## STRONG CUSTODIAL INFRASTRUCTURE

- Institutional-grade custody and asset protection
- Clear separation of adviser and custodian roles
- Trusted brand with long-term financial strength

## TECHNOLOGY INTEGRATIONS

- Compatibility with leading planning, CRM, and portfolio tools
- Flexible ecosystem that adapts to different practice models

# Management Fee Billing Process

## RIA PAYMENT CYCLE AT CREATIVE FINANCIAL DESIGNS

At Creative Financial Designs, our Registered Investment Adviser (RIA) payment structure is designed to provide consistency, transparency, and predictable cash flow for our advisers.

## QUARTERLY BILLING IN ADVANCE FOR ACCOUNTS MANAGED BY CREATIVE FINANCIAL DESIGNS

Creative Financial Designs bills advisory fees quarterly in advance, consistent with standard RIA industry practices. Fees are calculated based on the assets under management (AUM) at the beginning of each billing period and are assessed for the upcoming quarter. This approach allows for:

- Clear alignment between services provided and fees charged
- Predictable revenue planning for advisers
- Simplified reporting and reconciliation

## 48 ADVISER PAYOUTS PER YEAR

Although client advisory fees are billed quarterly, adviser compensation is paid out 48 times per year. This means:

- Advisers receive compensation on a frequent, regular schedule
- Quarterly advisory revenue is distributed across multiple payout periods
- Cash flow is smoothed throughout the year rather than concentrated in four large payments

In effect, each quarterly billing cycle is broken into 12 separate payouts, resulting in a total of 48 payouts annually.

## HOW THIS BENEFITS ADVISERS

The Creative Financial Designs RIA payment cycle is structured to support advisers by offering:

- Consistent income cadence throughout the year
- Reduced revenue volatility compared to quarterly-only payouts
- Improved budgeting and financial planning for both personal and business need

## TRANSPARENCY & SUPPORT

Creative Financial Designs provides detailed reporting so advisers can clearly track:

- Quarterly advisory billings
- Ongoing payout allocations
- Year-to-date compensation

Our team is always available to answer questions and provide clarity around billing, payouts, and reporting.

# Tools to Help You Succeed

Creative Financial Designs is dedicated to supporting Investment Adviser Representatives in building and maintaining a thriving practice. We provide the education, knowledge, and resources needed to develop effective client strategies while ensuring compliance with industry regulations. By helping you become more efficient and informed, we enable you to deliver the highest level of service to your clients. The CFD Companies are committed to providing the latest tools and resources to support your growth, streamline your processes, and enhance your practice's success.

## Training & Education

- Spring Conference (technology and practice management focus)
- Fall Conference Education and Compliance Meeting
- In-House training
- Presidential Advisers Trip
- Emerging Advisers Trip
- Online webinars
- Economic Outlooks
- Live online training
- On-line tools and resources

## Practice Development

### WEB-BASED VIDEOS FOR:

- Technology training
- Website training
- Compliance education
- Marketing tools and support
- Business processing
- Investment management services
- Financial plannings resources

### ONGOING ONLINE EDUCATION:

- Investment management services
- Various financial planning topics
- Mass Affluent study groups
- BRI education
- Compliance updates

### MARKETING & INFORMATION

- Brochures
- Hypothetical Illustrations
- Performance Reporting
- Fact Sheets

### ON-LINE TOOLS

- Investment Bucket Illustrator
- Investor Profile Calculator
- Brokerage Management Strategy Guide
- Brokerage Management Fee Calculator
- Business evaluation
- Current account expense

### DESIGNS WEALTH REPORTING

- Client Reporting powered by BlackDiamond

### INVESTMENT STRATEGIES ARCHITECTURE

### CUSTOM PROSPECTIVE CLIENT INVESTMENT ILLUSTRATIONS

### ONLINE FORM GENERATION & DIGITAL SIGNATURES

### BROKERAGE MANAGED MODELS IN NITROGEN

# The Transition Journey

## COMPLETE TRANSITION ASSISTANCE

### Your CFD Transition Team

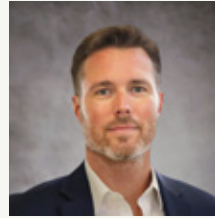
As part of a Transition Package, our Virtual Assistants can assist you with the following for 3 months to ensure a smooth transition:

- Prepping for transition
- Organizing documents
- Transferring book of business
- Monitoring your transition process

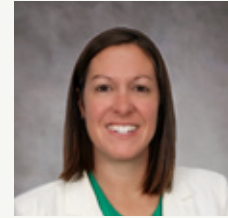
### Adviser Onboarding

Our adviser onboarding process is intended to help advisers get up and producing as quickly as possible. This includes:

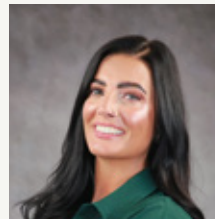
- Registration
- Initial setup information
- Technology training
- Meet Team cfd
- Compliance and marketing



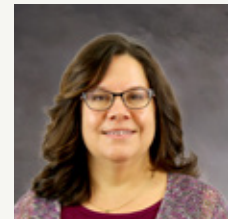
**Zachary Covert**  
Financial Adviser  
Advocate



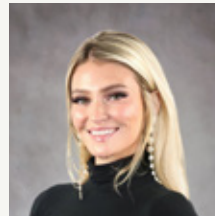
**Jamie Barber**  
Financial Adviser  
Advocate



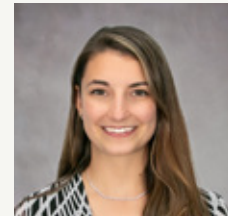
**Meredith Kesler**  
Virtual Assistant  
Director



**Kelly Stockberger**  
Compliance Chief  
of Staff



**Lydia Howard**  
Onboarding  
Ambassador



**Maria Barnes**  
Compliance  
Specialist

## THE ADVISER JOURNEY WITH US

1. Fit Conversation
2. Platform & Compensation Review
3. Technology & Compliance Walkthrough
4. Transition Planning
5. Launch & Ongoing Growth Support

# What Makes Us Different...



**Terry May, ChFC®, CLU®**  
Registered Representative  
Greenville, OH

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.

Joined cfd in August, 1990



**Kurt Supe, CFP®**  
Registered Representative  
Indianapolis, IN

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 advisers across the country—who have become like family to us. 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.

Joined cfd in May, 2009



**Edward Camp, CFP®, ChFC®, CLU®**  
Registered Representative  
Mishawaka, IN

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.

Joined cfd in February, 2001



**Nolan Dill,  
Financial Adviser**  
Registered Representative  
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!

Joined cfd in April, 2021



**Lisa Raderstorf**  
Registered Representative  
Logansport, IN

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 advisers' fingertips. They provide an accessible, responsive and knowledgeable support team that makes themselves available to you and your clients and will provide you with answers that are meaningful and help, not hinder, your business processes. I am consistently approached by professional recruiters who promise to "help find the best Independent Broker Dealer to match the needs of my practice." But, my response will always be, "I've already found them". You can find them, too! Just give them a call. You won't be sorry!

Joined cfd in January, 2010



**Alex Lebron, CFP®**  
Registered Representative  
Flint, MI

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.

Joined cfd in August, 1990





# Welcome Home!

Ready to take the next step?

Contact us at 1.800.745.7776 or by submitting an  
information request on [joincfd.com](http://joincfd.com)

# Firm Mission Statement

Our Mission is to provide unique and valuable investment services to all clients while honoring our Kingdom Values in guiding our work and lives.



**Adviser Focused | Technology Leaders | Values Driven**

Located in the Creative Financial Centre®  
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Kokomo, IN 46902

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Phone: 765.453.9600  
Fax: 765.860.4080

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