NOT FOR CLIENT USE

Home of the

Independent Financial Adviser

CFD COMPANIES

joincfd.com

Home of the

Independent Financial Adviser

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.

CFD INVESTMENTS, INC.
cfdinvestments.com
Offering Broker/Dealer services since 1990

CREATIVE FINANCIAL DESIGNS, INC.
creativefinanialdesigns.com
Offering Registered Investment Advisory Services since 1982

joincfd.com

It's not about us…

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 advisors 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 advisors' 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 bes 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

it's about *YOU!*

CFD COMPANIES

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.

Our Philosophy

The CFD Companies are committed to helping Registered Representatives, Life Insurance Agents, and Investment Adviser Representatives become trusted advisers who are committed to their financial planning process in such a way that they can serve their clients in a professional manner without being either "captive" to an insurance company and its broker/dealer or an isolated individual trying to be totally independent.

CFD is committed to serving advisers in a Christ-like manner, believing you cannot push someone to the top of a mountain without getting there yourself.

We are proud members of:

- Financial Services Institute
- Financial Planning Association
- The National Association of Christian Financial Consultants
- Kingdom Advisors
- National Association of Insurance and Financial Advisors

Creative Financial Designs

YOUR NEXT RIA

Our Mission

Creative Financial Designs's mission is to provide innovative, value-driven investment services to clients of all backgrounds, guided by our Kingdom Values. We are dedicated to helping individuals, families, businesses and organizations reach their financial goals through high quality advisory products and services. Grounded in the principle of Matthew 6:21—"For where your treasure is, there your heart will be also."— we bring both expertise and integrity to every interaction.

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

joincfd.com

A ONE-STOP RIA FOR ALL NEEDED ADVISORY SERVICES

Creative Financial Designs

Creative Financial Designs offers comprehensive investment management services designed to help advisers serve all their clients with confidence and clarity. With decades of experience and a commitment to innovation, the team provides a full range of platforms, portfolios, and strategies—each tailored to meet unique financial goals and values. Our mission is simple: to equip advisers with the tools, expertise, and support needed to deliver professional, purpose-driven investment solutions for every client.

– Investment Management Services

IN-HOUSE SERVICES

- Brokerage Management
  - BRI
  - Traditional
- Self-Directed
- Variable Annuity Management
  - BRI
  - Traditional

ADVISER SERVICES

- Adviser Discretionary Management

INDEPENDENT SERVICES

- Custodial Agreements
- Direct Agreements
- Non-Discretionary Services
  - American Funds Direct
  - College America Direct
  - Advisory Annuities Direct
- Retirement Plan Services

Wanting to Offer Values to Your Practice?

CONSIDER BIBLICAL RESPONSIBLE INVESTING (BRI) ADVISORY SERVICES.

- Do you think your clients know what they are really invested in?
- Do your clients understand what their investments support?
- Do you think your clients want to invest in products and/or services that they personally would not want to support?
- Do you think they would be upset with their financial adviser if they knew?
- Would clients respect you more for offering investments that align with their values?
- Could offering cleaner options attract new clients?

Financial Planning Services

MODULAR PLANS

- Accumulation Analysis
- Budget Analysis
- Education Analysis
- Estate Analysis
- Income Funding
- Investment Analysis
- Medicaid Planning
- Retirement Analysis
- Tax Analysis
- Retainer Fee Solutions

COMPREHENSIVE PLANS

- Business Financial Plans
- Personal Financial Plans

Financial Planning Software

EMONEY ADVISOR

eMoney is a comprehensive financial planning software built to help advisers deliver deeper, data-driven planning experiences. It combines powerful cash flow modeling, account aggregation, and real-time client portals to create transparent, goal-based financial plans that foster stronger client relationships and engagement.

RIGHTCAPITAL

RightCapital offers a modern, intuitive financial planning platform designed to simplify complex planning for both advisers and clients. With tools for retirement projections, tax-efficient strategies, and interactive visual dashboards, it makes planning more efficient and conversations more meaningful.

cfd Investments

YOUR INDEPENDENT BROKER/DEALER

cfd Investments , Inc., our Registered Broker/Dealer, Member FINRA & SIPC, provides quality investment products for specific financial objectives.

Mick Owens
Founder

Brent Owens
President

Our Philosophy

"Our philosophy is that investments should be made to achieve specific goals and objectives. Therefore, we believe that not only are there good and bad investments, but also there are right and wrong investments. We strive to provide quality investments that are right to achieve the specific goals and objectives to your clients." Mick Owens, Founder

As a Broker/Dealer, we are committed to providing quality investments to suitable investors through a network of fairly compensated financial advisers.

We have teamed with various entities in order to provide you with quality clearing relationships, top tier research, proper compliance procedures, and cash management accounts. National Financial Services, LLC, a Fidelity Investments Company, allows us to provide you with a variety of comprehensive programs designed to help you grow.

We recognize that no single company can be all things to all people. However, as part of the CFD Companies, cfd Investments, Inc. gives advisers the flexibility to choose the services and solutions that best fit their clients' needs—allowing you to craft the ideal combination of products, platforms, and support for every situation.

The Transition Journey

COMPLETE TRANSITION ASSISTANCE

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

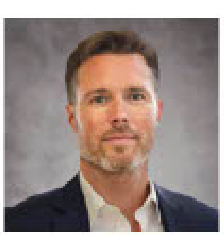
- Prepping for transition
- Organizing documents
- Transferring book of business
- Monitoring your transition process

ADVISER ONBOARDING

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

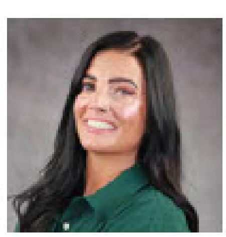
- Registration
- Initial setup information
- Technology training
- Meet Team cfd
- Compliance and marketing

TRANSITION STAFF



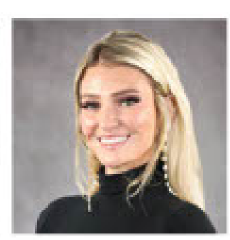
Zachary Covert
Financial Adviser Advocate

Jamie Barber
Financial Adviser Advocate

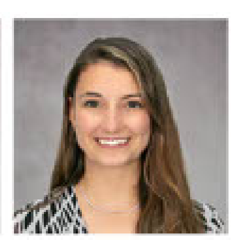


Meredith Kesler
Virtual Assistant Director

Kelly Stockberger
Compliance Chief of Staff



Lydia Howard
Onboarding Ambassador



Maria Barnes
Compliance Specialist

Payouts

cfd Investments offers some of the highest payouts in the financial services industry. Our advisers start with a competitive payout structure: 75–90% on broker/dealer business, 90% on fixed insurance/annuity business, and up to 90–100% on fee-based and retainer. *(For registered representatives joining our broker/dealer through a recruiting registered principal, that principal can earn a 5% to 25% override on the advisers in their office.)*

As a insurance producers, you have the flexibility to place your fixed insurance and annuity business outside our firm. Nevertheless, we still offer 90% of the street level and GA override on all fixed business, and we combine this with your Broker/Dealer (B/D) and fee-based business production to determine your B/D payout level, potentially resulting in a higher overall payout and increased technology offerings.

In addition to one of the highest payouts, we prioritize making the commission tracking and payment process as seamless as possible. At cfd Investments, we facilitate this through electronic deposits, paying commissions weekly, a robust online commission system with customizable tools for deep dive client analysis.

The chart below illustrates how you can maximize your contract with a 92% payout.

DEALER CONCESSION	EFFECTIVE PAYOUT
≤$49,000	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 between 75-90% based on previous year's production, and payout percentages are not retroactive to dollar one. Only concessions exceeding the $500,000 threshold will be paid out above 90%.*

ELECTRONIC DEPOSITS

COMMISSIONS PAID WEEKLY

ROBUST ONLINE COMMISSION SYSTEM

CUSTOMIZABLE COMMISSION RESEARCH TOOLS

CFD Technology Services

$250/month - For registered representatives and dually registered advisers

$150/month - For just Investment Adviser Representatives

The CFD Companies are committed to staying at the forefront of technology—empowering our advisers with tools that deliver Wall Street benefits at main street cost, backed by heartland integrity. Our comprehensive digital ecosystem is designed to enhance efficiency and client engagement, serving as a valuable extension of your business. By integrating select content and features into your personal website, you can elevate your digital presence and strengthen the growth of your practice.

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.

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.

KnowBe4

Human error. Conquered.

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

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

INSURANCE SERVICES ASH

On the Ash Brokerage Producer Portal, running fixed and insurance quotes is just the beginning. Go beyond comparing products and prices – this technology was built to make doing business better. First, try the Fluidless Underwriting Filter to see if your clients qualify - with possible 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 will ensure you have the right product, quoted at the right price – helping you avoid awkward conversations, unmet expectations or reselling.

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.

The Annuity Intelligence Report™

The Annuity Intelligence Report through Morningstar helps advisers build confidence while handling annuities. With the Annuity Intelligence Report you now have access to a valuable resource for annuity details and information. This easy-to-use, comprehensive tool, helps you understand, sell and describe the variable annuity product benefits and differences. You now have the most accurate, up-to-date, plain-English annuity information.

Docupace

Docupace Technologies' is a state-of-the-art document management tool and workflow service that simplifies the process of capturing, storing, centralizing, organizing, and accessing information. It also is the electronic center hub for paperwork, including capturing digital signatures, and delivering what you need whenever and more importantly, wherever you need it.

DST Vision

DST Vision provides access to client account information from more than 370 mutual fund, annuities and real estate investment trust (REIT) companies.

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.

ALBRIDGE

Albridge, Pershing X, is more than just a portfolio accounting and performance reporting solution because it manages your client data and account reconciliation as well. Albridge/Pershing X data aggregation vastly expands the data source landscape to nearly 10,000 financial products.

Adviser Websites & Digital Solutions

Preferred Resources

fmgsuite

FMG Suite offers an all-in-one, cloud-based marketing platform tailored to financial advisers and insurance professionals. It enables you to manage websites, email, social media, content, and communications from a single compliance-ready dashboard. By doing so, FMG helps advisers deepen client relationships, stay top-of-mind with prospects, and grow their practices more efficiently.

Broadridge

Broadridge's website services help financial advisers and firms build compliant, brand-aligned websites using smart drag-and-drop editors and SEO tools. They include features like lead capture forms, directory listings, and localized digital advertising to drive traffic and generate prospects. All while ensuring compliance, data security, and accessibility standards are met.

Third Party Resources

smarsh

If not using a preferred resource, our firm leverages SMARSH for website monitoring. Not all website platforms can be monitored by SMARSH. When choosing a third party website host, the adviser is required to contact SMARSH and our compliance staff to ensure the compatibility before committing to the hosting option.

Compliance newsletters and manuals, Online "Knowledge Base" to stay up-to-date and current with firm departments

Link to "Commissions Dashboard" to quickly see your current and pending commissions and fees

All Creative Financial Designs Managed Account information

E-mail and calendars through Outlook Anywhere

CFD "Marketing Library" with over 200 unique informational pieces of pre-approved client-facing content

Help Center with online video training and quarterly peer-to-peer interaction through Team CFD meet-ups

...along with many other resources that will be useful in helping you market your practice, brand your business and serve your clients.

Tools to Help You Succeed

The CFD Companies are committed to helping Registered Representatives, Life Insurance Agents, and Investment Adviser Representatives in the growth of a healthy practice. The firms help you obtain the education and knowledge needed in order to establish the best plans for your clients, while meeting all the regulatory requirements placed on our industry. The more efficient and educated you are, the better you can serve your clients. The CFD Companies focus on bringing you the new and updated tools that will aid you in this process.

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
- Live online training

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

Knowledge Portal

The "Knowledge Portal" of the adviser website is full of useful information, reference materials, resources, manuals, and more and includes a search tool to help find information such as "How do I...?", along with guidance, best practices, and continuing education resources.

Team CFD

At CFD, no adviser is on an island. Every cfd adviser is part of a registered principal-led team of like-minded professionals that meets quarterly. The purpose of Team CFD is to communicate, educate, inform, and idea-share, thus building valuable relationships both with peers and with the CFD home office staff.

Adviser Perks & Benefits

PRESIDENTIAL ADVISER TRIP

The firm's annual Top 25 advisers have the opportunity to attend the annual cfd Investments Presidential Advisers Trip. Trips have been held at such exotic locations as, Aruba, Bahamas, Cancun, Jamaica, Cabo San Lucas, St. Thomas, Grand Cayman, Belize, Cozumel, Puerto Rico, St. Maarten, Playa Del Carmen, Puerto Vallarta and Turks & Caicos and more.

The Presidential Adviser Trip is offered to the Top 25 financial advisers based on combined GDC through December 31st annually. GDC includes all variable products; mutual funds, variable annuities, variable life, stocks, bonds, etc. GDC also includes 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 trips have a minimum of 25 adviser attendees, and if advisers from the Top 25 cannot attend, then the firm will reach out to the adviser in the 26th, 27th, etc. spots until we have a full 25 advisers in attendance.

INDEPENDENT CONTRACTORS

- Qualified Retirement Deposits
- Flexible Spending Account
- Health Savings Account

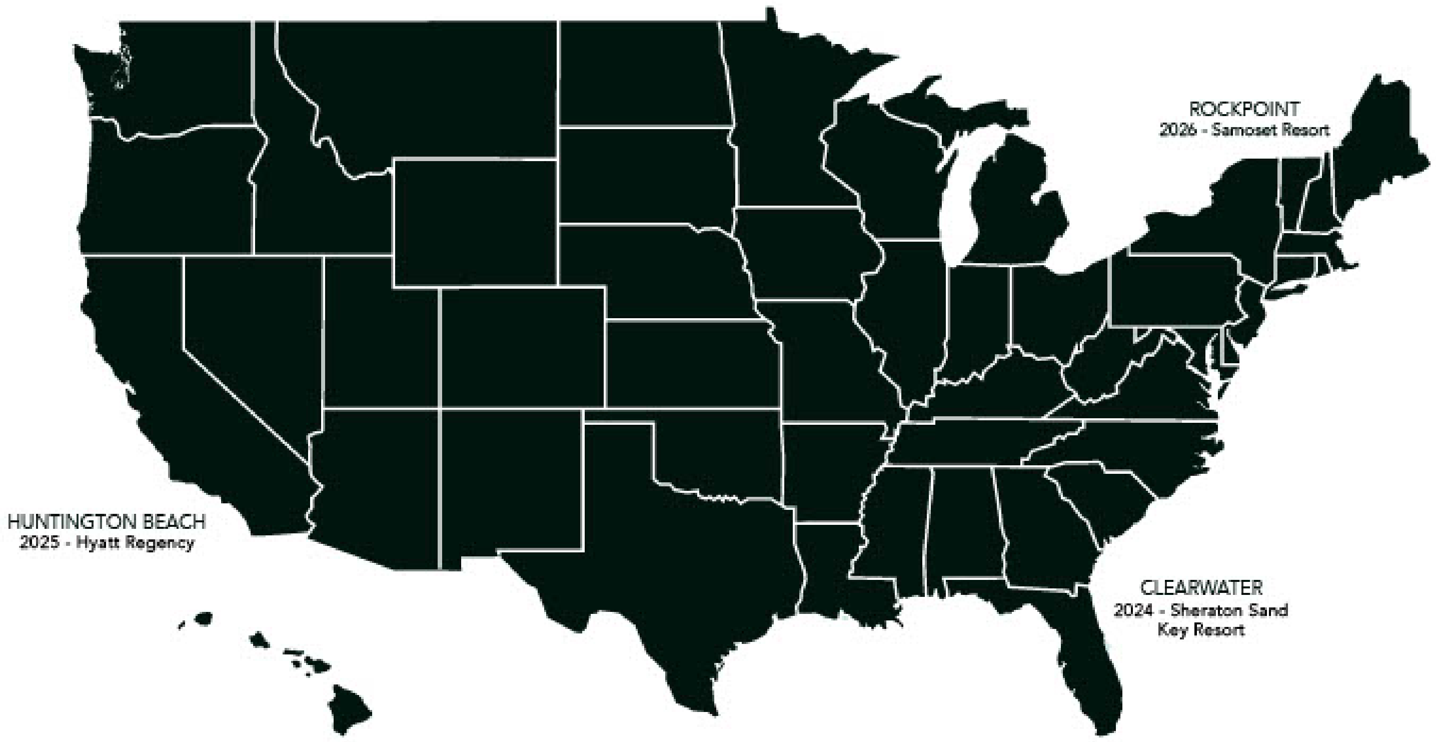
INSURANCE SERVICE INCENTIVE PROGRAM

- Pay for E & O
- Sponsored Client Appreciation

ERRORS & OMISSIONS INSURANCE

DRIP - DEDUCTIBLE REDUCTION INSURANCE PROGRAM

A simple concept that reimburses the registered representatives deductible in the event of a claim. DRIP is an insurance policy on the E&O deductible itself.



EMERGING ADVISERS TRIP

The Emerging Advisers Trip is offered annually to the Top 15 advisers who exceeds $100,000 of combined GDC annually, is age 45 or younger during the given production year, does not qualify for the 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 also includes your portion of management fees through Creative Financial Designs and all fixed products that are paid through cfd Investments, Inc. through our National Account agreement.

The trip intends to include a minimum of 12 and maximum of 15 adviser attendees. Should we not have at least 12 adviser attendees, then we invite additional financial advisers to attend in order of highest to lowest production until we have at least 12 financial advisers committed to attending.

CFD COMPANIES

CORPORATE SPONSORS

THANK YOU TO OUR SPONSORS

PLATINUM

corebridge financial

Nationwide

Fidelity Investments

Insurance Services

EVENTIDE

TIMOTHY PLAN

JACKSON

GOLD

annexus

inspire ETFs

Praxis Mutual Funds
A fund family of Everence

SILVER

SAMMONS RETIREMENT SOLUTIONS

Lincoln Financial Group

ATHENE

GuideStone Funds

TARKENTON FINANCIAL

Prudential

BRONZE

TruStage

Brighthouse Financial

ALGER

Catalyst Funds
Intelligent Alternatives

Western & Southern Financial Group

First Trust

GBU Life
Securing Futures, Giving Back

CAPITAL GROUP

TRANSAMERICA

ASSETMARK

FAITH INVESTOR Services

Brokerage Accounts Services

National Financial Services LLC (NFS) is a subsidiary of Fidelity Investments that provides clearing, custody, and other essential brokerage services to our registered advisers and their clients. As one of the largest clearing firms in the U.S., NFS handles the back-office operations for the broker-dealers, including trade execution, settlement, client reporting, and the safekeeping of customer assets. NFS Wealthscape offers free adviser and client login tools for a host of items.

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 Advisor Center offers free adviser and client login tools for a host of items.

Research, Tools, & Technology

WEALTH MANAGEMENT RESOURCES

Account protection
Cash management
Equities
Fee-based products
Fixed income
Managed account services
Mutual funds
Retirement accounts

WORLD CLASS RESEARCH

Argus Corporation
Credit Suisse First Boston
S&P Marketscope®
Wall Street on Demand®
Weiss Research

TOOLS & TECHNOLOGY

Client Weblink
Confirms/1099s
Investor Connect
NFS Wealthscape
Quote System
Schwab Advisor Center
Wealthscape Investor - Clients
Workstation Tools

Asset-Based Pricing & Brokerage Clearing Costs

The flagships of the cfd Companies, cfd Investments and Creative Financial Designs, work with our valued custodians to provide the best products and services at a fair price. cfd Investments on the broker/dealer side likely offers all the investment options your client needs. Transaction charges varies on the security, the amount of purchase, etc. so check with the home office on what your clients desire to purchase. As it pertains to the RIA and Creative Financial Designs, the firm uses an Asset-Based Pricing (ABP) model to cover transaction fees. So no 'nickel and diming' for trading on advisory accounts no matter the platform being managed or advised under. The ABP fees vary upon the selected custodian and value of the clients account.

Mutual Funds

AIM Funds
Alger Funds
Alliance Bernstein
American Century
American Funds
API Trust
Automatic Data Processing
Ave Maria Funds
Black Rock
Bright Start
Bright Directions
Calamos Funds
Calvert
Catalyst Funds
CollegeAccess 529
College Choice 529
College Accounts 529
Columbia
Davis Funds
Delaware Group
Dreyfus
Eaton Vance
Eventide
Evergreen
Federated
Fidelity Advisors
First American Funds
First Eagle Funds
First Trust Portfolios
Flex Funds
Forward Funds
Franklin Templeton
Future Scholar 529
GE Funds
Goldman Sachs
GuideStone
Hartford Mutual Funds
Ivy Funds
IXIS Advisor Funds
John Hancock Funds
JP Morgan
Kemper
Lord Abbett
Mainstay Funds
Managers
MFS Funds
Mid Atlantic - Sungard
Most 529 Plans
MSCS Financial/403(b) ASP
Munder Funds
Nationwide
Nuveen
Oppenheimer
Pacific Funds
Phoenix Funds
PIMCO
Pioneer
Praxis
Principal Funds
Prudential Funds
Putnam
Pyxis Funds
Riversource
RS Investments
Rydex Distributors
Sammons Retirement
Scudder
Selected Funds
Sentinel
Steward
Sunamerica
Thornburg
Timothy Plan
Touchstone Funds
Transamerica IDEX
Van Eck
Van Kampen
Virtus Funds
Voya Funds
Waddell & Reed
Wells Fargo Funds

Variable Annuities/Life

AIG/Corebridge
Allianz
Allstate
American United Life
Ameritas
Annuity Investors
AXA
Brighthouse
Commonwealth
Equitable Life
Forethought
Genworth
Great West
Guardian
Hartford Life
ING
Integrity Life
Jackson National
Jefferson National Life
John Hancock
Kemper
Lincoln Financial Group
Mass Mutual
Midland National
Minnesota Life
Mony Life
Nationwide
New England
New York Life
Ohio National
Pacific Life
Penn Mutual Life
Phoenix
Principal Life
Protective
Prudential Life
Riversource
Sammons
Security Benefit
Sun Life
Sunamerica
Touchstone Variable
Transamerica
Western Reserve Life
Western & Southern Financial Group

Our Corporate Sponsors are indicated in bold.
This is not our complete selling agreement list.

Fixed Products

Life

AIG/American General
Allianz
Allstate Life of NY
American Continental
American National
Ameritas
Assurity Life
Athene
AVIVA Life
Bankers Life of NY
Banner Life
Companion Life of NY
Fidelity
Genworth
Gleaner
Guarantee Trust Life
Illinois Mutual
John Hancock
Lafayette Life
Life Ins. Co. of the Southwest
Lincoln
MetLife Investors
Minnesota Life
Nationwide
New York Life
North American
Phoenix Life
Presidential Life
Principal
Protective Life
Prudential Life
SBLI
Security Mutual of NY
Transamerica
United of Omaha
US Life of NY
Voya
Western Reserve
William Penn of NY
Zurich

Fixed/Indexed Annuities

AIG/Corebridge
Allianz
American
Annexus
Athene
AVIVA
BTS
Brighthouse
EquiTrust
GBU Life
Genworth
Gleaner
Global Atlantic
Great American
Integrity Life
Jackson National
Life Ins. Co. of the Southwest
Life Ins. Co. of the Southwest
Lincoln
Midland National
Mutual of Omaha
Nationwide
North American
Presidential Life
Principal
Protective Life
Reliance Standard
Sammons
Standard Insurance State Life
TruStage
United of Omaha
Voya
Western & Southern Financial Group

Long-Term Care & Disability

Assurity Life
Fidelity Security
Genworth LTC
John Hancock
Illinois Mutual
MassMutual
MetLife DI
Mutual of Omaha
New York Life
Petersen International
Principal DI
State Life
Transamerica LTC
United of Omaha

National Partner

We strive for our financial advisers to have independence. Even with that being the case, in addition to products available through cfd Insurance Planners, we offer first class fixed products through our national account relationships. This gives an added benefit to our advisers by counting the fixed production towards overall Gross Dealer Concession. We pay 90% of national account level on all fixed business.

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** CPA	**Chris Rockey, ChFC®** Financial Adviser

Office of the President

Kathy Owens Real Estate Principal Broker	**Brooke Rockey** In-House Counsel Corporate Secretary	**Jamie Lubben** Human Resources Director	**Brandi Owens** Program Manager	**Sabrina Edwards** Assistant to Brent Owens	**Mallory Butts** Assistant to Brent Owens	**Lydia Howard** Assistant to Brent Owens & Onboarding Ambassador	**Roberta Alvarez** Receptionist

Information Technology

Tax Preparation

Gerry Good IT Director	**Craig Maison** Docupace Developer	**Zach McComas** Infrastructure Specialist	**Tristan Good** IT Technician	**Mark Atkins** IT Specialist	**Tracie Delph** Tax Specialist	**Wayne Albright** Tax Preparation

Compliance

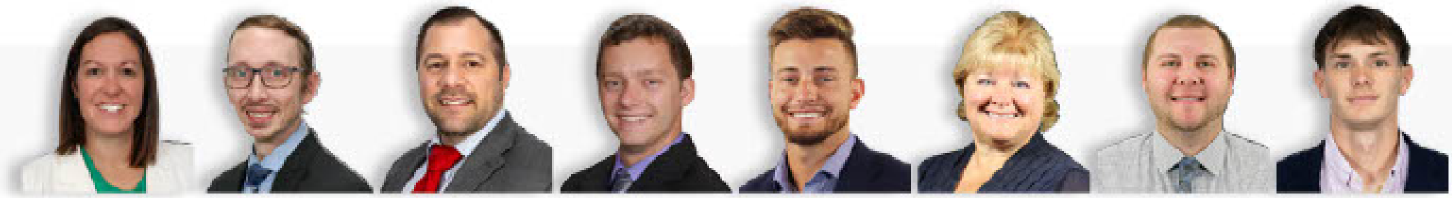
Kelly Stockberger Compliance Chief of Staff	**Louis Urbancic** Compliance Director	**Anna Owens** Compliance & Processing Specialist	**Maria Barnes** Compliance Specialist	**Liam Ireland** Compliance Analyst	**Hannah Bahrenburg** Compliance Assistant	**Jeanne Miller** Compliance Assistant

Processing

Business Development

Sherry Hight Registered Principal	**Sandra Hlebasko** Brokerage Account Coordinator Registered Principal	**Kim Sanders** Brokerage Distribution Specialist	**Cynthia Rodman** Direct Business Processing	**Felicia King** Direct Business Processing	**Jaret Humphrey** Processing Assistant	**Zach Covert** Director of Business Development

Investment Management



Jamie Barber Adviser Advocate, Sales & Growth

Ian Reid Investment Manager/Analyst

Ryan Wright Investment Manager

Jimmy Kelly Investment Manager

Bailey Owens Investment Analyst

Christine Trine Fee Administrator

Cole Schroeder Trade Coordinator

Braeden Bryant Trade Associate

Investment Management — Planning — Registered Principals

Brent Anderson Data Controller

Carrie Kuhns Data Controller

Kiersten Tate Financial Plan Writer

Abbi Meyer Financial Planning Associate

Matt Powlen Registered Principal

Christin Clark Registered Principal

Accounting — Virtual Assistants

Liz Carson Accounting

Karen Wooten Commissions Specialist

Michael Grady Financial Systems Manager

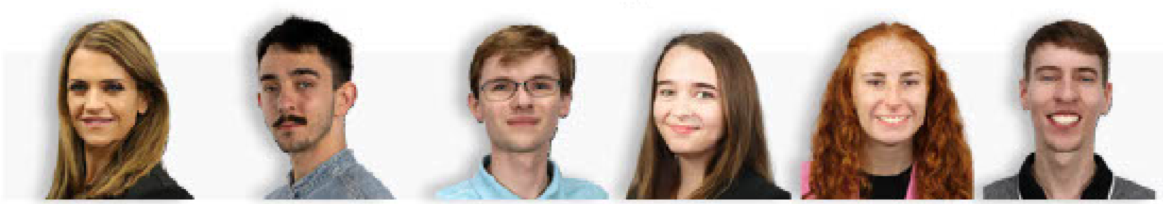
Makayla Hubartt Financial Systems Associate

Meredith Kesler Virtual Assistant Director

Carrie Salinas Virtual Assistant

Bethany Hartman Virtual Assistant

Marketing



Sarah Swoverland Marketing Director

Rafael Lopez Creative Collaborator, Business Development

Josh Houpt Communications Specialist

Lizzie Ventura Graphic Designer

Alexis Pier Marketing Associate

Grayson Weddell Marketing Associate

CFC Advisers — CFC Administrative Assistance

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 & Chris Rockey

Eva Marr Assistant to Mick Owens & Chris Rockey

Lisa Roberts Assistant to Mick Owens & Chris Rockey

Abby Rodgers Assistant to Ryan Williams & Eric Grzegorski

Ben Forgrave, Financial Adviser
Registered Representative
Newark, Ohio

One of my favorite sayings is, "You Win with People," a quote from Coach Woody Hayes. Coaches aim to put their players in the best position to win, and this is the culture at CFD. They equip advisers with all of the tools they need to succeed.

Coming from a national Broker Dealer, I was initially concerned that business processing efficiency at CFD would be a step back. However, I found that I am running my business MORE efficiently, and I am receiving more personal service, with CFD than was the case with a large firm. The responsive service allows me to serve clients with a new level of excellence. I have been delighted to find that CFD leadership & the team make following through on their promises a way of life.

Joined cfd in October, 2021

Dan Ballister, CFP®
Registered Representative
Basking Ridge, New Jersey

When looking for a new broker-dealer, my search targeted small, non-corporate, independent institutions. I came from the large corporate environment, and it drove me insane. I was a number. Service, the advisors, and the clients were secondary to corporate policy and the bottom line. With CFD, the advisors and the clients come first, and that is proven every day. It's been two years now that I selected CFD to assist me in serving my clients. They have helped me put the past behind me, and continue to show me the future is bright in their organization. I am a member of the family, and they demonstrate so at every turn.

Joined cfd in August, 2022

Creative financial Centre®

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Ready to take the next step?

Contact us at 1.800.745.7776 or by submitting an information request on joincfd.com

Our Mission

cfd Investments is a Broker/Dealer dedicated to providing advisers with the necessary support, tools, techniques, quality financial products, and technologies for the achievement of their 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.

Advisory services are provided through Creative Financial Designs, Inc., Registered Investment Adviser, and securities are offered through cfd Investments, Inc., a registered Broker/Dealer. Member of FINRA & SIPC

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