



CFD055

SEC FORM CRS

CUSTOMER RELATIONSHIP SUMMARY

Creative Financial Designs, Inc. (Designs): Registered with the Securities and Exchange Commission (SEC) as an Investment Adviser.

cfd Investments, Inc. (CFDI): Registered with the SEC as a Broker-Dealer and is a member of the Financial Industry Regulatory Authority (FINRA) and the Securities Investor Protection Corporation (SIPC).

Broker-Dealer and Investment Adviser services and fees differ and it is important for you as a retail investor to understand the differences. Free and simple tools are available for you to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

Designs offers two types of advisory services to retail investors: (1) investment advisory accounts and (2) financial planning. Investment advisory account services include four distinct discretionary service platforms: Brokerage Management (BM), Self-Directed Retirement (SDRM), Third Party Asset Management (TPAM), and Variable Annuity (VA) Management. Designs manages your account according to your selected platform, portfolio objective and available investment strategy. With respect to TPAM accounts, Designs does not exercise discretion and does not monitor the accounts. With respect to BM, SDRM, and VA Accounts, Designs typically has trading discretion, however, non-discretionary options are also available. When discretion is selected, Designs monitors your account on an ongoing basis and makes changes accordingly. Designs does not vote proxies on behalf of clients. BM accounts invest in various types of securities based on your strategy selection and could include common and/or preferred stocks, bonds, other fixed income or equity securities, mutual funds, exchange traded funds, options, CD's, UITs and money market funds. Under the SDRM, TPAM, and VA programs, investment options are limited to the offerings available within the products. Differing account minimums apply to retail investors depending on the specific portfolio strategy you select (except for SDRM). Designs also offers financial planning solutions including Comprehensive Financial Planning services and "Mini" or "Modular" financial plans as well as individual planning items, and ongoing planning services. Designs does not limit its services to advising about certain types of investments nor does it offer proprietary products.

FOR ADDITIONAL INFORMATION ABOUT DESIGNS' SERVICES, PLEASE SEE DESIGNS' FORM ADV, PART 2A BROCHURE (ITEMS 4 AND 7 OF PART 2A). www.creativefinancialdesigns.com/disclosures/

CFDI offers brokerage services to retail investors, including buying and selling securities within a brokerage account or directly from a product issuer, for example, annuity products or mutual funds. Your financial professional (FP) from time to time will provide you with investment advice that is solely incidental to the purchase or sale of securities and your FP will not receive any special compensation for giving such advice. CFDI and your FP do not provide ongoing investment monitoring services and have no investment discretion authority, except that CFDI and/or your FP may exercise time and price

discretion as it relates to trading if you so authorize. Securities offerings to retail investors have limitations and account/investment minimums depending on the product or custodian. You make the ultimate decision regarding any purchases or sales. CFDI offers a wide and varied array of products and product types, but does not offer proprietary products.

FOR ADDITIONAL INFORMATION ABOUT CFDI'S BROKERAGE SERVICES, PLEASE SEE CFDI'S CONFLICTS OF INTEREST DISCLOSURES AND OTHER APPLICABLE DOCUMENTS. www.cfdinvestments.com/disclosures/

Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage service? Should I choose both types of services? Why or why not?

How will you choose investments to recommend to me?

What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

What fees will I pay?

For Designs' BM, advisory fees are a percentage of the assets under management (AUM) in your account, up to a maximum of 2.00% annually. For SDRM, advisory fees are up to a maximum of \$150/month, or for accounts that allow for fees to come directly from your retirement account, fees are up to a maximum of 1.50% annually. For VA Management, advisory fees are up to a maximum of 1.50% annually based on account AUM. For all accounts, there will be additional fees and charges based on the custodians or products related to the account. Examples of the other most common fees and costs that you will pay directly or indirectly in a BM account include account maintenance fees, asset-based pricing fees, custodian fees, internal fund expenses, and other transactional and product level fees. For SDRM or VA accounts, other fees and costs could be 12b1 fees, internal fund expenses, rider expenses, or other fees charged by the custodian or other service providers. Comprehensive Financial Planning fees are charged on a fixed fee or retainer basis, and for "Mini" or "Modular" Plans and individual planning items, you are charged on a fixed fee, hourly or retainer basis at the inception of the service. TPAM's have their own maximum fee amounts that vary from manager to manager. All of Design's fees are negotiable. The more assets you have in your account means the more fees you will pay; thus Designs has an incentive to encourage you to increase assets in your account.

FOR ADDITIONAL INFORMATION ABOUT DESIGNS' ACCOUNT FEES AND COSTS, PLEASE SEE DESIGNS' FORM ADV, PART 2A BROCHURE (ITEMS 5 AND 7). www.creativefinancialdesigns.com/disclosures/

For CFDI's brokerage services, the principal fees and costs that you will incur will be transaction costs relating to each purchase and sale of securities you make, also known as transaction-based fees. You will be charged more when there are more trades in your account, and we therefore have an incentive to encourage you to trade often. Examples of the other most common fees and costs that you will pay directly or indirectly relating to the purchase or sale of securities include 12-b-1 fees, account maintenance fees, commissions, expenses related to mutual funds and variable annuities, and other transactional and product level fees.

FOR ADDITIONAL INFORMATION ABOUT CFDI'S ACCOUNT AND TRANSACTION FEES AND COSTS, PLEASE SEE CFDI'S CONFLICTS OF INTEREST DISCLOSURES AND OTHER APPLICABLE DOCUMENTS. www.cfdinvestments.com/disclosures/

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

What are your legal obligations to me when providing recommendations as my broker-dealer or acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we provide you with a recommendation as your broker-dealer or act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice or the recommendations provided to you. Here are some examples to help you understand what this means.

To the extent permitted by law, CFDI, Designs' affiliated broker-dealer, receives compensation for services provided to you through a Designs' BM account, when the account is maintained at Fidelity Custody and Clearing Services (FCCS). If a mutual fund issuer charges you 12-b-1 fees, Designs will not receive or retain any such fees. To the extent that CFDI receives 12-b-1 fees for your BM account, CFDI will return the 12-b-1 fees to your account if it is able to do so. For your Designs' BM account through FCCS, asset based pricing applies; that is a monthly charge based on your account value, that covers the custodial and transaction-based expenses associated with your account. This is not a "Wrap Fee," as the advisory fee is separately identified and negotiated. While CFDI shares in this FCCS asset-based pricing fee, your FP does not. Designs also uses other trading platforms other than FCCS. CFDI is not associated with such accounts and does not share in any payment of compensation generated through their use.

FOR ADDITIONAL INFORMATION ABOUT DESIGNS' CONFLICTS OF INTEREST, PLEASE SEE DESIGNS' FORM ADV, PART 2A BROCHURE. www.creativefinancialdesigns.com/disclosures/

In addition to the conflicts described above, CFDI receives compensation paid by third parties from the purchase or sale of securities and the purchase of securities products such as mutual funds and variable annuities. These third-party payments vary, based on the amount of securities bought or sold or on the type of security product purchased. The amount or percentage of compensation paid differs within and between types of security products. Third parties also pay additional compensation in the form of promotional consideration or non-cash compensation, which we must either eliminate, mitigate, or disclose to you depending on the nature of the payment.

How might your conflicts of interest affect me, and how will you address them?

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How do your financial professionals make money?

Designs is compensated by the investment advisory fees you pay. Designs compensates your FP by sharing a portion of those investment advisory fees. Except with respect to certain SDRM accounts, the more assets you have in your account means the more fees you will pay, thus Designs and your FP have an incentive to encourage you to increase assets in your investment advisory account. For Designs accounts, your FP's compensation is based on the amount of client assets your FP services, as well as other factors. For Designs planning fees, your FP's compensation is also based on factors such as: the time and complexity required by your FP to meet your particular needs, and/or financial planning services required to meet your specific investment needs and objectives. Third parties also pay additional compensation in the form of promotional consideration or non-cash compensation, which may be shared with the FP, which we must either eliminate, mitigate, or disclose to you depending on the nature of the payment.

CFDI is compensated through the payment of commissions paid by you or concessions paid by third party-product issuers. The more securities transactions you complete and/or the more investment products you buy, the more compensation we receive, thus CFDI and your FP have an incentive to encourage you to purchase and sell investments more frequently. A portion of the compensation that CFDI is paid is shared with your FP. Third parties also pay additional compensation in the form of promotional consideration or non-cash compensation, which may be shared with the FP, which we must either eliminate, mitigate, or disclose to you depending on the nature of the payment. For CFDI accounts, your FP's compensation is also based on factors such as: the amount of client assets your FP services, and aggregate revenue received through CFDI and Designs.

Do you or your financial professionals have legal or disciplinary history?

Yes. Please refer to www.Investor.gov/CRS for free and simple search tools to research us and our FP's.

As a financial professional, do you have any disciplinary history? For what type of conduct?

You can obtain additional information about our brokerage or investment advisory services at www.creativefinancialdesigns.com and at www.cfdinvestments.com/investors/. To request additional up-to-date information or to request a copy of our CRS, please call 1-800-745-7776.

Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?