



SEC FORM CRS

CUSTOMER RELATIONSHIP SUMMARY

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

cfid Investments, Inc. (Investments): 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).

Brokerage and investment advisory 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) brokerage investment advisory accounts and (2) financial planning. Investment advisory account services include four distinct discretionary service platforms: Brokerage Management, Self-Directed Retirement (SDRM), Third Party Asset Management (TPAM), and Variable Annuity (VA) Management. Designs manages your account according to your selected portfolio objective and investment strategy. Designs monitors your account on an ongoing basis and makes changes accordingly. Brokerage investment advisory accounts invest in various types of securities based on your strategy selection and could include common and/or preferred stocks, bonds, other fixed income securities, mutual funds, exchange traded funds, options, CD's 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 and VA Management). Designs also offers financial planning solutions including Comprehensive Financial Planning services and "Mini" or "Modular" financial plans as well as individual planning items. Designs does not limit its investment advisory offerings to advising about certain types of investments nor do we 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/adv2a

Investments 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 beyond receiving commissions for giving such advice. Investments and your FP do not provide ongoing investment monitoring services and have no investment

discretion authority. Securities offerings to retail investors have limitations and account/investment minimums depending on the security or product. You make the ultimate decision regarding any purchases or sales. Investments offers a wide and varied array of products and product types. We do not offer proprietary products.

FOR ADDITIONAL INFORMATION ABOUT INVESTMENTS' BROKERAGE SERVICES, PLEASE SEE INVESTMENTS' REGULATION BEST INTEREST DISCLOSURES AND OTHER APPLICABLE DOCUMENTS. www.cfdinvestments.com

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' Brokerage Management, principal fees are a percentage of the assets under management (AUM) in your account, up to a maximum of 2.00% annually. For SDRM, principal fees are based on the custodian and strategy selected. Fixed fees are based on your annual AUM, up to a maximum of \$250/month for "Active Management", and up to a maximum of \$135/quarter for "Passive Management". For SDRM accounts that allow for fees to come directly from your respective account, you will pay a fee up to a maximum of 1.50% annually. For VA Management, principal fees are up to a maximum of 2.00% annually based on your AUM. 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 we have an incentive to encourage you to increase assets in your account. Examples of the other most common fees and costs that you will pay directly or indirectly in a brokerage investment advisory account include account maintenance fees, asset-based pricing fees, custodian fees, internal fund expenses, and other transactional and product level fees.

FOR ADDITIONAL INFORMATION ABOUT DESIGNS' ACCOUNT FEES AND COSTS, PLEASE SEE DESIGNS' FORM ADV, PART 2A BROCHURE (ITEMS 5 AND 7). www.creativefinancialdesigns.com/adv2a

For Investments' 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 INVESTMENTS' ACCOUNT AND TRANSACTION FEES AND COSTS, PLEASE SEE INVESTMENT'S REGULATION BEST INTEREST DISCLOSURES AND OTHER APPLICABLE DOCUMENTS. www.cfdinvestments.com

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 we provide you. Here are some examples to help you understand what this means.

To the extent permitted by law, Investments, Designs' affiliated broker-dealer, receives compensation for services provided to your Designs' brokerage investment advisory account. Designs' management activities affect services provided by and compensation paid to Investments, and depending on the clearing firm used, this includes, as applicable, asset based pricing fees or other miscellaneous charges, such as revenue sharing arrangements. Investments uses Fidelity Custody and Clearing Services (FCCS) and other clearing firms, for transaction execution, clearance, settlement and custody. If a mutual fund issuer charges you 12-b-1 fees, Designs will not receive or retain any such fees. To the extent that Investments receives 12-b-1 fees for your brokerage investment advisory account, Investments will return the 12-b-1 fees to your account if it is able to do so. For your Designs' brokerage investment advisory account through FCCS, asset based pricing applies; that is a monthly charge based on your account value, that covers the custodial and transaction-based fees associated with your account. This is not a "Wrap Fee," as the advisory fee is separately identified and negotiated. While Investments shares in this FCCS asset-based pricing fee, your FP does not. Designs also uses other trading platforms other than FCCS and shares 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/adv2a

In addition to the conflicts described above, Investments receives commissions 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 commissions 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.

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

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. 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 brokerage investment advisory account. Your Designs' FP's compensation is also based on factors such as: the amount of client assets your FP services, the time and complexity required by your FP to meet your particular needs, and by the FP providing you with brokerage investment advisory account services and recommendations and/or financial planning services to meet your specific investment needs and objectives.

Investments is compensated through the payment of commissions by third party-product issuers and from the purchase or sale of securities through a brokerage account. The more securities transactions you complete and/or the more investment products you buy, the more commissions we will receive, thus Investments and your FP have an incentive to encourage you to purchase and sell more securities and buy more security products. We share a portion of the commissions that Investments is paid with your FP. 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. Your Investments' FP's compensation is also based on factors such as: the amount of client assets your FP services, the time and complexity required by your FP to meet your particular needs, the product sold, product sales commissions, or revenue we earn from the FP's recommendations to meet your specific investment needs and objectives.

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

Yes. Please refer to 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. 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?