



About Creative Financial Designs

Our firm, Creative Financial Designs (Designs), takes very seriously that you may want to have your investments support your positive Christian views you stand up for and not support the negative areas you attempt to avoid. We believe the same and have created investment management services that attempts to invest in such a Biblical supported way. The strategies attempt to remove as much as possible from the portfolios support for: **abortion, pornography, discriminations, anti-family entertainment, gambling, alcohol, tobacco, negative labor practices, and more.**

Please understand than no investment and portfolio will remove all issues and be completely clean. We all fall short of His perfection! However, we still feel convicted to provide you an alternative and a much cleaner portfolio that supports more of your lifestyle and beliefs. How do we do it?

Our Biblical Faith Values Investment Strategies

Brokerage Accounts:

"CFD4" - The Designs team uses a small number of mutual funds and/or ETF's that must initially pass a Biblical and moral values screener. The strategy is geared toward clients who are possibly new to investing, initially building wealth, and/or looking for a simpler investment approach.

"Funds" - The Designs team uses diversified portfolios of predominately mutual funds from companies that profess to be investing Biblically. Mutual fund companies set their guidelines on how they filter for all or much of the above mentioned items. You can find additional detail on the back of this page.

"Inspire Focused" - The Designs team uses the Inspire ETF's as coreholdings in your account and mix in other ETF's and mutual funds to create a diversified portfolio based on your selections.

"Individual Equities" - The Designs team filters the universe of stocks through evaluation systems to attempt to remove said above infractions. To fill in missing class and fixed income portions of the diversified portfolios, Designs uses mutual funds as mentioned above, individual bonds, and/or possibly even ETF's.

"Combination" - The Designs investment management team mixes mutual funds, ETF's, and individual equities as described above throughout the portfolio to maximize diversification.

Variable Annuity Contracts:

Jefferson National Monument Advisor - This variable annuity product offers a large number of subaccounts options that are filtered to help select a portfolio with minimal infractions of the listed above.

Mutual funds and variable annuity subaccounts are managed within our five diversified portfolio options and are not likely as 'clean' as the above mentioned Individual Equity managed portfolio. However, these mutual fund and combination portfolio give you potentially more overall portfolio diversification. Please understand that mutual fund companies set their individual standards and filtering practices to reach their 'clean' investment selection. Different definitions do occur and as stated it is factual that investing will never be 100% 'clean' as humans do run and work in all companies. However, we feel it is important to do the best we can and provide the best service available. For more information on individual mutual fund company management philosophies that we likely use in this investment strategy, see the accompanying information.



Biblically-Responsible Investing (BRI) Fund Manager Philosophies

Ave Maria Mutual Funds (Schartz) invest in accordance with morally responsible investing (MRI) principles, which is a subset of socially responsible investing (SRI). SRI often screen out companies engaged in environmental issues, tobacco products, alcohol, nuclear power, defense, oil, and “unfair” labor practices, whereas MRI is different in that it screens out companies engaged in activities that are not pro-life or pro-family. The moral screens utilized are established by our Catholic Advisory Board which provides guidance in accordance with the Roman Catholic Church. The Board meets regularly to review the Funds’ religious standards and criteria. Our goal is to provide good returns without compromising moral values.

Epiphany Funds are screened and managed in accordance with Catholic Social teaching. The focus of the screening is to protect the dignity of human life, support and protect employees and their families, and to reasonably safeguard the environment. The screening is consistent with the USCCB Socially Responsible Investment Guidelines. Business practices are screened in four major areas: Life and Family Exclusions, Social Justice, Environmental Record, and Corporate Governance Practices. The screening process first excludes companies with business activities that are prohibited in the life and family exclusions. Companies that pass the initial screening are then additionally scored to determine their impact on society. The screening criteria used is periodically reviewed by Trinity’s advisory board, which consists of respected religious leaders who provide guidance on the criteria being used.

Eventide Funds believes that truly wise investing means partnering with companies that excel at creating value for others. Great companies fulfill their high calling to serve the common good by creating real value for all of their stakeholders: customers and employees especially, as well as suppliers, communities, the environment, and society broadly. Discerning value creation also provides essential insights into true business vitality, competitive advantage, and long-term sustainability and growth — key indicators of future financial performance. Thus, by seeking to invest in companies in the highest echelons of value creation, Eventide provides investors with the opportunity to own mutual funds comprised of companies that we believe are both attractive for investment objectives and truly admirable.

GuideStone Funds provides a performance-driven, values-based approach to investing through a Christian-based investment policy with a strong foundation that has been developed and refined over several decades. By investing in accordance with our Socially Responsible Investing (SRI) Policy, GuideStone is promoting Christian values in seeking to not support industries that have led to family, relational, and spiritual declines. Built on the foundation of integrity and excellence, GuideStone Funds provides investors a broad range of investment strategies to meet their financial goals.

Inspire ETF’s looks to provide low cost, high impact, Biblically Responsible Investing (BRI) backed by academic research for great investment options. Inspire gives away 50% or more of their corporate profits to worthy causes each year in their Give50 campaign that includes the drilling of clean water wells, fighting human trafficking and alleviating human suffering. Other contributions include: care for the poor, hope for the gospel, Bible distribution, etc. Clean Water, End Slavery, Care for the Poor, Hope of the Gospel, Bible Distribution.

New Covenant Funds In addition to the specific investment objective of each of the funds, New Covenant Funds makes investment decisions consistent with the social-witness principles adopted by the General Assembly of the Presbyterian Church (U.S.A.). These policies flow from our faith and stewardship of God’s resources entrusted to the Church. They factor into our choices of where to invest (and where not to). And they guide the way we engage with the companies whose shares we hold. In addition to limiting investments in companies with contradicting values from our mission, we incorporate a positive screening process called Environmental, Social, and Governance Screening (ESG). This process adds the stocks of companies that are committed to responsible business practices like good employer-employee relations, strong environmental practices and safe products.

Praxis Mutual Funds, which are advised by Everence Capital Management, stewardship investing is the broad framework in which we confront the complex task of investing and is an intrinsic part of who we are as people celebrating God’s generosity and actively following the example of Jesus Christ. Stewardship investing is a philosophy of financial decision making motivated and informed by faith convictions. It holds in tension a responsibility for the productive use of financial resources and a deep-seated concern for the individuals, communities, and environments that are impacted by our investment choices by responding to and integrating both the social and financial concerns of our world. Stewardship investing grows out of our 500 year-old Anabaptist faith tradition and challenges us to identify and consistently apply the values we hold dearest. It is an approach that moves beyond philanthropy or simply doing the right thing and is borne of a spirit of thanksgiving which embodies our abiding concern for others.

Steward Funds are managed with a disciplined methodology that features enhanced indexes and quantitatively managed funds. The Funds apply a comprehensive set of cultural values screens based on biblical principles that allows investors to avoid owning securities in companies that choose to profit from businesses that are at odds with values consistent with a Christian lifestyle. The Funds apply avoidance screens only and do not invest in companies that promote individual cultural or social issue. This methodology gives the Funds the ability to serve a rapidly growing number of investors seeking competitive investment returns without compromising their personal convictions.

At the **Timothy Plan**, we take great care in screening out companies that undermine Christian values, striving to be good stewards of all that He entrusts to us. We all put time and great care into the things God has allowed us to own. Why would we not take care of the money God has entrusted us with the same passion? We avoid investing in corporations that are actively involved in anti-family practices, we center our investments on companies that do not sponsor anti-family values (like sending messages of violence and sexuality), and we value life as a precious gift from God by not investing in companies that are directly or indirectly involved in the abortion industry.