Creative Financial Group, LLC is a client-focused financial services organization whose members can provide wealth protection strategies, asset management accounts, and financial and estate planning to individuals and businesses.

Guiding Principles and Strengths

- Customized strategies based on a client's needs and goals.
- Professional advice
- A team-based approach with support available from networks of professionals
- Implementation flexibility and breadth of product and service choices
- Backing of a global company

Support Resource

- Creative Financial Group, LLC professionals have access to local, regional and national support resources to help provide quality service to clients. Our highly credentialed professionals offer our clients a comprehensive and diverse range of financial services. We are committed to helping our clients plan for their future by providing cutting edge strategies within a rapidly changing and turbulent financial environment.

Our Members include:

Gregory J. Liposky, ChFC, CLU

Richard J. Gregor, CPA

Daniel J. Laginess, CPA

Laurie A. Sall

Marie Thouvenot

AGE 50986 (10/09) (exp. 10/11)

PRODUCT OPTIONS

Partial List of Companies

Creative Financial Group, LLC members, through AXA Advisors and its affiliates, offer you access to investment management services and thousands of mutual funds from over 50 investment companies, and financial products from a variety of insurance companies.
The following is a partial list of these options:

INVESTMENT COMPANIES*

Aim	Goldman Sachs
AllianceBernstein **	ING
American Funds	Janus Adviser
Calvert	MFS
Columbia	Nuveen
Credit Suisse	Oppenheimer
Eaton Vance	Pioneer
Fidelity Advisor	Putnam
Franklin Templeton	Van Kampen

INSURANCE COMPANIES*

AIG/American General
AXA Equitable Life Insurance Company **
Genworth Life Insurance Company
ING USA
John Hancock USA
Lincoln Life
Metropolitan Life / Met Life Investors
Pacific Life Insurance Company
Prudential Life Insurance Company
Sun Life Assurance Company of Canada
West Coast Life

* These fund family and insurance carrier listings are subject to change.
** Affiliated with AXA Advisors, LLC. AXA Equitable has $796 billion in assets under management as of 6/30/08. AXA Equitable has sole responsibility for its life insurance and annuity obligations.

Variable life insurance, variable annuities and mutual funds are offered by prospectus through AXA Advisors, LLC (memberFINRA, SIPC), New York, NY 10104, a broker-dealer and investment advisor. The prospectus contains complete product details, including investment objectives, fees, expenses, salescharges and risks. Please read the prospectus and consider investment objectives, risks and charges carefully prior to investing. Please call 212-314-4600 for a prospectus. Product purchases are subject to additional fees and commissions.

Members of Creative Financial Group, LLC are registered representatives and investment advisory representatives offering securities and investment advisory services through AXA Advisors, LLC (NY, NY 212-314-4600),member FINRA, SIPC, and offer annuity insurance products throughAXA Network, LLC and its subsidiaries. Creative Financial Group, LLC is not owned or operated by AXA Advisors or AXA Network.

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CfG
Creative Financial Group, LLC

INVESTMENT

Products & Services

Fixed-Income Investments
- Mutual Funds (income-oriented)
- Unit Investment Trusts (income-oriented)
- Municipal and Government Bonds
- Money Markets
- Certificates of Deposit

Equity Investments
- Mutual Funds (growth-oriented)
  - Large Cap Growth/Value Funds
  - Small/Mid Cap Growth/Value Funds
  - International Equity Funds
  - Asset Allocation Funds
  - Sector Funds
- Unit Investment Trusts (growth-oriented)
- Publicly Traded Stocks

Retirement/Education Planning
- Traditional IRAs
- Roth IRAs
- SEP IRAs
- SIMPLE IRAs
- 401(k) Plans
- 403(b)(7) Plans (non-contributory)
- 403(b)(1) plans
- Pension Plans
- Profit-Sharing Plans
- Keoghs
- Coverdell Education Savings Accounts
- 529 Plans

Investment Accounts (Traditional Brokerage)

Managed Accounts (Fee-Based)

RISK MANAGEMENT

Products & Services

Life Insurance
- Annual Renewable Term
- Level Term – 5,10,15,20, and 30 Year
- Return of Premium Term
- Whole Life
- Universal Life
- Variable Universal Life
- Survivorship Variable Universal Life
- Survivorship Universal Life

Annuities
- Fixed (single, flexible & immediate)
- Variable Annuities (immediate & flexible payment)
- Group Annuities (qualified retirement plans)
- Equity Indexed Annuities

Disability & Long-Term Care Planning
- Individual Disability Income
- Group Long-Term & Short-Term Disability
- Business Overhead Expense
- Disability Buyout Protection
- Individual & Group Long-Term Care

Health Insurance
- PPO
- Indemnity Plans
- Individual & Group Medical Plans
- HSA
- Medigap

Business Planning
- Executive Bonus Plans
- Business Continuation Plans
- Key Person Plans
- Split Dollar Plans
- Group Carve Out Plans
- Salary Continuation
- Deferred Compensation Plans
- Executive Planning Services
- Buy-Sell Agreements

FINANCIAL PLANNING*

Creative Financial Group, LLC members strive to provide the highest level of planning services available by helping you identify and prioritize your goals, offering strategic advice specific to your needs, and implementing the strategies that work for you.

Planning Process
- **Discovery** of Your Situation
- **Profile** of Your Priorities
- **Strategy** Creation

Implementation Process
- **Implementation** of Your Strategy
- **Review** of the Plan

You can receive planning strategies for:

- ASSET ALLOCATION
- RETIREMENT PLANNING
- EDUCATION FUNDING
- SURVIVORSHIP PLANNING
- DISABILITY INCOME ANALYSIS
- ESTATE PLANNING
- RETIREMENT DISTRIBUTION PLANNING
- BUSINESS PLANNING

CfG

Creative Financial Group, LLC