

Automated Account Opening Program

AUTOMATED ACCOUNT OPENING PROGRAM

This goal-based program puts you in control of opening your account, while still providing you with the experience and knowledge of a financial advisor. With this user-friendly program, you can pinpoint your risk comfort zone, build an investment plan that's right for you, provide account information, e-sign required documents, and open an account in just minutes.

Account Opening Process

1. Pinpoint your Risk Number™.



2. Align your investments with your goals.

What is your goal?

Retirement Cash

If you invested like:

RISK 72 Growth
 Recommended by your Risk Number™

Monthly Savings \$ Retirement Age 65

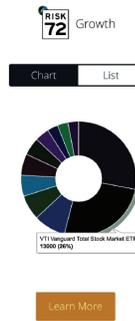
90% probability of being able to withdraw...

\$5,300/mo

Edit Assumptions

Looks Good

3. View your recommended portfolio allocation.



4. Choose your account type and input account owner information.

Account Type

Individual

Joint Tenants with Rights of Survivorship

Tenants in Common

Traditional IRA

Roth IRA

Rollover IRA

Next

5. Choose how you'll fund your account.

How would you like to fund your account?

Transfer from Investment Account

Transfer from Bank Account

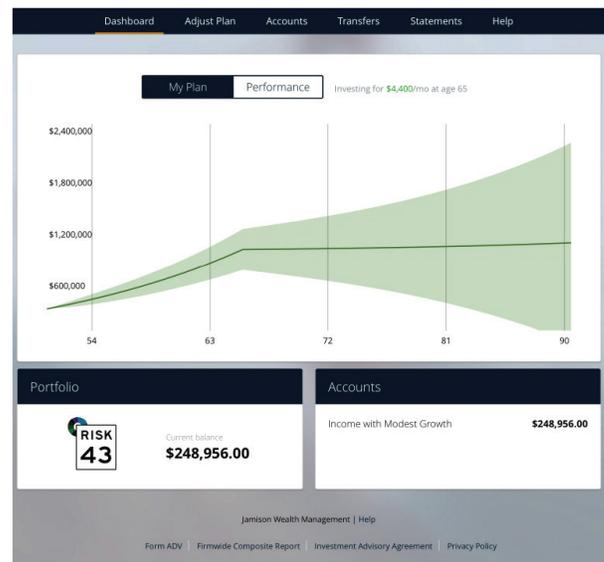
6. Review and e-sign account opening documents.



Client Dashboard

Once you've opened your account you will have access to a goal-based dashboard which will allow you to:

- Review and adjust your individual investment plan.
- View your account performance, transaction history, and current portfolio positioning.
- Update your Risk Number™.
- Access your monthly custodial statements and quarterly video statements.
- Schedule one-time contributions, systematic contributions, or one-time withdrawals.
- Add new accounts.



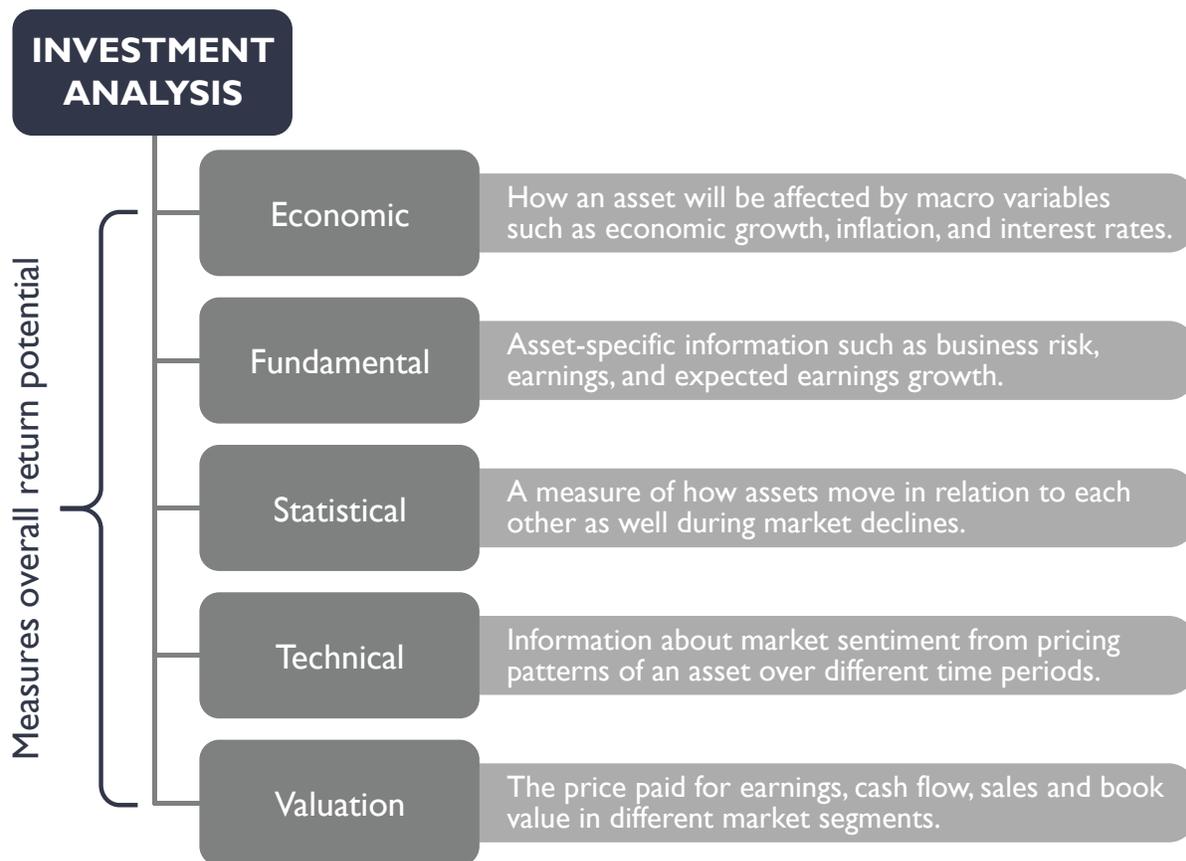
Investment Management/Process

Portfolios are allocated to a globally diversified set of assets. Over time, the combination of multiple asset classes – such as large-cap U.S. stocks, commodities, fixed income, and emerging markets – is designed to reduce overall portfolio volatility and potentially increase returns. Exchange Traded Funds (ETFs) are used within portfolios due to their ease of accessibility and lower cost tendencies.

CLS Investments (CLS) tracks over 100 asset class segments and strategies, including:

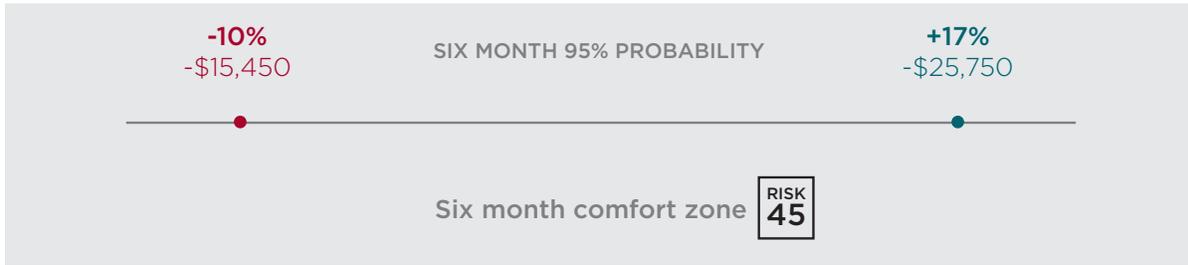
- Developed International
- Domestic Large Cap
- Domestic Large Growth
- Domestic Small/Mid Cap
- Emerging Market Equity
- Intermediate Bonds
- High-Yield Bonds
- Short-Term Bonds
- Inflation-Protection Bonds
- Commodities
- Emerging Market Debt
- Money Market
- Developed International Equity
- Short-Term Corporate Bonds

In addition to analyzing an asset based on risk, CLS relies on a set of quantitative inputs and qualitative evaluations of asset classes to estimate overall return potential of each asset class. CLS portfolio managers focus on five characteristics when analyzing a security: economic, fundamental, statistical, technical, and valuation factors.



Risk Management

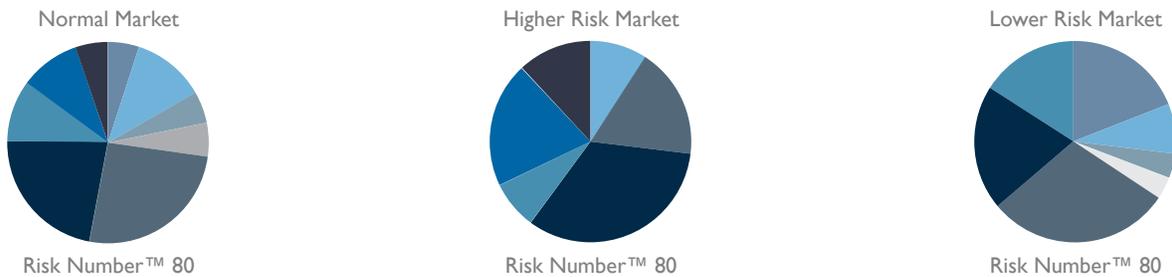
Autopilot portfolios are built, and actively managed, to maintain the level of risk you indicate that you are willing and able to take. Autopilot uses the information you input to provide you with a six-month comfort zone to align your investments and goals.



Active Asset Allocation

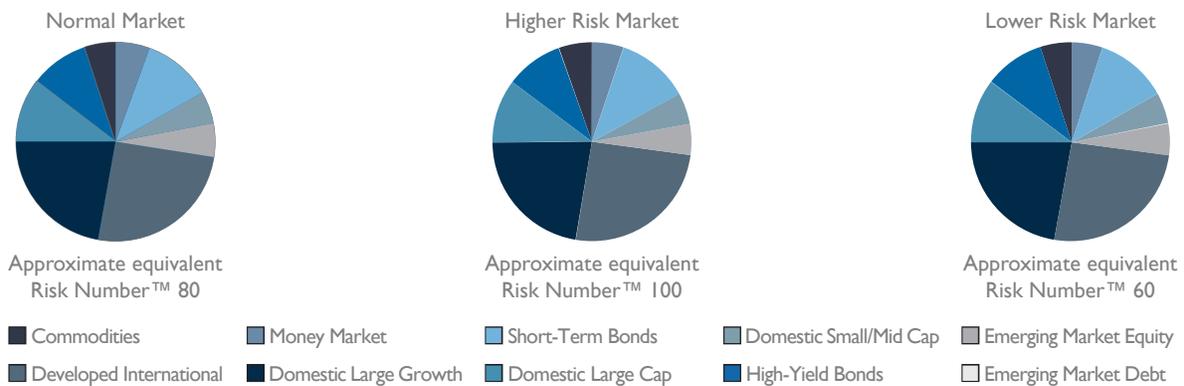
With CLS's active money management approach, the allocation of assets within your portfolio may change from year-to-year to adjust for changing market conditions and take advantage of opportunities. As a result, it is intended that relative risk in your portfolio will remain constant each year, regardless of what is happening in the market.

CLS's Active Asset Allocation (keeps risk level constant)



With a static stock-to-bond allocation approach utilized by many investment managers, the portfolio's allocation is kept constant over time by rebalancing back to the same asset classes, even though the risk in the market is changing. As a result, your portfolio's risk level may also change each year even though your long-term objectives have not. Therefore, the risk in the portfolio may not be in line with your tolerance for risk.

Static Asset Allocation (risk level changes over time)



The graphs and charts contained in this work are for informational purposes only. No graph or chart should be regarded as a guide to investing.

Funding Your Account

Transferring from an existing investment account:

- When you reach the signature portion of the account opening process, you will be asked to provide:
 - a copy of your current account statement
 - the name, address, and phone number of the firm you are transferring the account from
 - your current account number
- You will also provide:
 - Firm name the account is transferring from
 - Firm address the account is transferring from
 - Firm phone number
- The account type must match that of the account being transferred (i.e. IRA to IRA).

Please note that not all firms accept e-signature Transfer Forms. Your advisor may have you sign hard copy forms as an alternative.

Transferring from your bank account:

- When transferring from your bank account you will need to provide your:
 - Name on Bank Account
 - Bank Name
 - Bank Account Number
 - Bank Routing Number

Opening your account via check:

- Make the check out to TD Ameritrade
- Your newly established account number should be written on the check
 - You can obtain your account number by calling CLS Investments at 888-455-4244 option 2
- Mail your check to:
 - TD Ameritrade
5010 Wateridge Vista Drive
San Diego, CA 92121

Opening your account via rollover:

- You can complete the rollover requirements at the originating firm with your financial advisor
- Write your newly established account number on the check
 - You can obtain your account number by calling CLS Investments at 888-455-4244 option 2
- Mail your check to:
 - TD Ameritrade
5010 Wateridge Vista Drive
San Diego, CA 92121

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