



## WE'RE PARTNERING WITH THESE ETF PROVIDERS

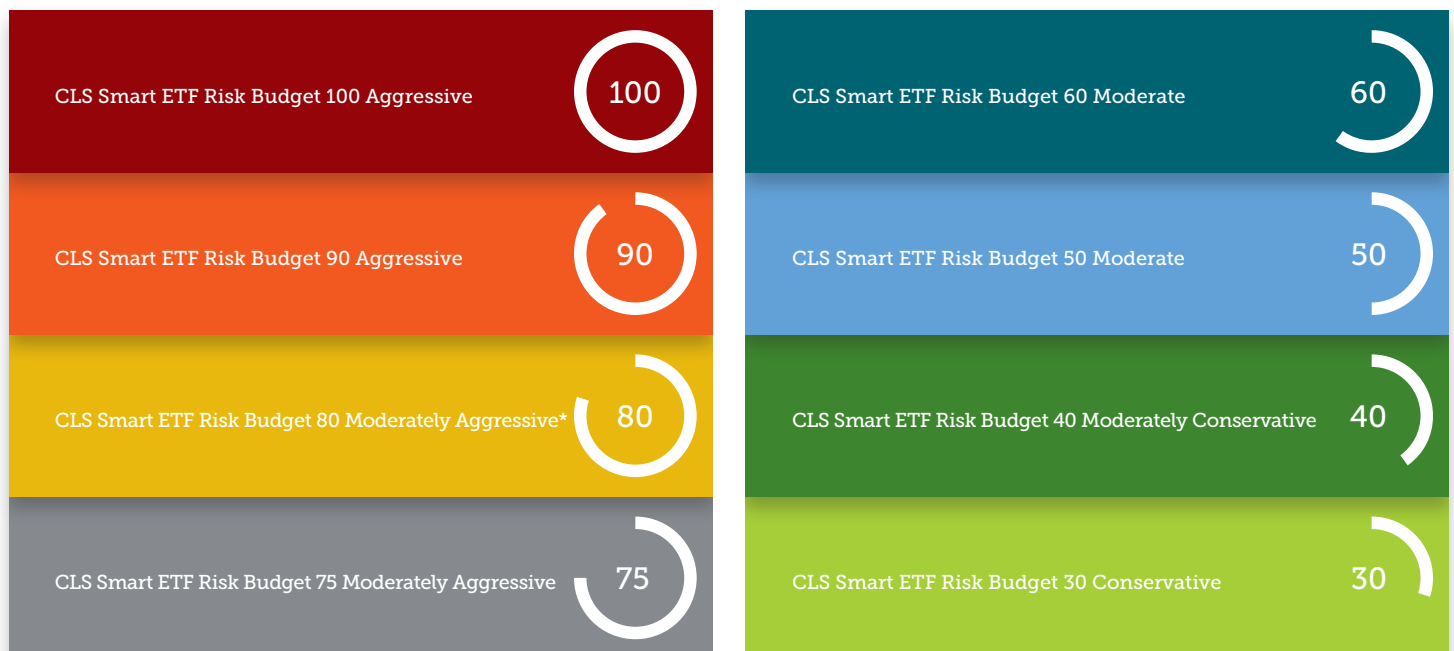


## TO BRING YOU CLS SMART ETF MODELS



Designed to focus on total return proportionate to the investor's risk tolerance. These models are offered by CLS at a 0% strategist fee, and are allocated to smart beta and active ETFs from multiple premier partner ETF providers.

CLS typically allocates its Smart Models among 12 to 18 globally diversified ETFs from multiple providers, according to the investor's individual Risk Budget. Portfolios will mostly hold smart beta and active ETFs, with some smaller satellite positions in ETFs focused on specific sectors, countries, and alternative assets. CLS offers eight Smart ETF models:



*\*Available only on select platforms*

## WHICH ARE AVAILABLE HERE

ORION COMMUNITIES • ENVESTNET • FTJ FUNDCHOICE™ • SAWTOOTH

## ABOUT CLS

**CLS Investments, LLC (CLS) is a third party investment manager, ETF strategist, and long-time trusted partner in the financial industry. CLS's active asset allocation approach, customizable strategy offerings, and extensive risk management experience have led clients to entrust their portfolios to CLS since 1989.**

Through CLS's partnership structure, your financial advisor maintains a direct relationship with you, while CLS's portfolio management and analytics teams take on the day-to-day research. Through this mutually beneficial connection, CLS enhances your advisor's service to you.

**1989**  
*Founded*

**\$8.2B\***  
*Assets Under Management*

**39k+**  
*CLS clients*

**13**  
*Portfolio managers & analysts*

**150+**  
*Years of combined investment management experience*

*\*as of 9/30/17*

*This information should not be relied upon as investment advice, research, or a recommendation by CLS regarding the funds listed herein or the use or suitability of any model portfolio. There is no guarantee that investment in any program or strategy discussed herein will be profitable or will not incur loss. Investors should seek financial advice regarding the appropriateness of investing in any security or investment strategy discussed or recommended in this report. Investing involves risk, including possible loss of principal. Asset allocation and diversification may not protect against market risk, loss of principal or volatility of returns.*

*The ETFs utilized within CLS Smart ETF Models are limited to certain ETF providers. The providers whose ETFs are utilized in these models pay CLS a fee in exchange for inclusion in these models. There is a potential conflict because the ETFs utilized by CLS in these models are limited to the providers who pay CLS for inclusion in the program and the fees received by CLS vary based upon the ETFs utilized within the models. Additionally, each ETF provider may expect that a portion of the total assets in the model portfolios be allocated to their ETFs. To mitigate the conflicts, CLS selects funds from the ETF providers that participate in the program based upon the model's investment objectives and our Risk Budgeting Methodology and not based upon any other factor. 3267-CLS-12/1/2017*