



Rev. Jan. 2020

<b>FACTS</b>		<b>WHAT DOES CLS INVESTMENTS, LLC (“CLS”) DO WITH YOUR PERSONAL INFORMATION?</b>	
<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.		
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number</li> <li>• employment information</li> <li>• account balances</li> <li>• risk tolerance</li> <li>• account transactions</li> <li>• assets and income</li> <li>• investment experience</li> <li>• transaction history and wire transfer instructions</li> </ul> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>		
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons CLS chooses to share; and whether you can limit this sharing.		
<b>REASONS WE CAN SHARE YOUR PERSONAL INFORMATION</b>		<b>DOES CLS SHARE?</b>	<b>CAN YOU LIMIT THIS SHARING?</b>
<b>For our everyday business purposes –</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations or report to credit bureaus		Yes	No
<b>For our marketing purposes –</b> to offer our products and services to you		Yes	No
<b>For joint marketing with other financial companies</b>		Yes	No
<b>For our affiliates’ everyday business purposes –</b> information about your transactions and experiences		Yes	No
<b>For our affiliates’ everyday business purposes –</b> information about your creditworthiness		No	We do not share
<b>For our affiliates to market to you</b>		No	We do not share
<b>For non-affiliates to market to you</b>		No	We do not share
<b>Who We Are</b>			
<b>Who is providing this notice?</b>		CLS Investments, LLC	
<b>What We Do</b>			
<b>How does CLS protect my personal information?</b>		To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.	



<p><b>How does CLS collect my personal information?</b></p>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• open an account</li> <li>• provide account information</li> <li>• give us your income information</li> <li>• give us your contact information</li> <li>• provide employment information</li> <li>• enter into an investment advisory contract</li> <li>• tell us about your investments or retirement portfolio</li> <li>• seek advice about your investments</li> </ul>
<p><b>Why can't I limit all sharing?</b></p>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<p><b>Definitions</b></p>	
<p><b>Affiliates</b></p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>Our affiliates include Advizr, Inc., Constellation Trust Company, NorthStar Advizr Holdings, Inc., NorthStar CTC Holdings, Inc., NorthStar Financial Services Group, LLC, NorthStar Topco, LLC, Orion Advisor Solutions, LLC, Orion Advisor Technology, LLC, and Orion Portfolio Solutions, LLC.</p>
<p><b>Nonaffiliates</b></p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• CLS does not share with nonaffiliates so they can market to you.</li> </ul>
<p><b>Joint Marketing</b></p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• Our joint marketing partners include financial institutions.</li> </ul>
<p><b>Other Important Information</b></p>	
<p>Questions?</p>	<p>Call (888) 455-4244 or go to <a href="http://www.clsinvest.com">www.clsinvest.com</a>.</p>