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General questions

**What is a risk number?**

Think of a Risk Number like a thermostat. Everyone has a comfort zone: some may like the thermostat set at 69 degrees, others may prefer 73. No matter what the weather is like outside, the thermostat works to keep the temperature inside at a designated level. CLS’s risk management approach is essentially a thermostat for your portfolio. Once your Risk NumberTM is set, CLS consistently monitors and analyzes the assets in your portfolio to keep the risk level constant no matter how global market conditions change. Your individual Risk Number represents the amount of risk you’r comfortable taking on in exchange for potential returns.

**What type of investment will I be investing in?**

Exchange Traded Funds are used within your portfolio due to their liquidity and generally lower cost. Portfolios are designed to allocate across a wide variety of assets in a diversified, global manner. 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 increase returns.

**Will I receive paper statements?**

Unless you specify otherwise, you will receive online monthly custodial statements, quarterly CLS Statements, and quarterly CLS Video Statements.

**Is there a minimum? Can I make additional contributions?**

The account minimum is $5,000. You can make additional contributions with no dollar contribution minimums. However, in qualified accounts you will be limited on how much you can contribute annually. Please speak with your financial advisor on qualified account limits.

**What types of account can be opened?**

Currently you can open an account with the follow registration types: Individual, Joint(s), IRA, Roth IRA, Rollover IRA, SEP IRA.

**How safe is my personal information?**

All connections to the Autopilot services are secured with 128-bit encryption, and sensitive data is encrypted at rest.

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