

Welcome to the NEW Age
of Retirement Where
Dreams + Money = REALITY



Today's retirees are looking at their golden years as **ANOTHER** opportunity to fulfill dreams - only this time, **WITH OUR HELP,** is it possible to have enough money to make your **dreams come true.**

Just some of the things retired people did last year . . .

- **Joined the PGA Tour**
- **Opened a Business**
- **Returned to College**
- **Founded a Charitable Organization**

**The Key to Successful Retirement:
Your Employer-Sponsored Retirement Plan**

Your employer-sponsored retirement portfolio is one of the most significant investments you will make during your lifetime. If managed properly, your employer-sponsored plan can be the key to a successful retirement.

If you currently contribute money into your retirement plan you should be commended. You are on the path to financial freedom in your retirement years. However, if you are like most people, natural questions soon arise:

WHERE should I invest the money that is in my employer-sponsored retirement plan?

WHEN should I make changes to my portfolio?

HOW do I know which investment vehicles are right for me?

A professional money manager can help you make difficult investment decisions.



Why hire CLS Investment Firm?

CLS Investment Firm, LLC is poised to help you prepare for retirement.

With more than 100 combined years of investment experience, CLS has the ability to help you achieve financial success.

- Founded in 1989 by a veteran financial advisor, W. Patrick Clarke
- One of the largest active third party money managers in the United States
- Manages billions of dollars
- Partners with more than 1,300 financial advisors
- Delivers risk budgeting to more than 25,000 individual clients

CLS offers a unique, disciplined, active investment strategy called **Risk Budgeting**.

We **BELIEVE** risk budgeting is a critical element in creating client portfolios. Your risk budget will be based on your individual financial goals, ability to handle risk and overall time horizon. Once a budget has been assigned, that risk cannot be over-spent nor can it be under-used. Risk budgeting manages the level of risk within your portfolio.

Risk budgeting is like the thermostat in your house. Everyone has a temperature that is comfortable for them - some like the temperature at 68°, some at 73° and some households can't agree on one temperature. No matter what the weather is like outside, the thermostat adjusts to keep the temperature at a preset level. Risk budgeting is like a thermostat for your portfolio. As market conditions change and the risk associated with holdings in your account vary, CLS will make adjustments to your allocation to keep the risk level constant while seeking opportunities for out-performance in the market.

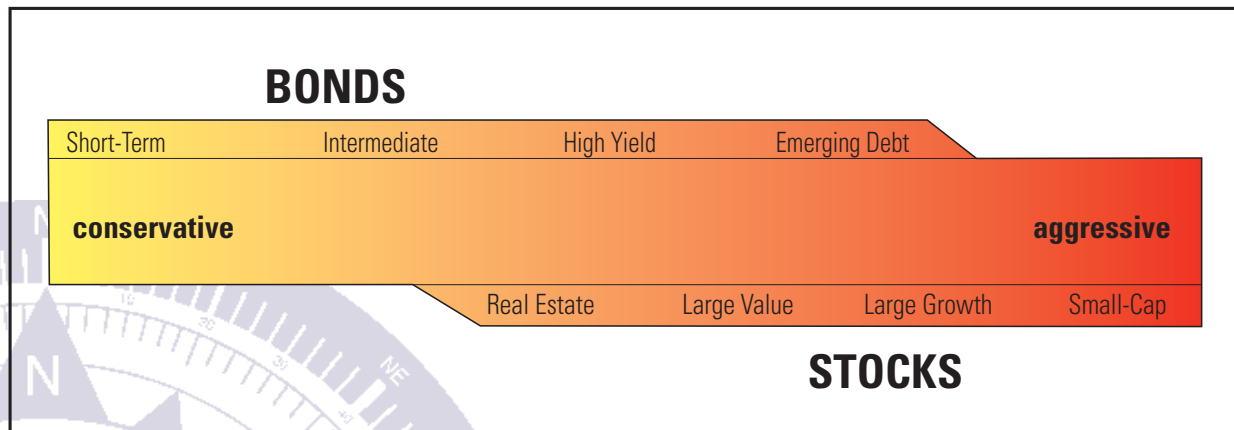
Risk Budgeting helps CLS determine:

WHERE the money in your employer-sponsored retirement plan should be invested.

WHEN CLS should make changes to your portfolio.

IF an investment vehicle is right for you.

By maintaining a risk budget and making trades based on both asset class and investor risk, we are able to capitalize on areas of growth and underweight areas of increased risk.



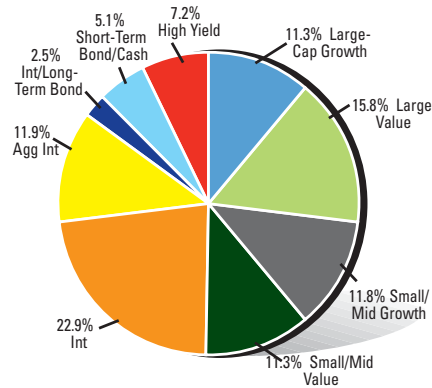
The CLS Integrated Risk Continuum

This chart illustrates the amount of risk associated with a variety of asset classes. Note the overlap areas where certain stocks assume lower risk than some bonds.

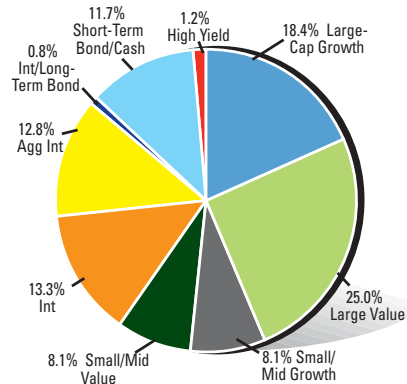
Portfolio Allocation Changes

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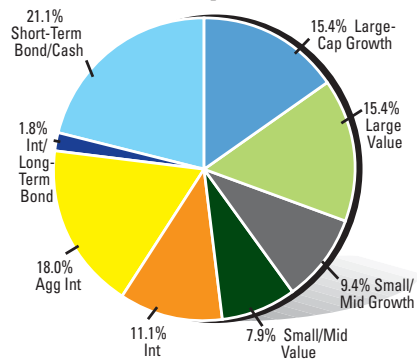
January 2004



January 2005



January 2006



As market conditions change, some asset classes become more attractive and some show signs of increased risk. Based on your financial goals and our Risk Budgeting methodology, we will periodically change the holdings in your portfolio to take advantage of areas of growth and avoid areas of increased risk. The sample portfolios above are illustrations of allocation changes based on market conditions. Actual client account holdings will vary.

Benefits of CLS' Portfolio Management

- **Save Time** – Our portfolio management team takes time to digest all the available information and make prudent decisions about your investments.
- **Research Decisions** – As fund companies add more and more investment choices, a professional money manager can research all of the available options.
- **Remove Emotion** – CLS is a professional investment advisor that will monitor your portfolio daily and make disciplined decisions on your behalf based on a proven investment methodology.
- **Reasonable Fee** – Those employees who choose to participate will incur a fee for management services. For more information regarding the advisory fee, please refer to the investment advisory agreement.

Getting Started

To sign up for money management within your employer-sponsored retirement portfolio, tell your human resources department that you want “professional money management” on your account today. At CLS, we look forward to helping you achieve your retirement goals.



Why hire a professional money manager?

TIME

You face tremendous demands on your time from family, work, hobbies and other interests. Little if any time is left for investment management. A professional money manager's full-time job is to monitor portfolios and make adjustments according to changing market and economic conditions.

EXPERTISE

If you are like most investors, you probably don't consider yourself to be a financial expert. Money managers are experts in the field of managing portfolios. They are not only trained in the areas of finance and economics, they also spend countless hours conducting research and due diligence, reviewing performance history and interviewing mutual fund and separate account managers.

EMOTION

Many investors make investment decisions based on emotion – getting in and out of the market at the wrong times. A disciplined management style can help you remove the emotional element of investing.



QUESTIONS?
Call 1-888-455-4244 option 1
www.clsretire.com

This information is prepared for general information only. It does not have regard to the specific investment objectives, financial situation and the particular needs of any specific person who may receive this information. There is no guarantee that any investment program or account will be profitable or will not incur loss. Investors should note that investments may fluctuate and that price or value may rise or fall. Accordingly, Investors may receive back more or less than originally invested.

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Inside Sales Team Option 1 and Retirement Plan Service Team Option 4

