



RETIREMENT PLAN SERVICES
FOR PLAN SPONSORS

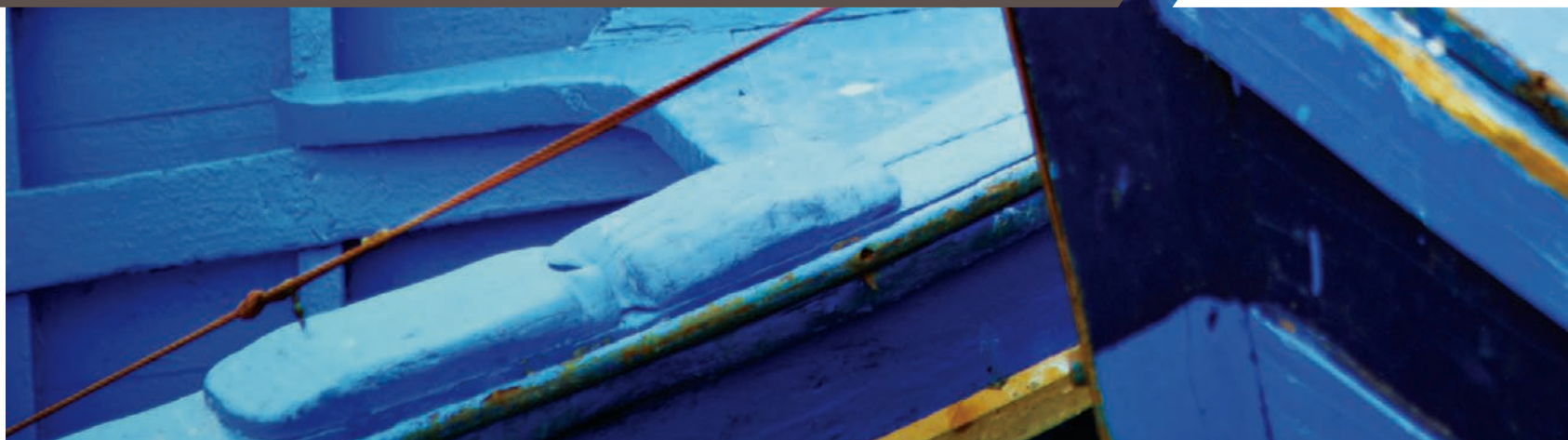
Keeping Tomorrow In Focus



Brinker Capital



Give your people
everything they've
earned. Then show
them everything
they're worth.





Hard work keeps a business running, but it's loyalty and long-term happiness that make great things possible. Your employees have made the biggest investment. Repay that dedication with dividends through a retirement plan with Brinker Capital.

As an independent investment management firm serving individuals and institutions since 1987, every decision we make takes into account our clients' most important assets: their future and their legacy. These are at the heart of Brinker Capital Retirement Plan Services, along with a dedication to providing sophisticated risk-based solutions backed in writing and a purposeful investment in your clients' peace of mind. Precisely what your people deserve.

Brinker Capital strikes a balance between constant innovation and steady investment principles, with a keen eye for the minute-to-minute details and a clear focus on the long term.



By giving individual plan participants the tools to look past the ups and downs of the economy and to see the wisdom of a purposeful, long-term investment, Brinker Capital helps your employees stay focused on their retirement and stay optimistic at every step of the journey.

[Start here.](#)



**Leading-edge
strategies**

Fiduciary coverage

A proven process

Comprehensive support

Leading-edge strategies



Most innovations change the future.
Ours are designed to make it
happen as planned.

Every plan participant has different expectations about retirement.

But no matter where they start and when they plan to arrive, Brinker Capital focuses on each client's specific needs to offer the products and strategies that make the journey rewarding.

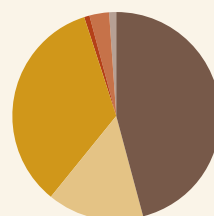
MODEL PORTFOLIOS

We offer a range of actively managed products for every plan participant and plan scope. It starts with a questionnaire developed by our investment professionals. We score and assess each plan participant's particular risk tolerance and, using models backed by solid insight and research, recommend the best strategy for them. And instead of limiting you to a narrow range of proprietary products, we build your plan from a full spectrum of funds chosen on the basis of sound management and desired performance. It's this commitment to putting our clients' interests ahead of our own that ensures Brinker Capital will never lose sight of your needs.

INDIVIDUAL FUNDS AND ETFs

Brinker Capital offers a menu of independently selected mutual funds, index funds and Exchange-Traded Funds. These include funds from up to six unique asset classes and fund styles.

SAMPLE DESTINATIONS MODERATE ETFh MODEL



46%	DOMESTIC EQUITY
15%	INTERNATIONAL EQUITY
34%	FIXED INCOME
1%	REAL ASSETS
3%	ABSOLUTE RETURN
1%	PRIVATE EQUITY

Traditional Models

- Conservative
- Moderately Conservative
- Moderate
- Moderately Aggressive
- Aggressive Equity
- Aggressive

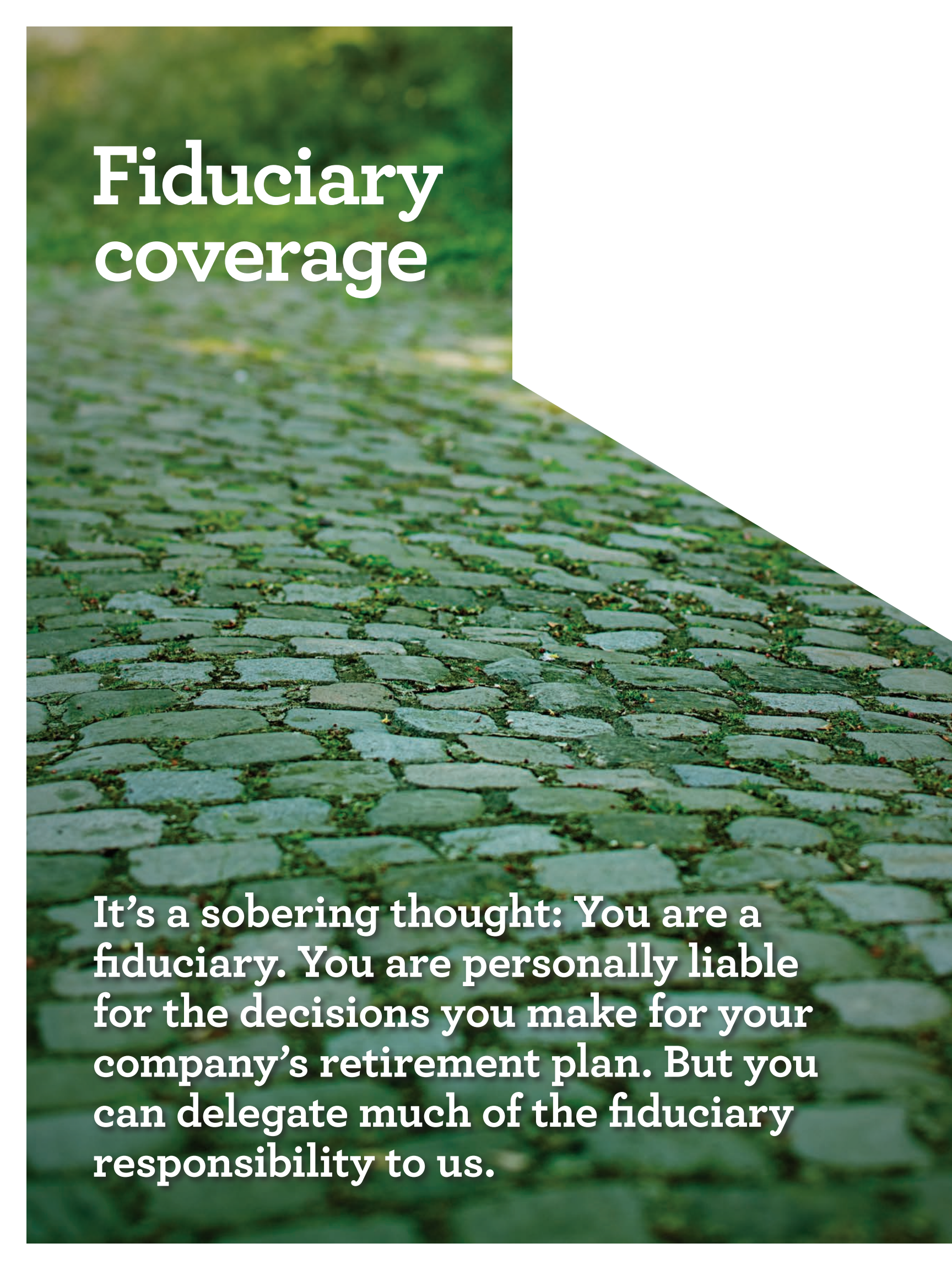
Specialized Strategies

- Defensive
- Conservative Government Focused
- Balanced Income

Sample Fund and ETF Lineup

- Domestic Equity
- Domestic Mid Cap Equity
- Domestic Small Cap Equity
- International Equity
- Fixed Income
- Alternatives
 - Absolute Return
 - Real Assets
 - Private Equity
- Balance/Global and Domestic All Cap

The Asset Allocation chart shown reflects Brinker Capital, Inc.'s target asset allocation as of December 31, 2014. Target weightings are subject to change at any time. Actual allocations will change over time.

A photograph of a cobblestone path leading into a green field under a bright sky. The path is made of irregular, grey stones with moss growing between them. The field is a vibrant green, and the sky is a clear, bright blue. The image is split diagonally, with the top right corner being white.

Fiduciary coverage

It's a sobering thought: You are a fiduciary. You are personally liable for the decisions you make for your company's retirement plan. But you can delegate much of the fiduciary responsibility to us.

Brinker Capital Retirement Plan Services is created to be compliant with the Employee Retirement Income Security Act of 1974 (ERISA).

And we assume fiduciary responsibility as an ERISA 3(38) investment manager. We put it in writing, too.

By assuming a significant amount of fiduciary responsibility, we can help you better understand the underlying principles of our investment methodology and keep you on top—and ahead—of industry changes.

A 3(38) Investment Manager is a valuable asset to an ERISA Retirement Plan Sponsor, allowing the legal transfer of fiduciary responsibility and liability for the selection and management of the investments in the plan.

THE ROLE OF AN ERISA 3(38) INVESTMENT MANAGER

A plan sponsor may designate a 3(38) investment manager to accept the fiduciary responsibility to:

1. Select the investment options for the plan
2. Construct model portfolios that may be offered to plan participants
3. Construct qualified default investment alternatives (QDIA) in accordance with U.S. Department of Labor (DOL) guidelines that may be used as default investment selections for participants who fail to make an affirmative investment election
4. Monitor the investment options and models and make appropriate changes
5. Construct and maintain an Investment Policy Statement for the plan
6. Provide the plan sponsor, at least annually, with an overview regarding the selection of the investment options offered to plan participants and the advisor's management of the models. This should enable the plan sponsor to fulfill its fiduciary responsibility regarding the sponsor's engagement of the manager

Without hiring a 3(38) investment manager, the Plan Trustee is responsible for the first five items above. Plan sponsors may hire a 3(38) investment manager to accept the fiduciary responsibility for the discretionary management of the investment options offered to plan participants; however, they can never delegate away the fiduciary responsibility for appointing the manager to carry out these duties.

This responsibility obligates the plan sponsor to document its due diligence process in:

1. Selection of the 3(38) investment manager
2. Oversight and review of the 3(38) investment manager



A proven process

You've found what can happen when you equip the right people with the best tools and set a standard for excellence. We have too.

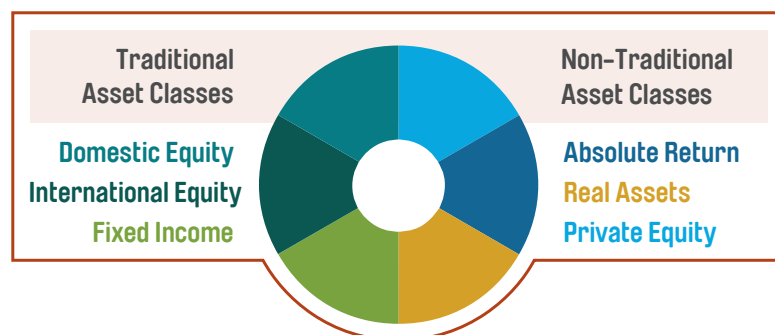
To Brinker Capital, retirement planning is a tireless pursuit of sound, long-term results. It starts with understanding your specific needs and finding the very best manager for the task. From there, the process of building the best possible retirement begins.

By taking into account the scope of the plan sponsor and the expectations of each plan participant, the fund manager constructs a portfolio across multiple asset classes. This creates broad diversification across each plan participant's

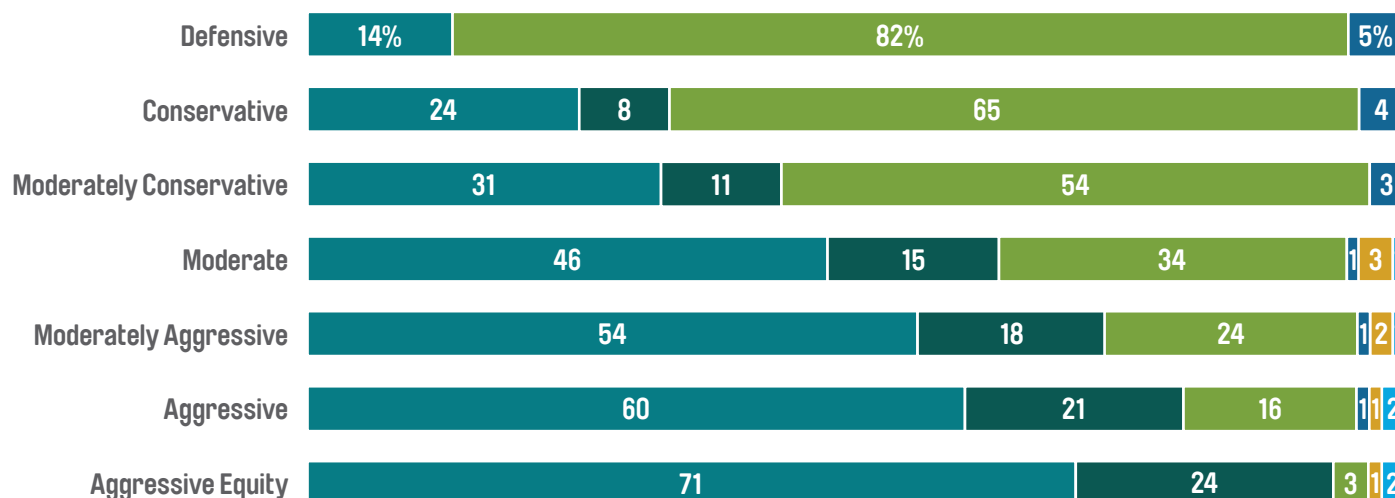
chosen investment model, which, through a process of continual monitoring and engaged management, has been shown to result in more stable performance, steadier growth, and more sound retirement plans.

The Foundation: Six Asset Classes

Six distinct asset classes are continually monitored with less correlation than traditional portfolios.



RETIREMENT SERVICES SAMPLE PORTFOLIOS



Brinker Capital. Asset allocation shown reflects Brinker Capital, Inc.'s target asset allocation as of December 31, 2014 for Destinations ETFh models. Target weightings are subject to change at any time. Actual allocations will change over time.



Comprehensive
support

It's easier to set your sights on retirement when Brinker Capital is focused on you.

When we help you design a retirement plan, we work hard to make it as effortless as possible—for both you and your employees.

So that you can select the type of plan that works best for your organization, Brinker Capital offers the choice of fully bundled or unbundled solutions. We also provide plan benchmarking tools so that you can see all of your fees in one report and how they compare to similar plans.

With our strategic service and support partnerships, you'll have access to powerful educational and administrative tools.

In addition to customized enrollment and educational materials, plan participants have online access to a personalized dashboard, where they can make election changes and fund transfers, and view account balances with detailed investment views, fund performance, and transaction history.

Because efficiencies are built into every step, Brinker Capital ensures that you have everything you need to reduce complexities, save time, and keep everyone focused on the one thing that matters: a sound and effortless retirement.

THE PERSONALIZED SUPPORT THAT YOU WILL RECEIVE FROM BRINKER CAPITAL INCLUDES:

- Enrollments
- Yearly reviews
- Investment policy statement
- Full fee disclosure

At Brinker Capital, our retirement strategies come from balance. Between discretion and transparency. Experience and instinct. Knowledge and vision.

And most of all, the balance between today, tomorrow, and the successful retirements to come.

**Contact us today at 800.333.4573
or 401k@brinkercapital.com**







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Connect With Us



Brinker Capital Retirement Plan Services

- **Leading-edge Strategies**
Actively managed portfolios, ETFs, and individual funds
- **Fiduciary Coverage**
Assume ERISA 3(38) fiduciary responsibility and fully ERISA compliant
- **Proven Process**
Multi-asset class investment approach
- **Comprehensive Support**
Powerful online educational tools, administrative tools and personalized support

Investing in any investment vehicle carries risk, including the possible loss of principal, and there can be no assurance that any investment strategy will provide positive performance over a period of time. The asset classes and/or investment strategies described in this publication may not be suitable for all investors.

Investment decisions should be made based on the investor's specific financial needs and objectives, goals, time horizon, tax liability, and risk tolerance. When investing in managed accounts and wrap accounts, there may be additional fees and expenses added onto the fees of the underlying investment products.

For more information about Brinker Capital and our investment philosophy, including information on fees, you may request a copy of our Form ADV Part 2A from a Brinker Capital Client Services representative at 800.333.4573 or at clientservice@brinkercapital.com. Brinker Capital does not render tax, accounting, or legal advice.