



**Brinker Capital**

*Great **I**deas + Strong **D**iscipline = Better **O**utcomes*

## Partnering with Brinker Capital

### Learn More About

- **I**deas that make investing personal again
- How a **d**isciplined process is both an art and a science
- Our focus on creating better **o**utcomes for investors

**Great Ideas + Strong Discipline = Better Outcomes**

**ideas. discipline. outcomes.**

# focusing on great ideas

Because independent thinking helps  
investors achieve better outcomes.

Investors think in terms of paying for a child's education, having enough income during retirement, leaving a legacy behind - personal goals unique to each of them. At Brinker Capital, your ideas about investing are important to us. Investing should be personal and focused on achieving goals and objectives, not beating benchmarks and indices.

Our solutions are designed to meet the evolving needs of investors. From tactical and strategic execution to goals-based investing, we implement our multi-asset class investment philosophy throughout our products.

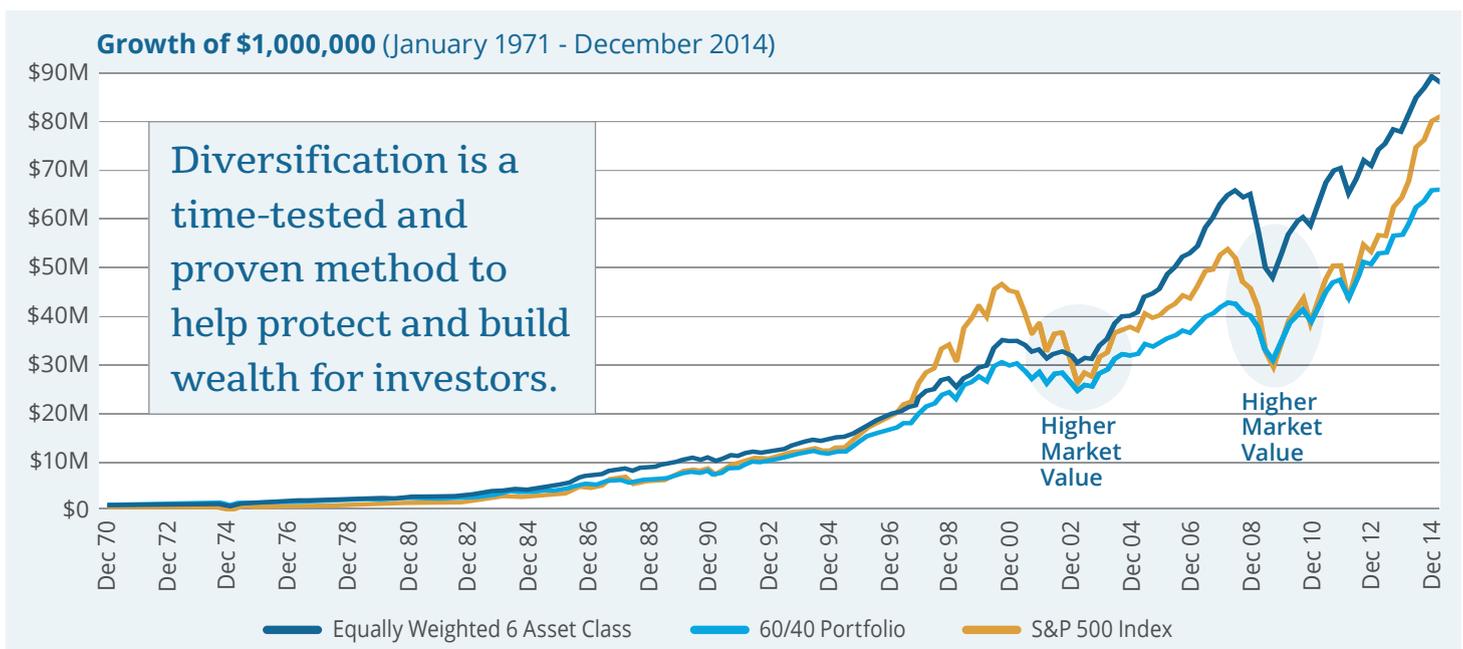
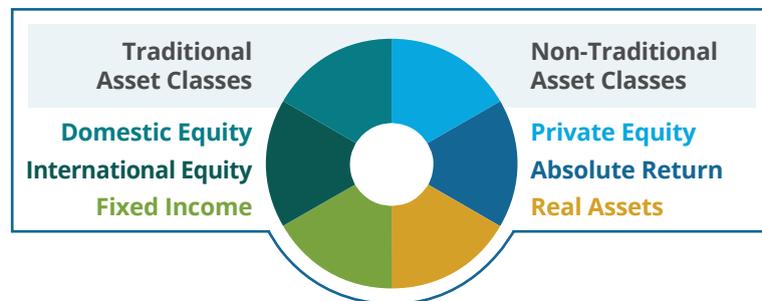
Brinker Capital is privately owned, unbound by any large corporation or corporate agenda. This independence allows us to have the flexibility and freedom to make business changes, improve our enterprise and **act in the best interest of the investors we serve.**



# elevating investment discipline

## Unlocking opportunities through the power of diversification

Brinker Capital believes that broad diversification translates into broader opportunities. We are anchored by our six-asset class approach to investing, adapted from the Yale endowment model. This philosophy unlocks opportunities to create a wide array of products to help **meet the needs of investors and institutions.**



Source: Brinker Capital, Inc., Fact Set, Cambridge Associates, NCREIF. This Growth of \$1M chart is for illustrative purposes only. No representation that the results represent performance of actual client accounts is intended. The chart is intended to demonstrate the impact on a traditional portfolio of diversification through the inclusion of additional asset classes over a long-term investment horizon. Data from January 1, 1971 through December 31, 2014. See back for additional disclosure.

# Building the right portfolios

The art and science behind next-level due diligence.

At Brinker Capital, we believe that a rigorous due diligence process is more than style boxes and popular managers. We dig deep to consider, among other things, what a fund owns, how the managers operate and how they may complement the other managers within the portfolio. We find managers to play a specific role within a portfolio and **remain flexible in how we implement our multi-asset investment philosophy.**

**Market conditions can change in the blink of an eye so we take a hands-on approach to investing.**

Because the portfolio you have today may not serve your needs in the future, we continually look for ways to innovate and take advantage of new market opportunities; searching beyond common investment classes and popular fund managers to better enhance our strategies.



# delivering outcomes

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- 1987  **Brinker Capital** began as an **idea** to create better **outcomes** for investors
- 1995  Brinker Capital introduced **Destinations**, a mutual fund program offering asset allocation models to help investors reach their goals
- 2000-2001  Developed innovative advisor and client **workstations and online proposal system** to make it easier for advisors to help investors meet their goals
- 2003  Brinker Capital integrates **alternative asset classes** into the Destinations managed accounts strategies
- 2009  Following the market crisis of 2008-09, Brinker Capital developed **new tools** to enable investors to more efficiently leverage market movements
- 2013  Changing the wealth management advice conversation, Brinker Capital introduced **Personal Benchmark**, a goals-based solution that addresses the emotion-driven behavior of investors
- 2014  In an effort to help a wider audience of investors achieve better outcomes, Brinker Capital launched the **Crystal Strategy Family of Funds**
- 2014  ***Personal Benchmark: Integrating Behavioral Finance and Investment Management***, authored by Brinker Capital founder Chuck Widger and Dr. Daniel Crosby, hits the NY Times best seller list

At Brinker Capital, we implement great ideas through a disciplined approach and forward-thinking solutions to achieve better outcomes.

## Brinker Capital snapshot

- \$18.5 billion in assets under management
- Helping investors since 1987
- Headquartered in Berwyn, PA

As of June 30, 2015

## We connect with our investors:

- Quarterly economic outlook webinars
- Monthly market updates
- Dedicated client service team
- Mobile access to account information



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Connect With Us



## At Brinker Capital, we believe in

- **Ideas** that make investing personal again
- A **disciplined** investment process that can help unlock opportunities
- Creating better **outcomes** for investors

## Great Ideas + Strong Discipline = Better Outcomes

Additional disclosure from growth chart. Asset classes depicted are: U.S. Equity [represented by Dow Jones Total Stock Market and S&P 500], International Equity [represented by MSCI EAFE (Developed) and MSCI ACWI EX U.S. (Developed & Emerging)], Fixed Income [represented by Barclays Treasury (Treasury only), Barclays Aggregate (Broad Taxable Fixed Income) and Barclays TIPS (Treasury Inflation Protected Securities)], Real Assets [represented by NCREIF Property Index (Real Estate) and Bloomberg Commodity Index], Private Equity [represented by Cambridge U.S. Private Equity] and Absolute Return [represented by Credit Suisse Hedge Fund].

The S&P 500 Index is a market value weighted index with each stock's weight in the Index

proportionate to its market value. The S&P Index is one of the most widely used benchmarks of U.S. equity performance. Each index is a broad market index representative of its respective asset class which is utilized by Brinker Capital as a benchmark for measuring the performance of such asset class.

Unmanaged indices are for illustrative purposes only. An investor cannot invest directly in an index. Index performance does not reflect the deduction of fees and changes and does not reflect the reinvestment of dividends. Past performance is no guarantee of future results.

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 II from a Brinker Capital Client Services representative at 800.333.4573 or at [clientservice@brinkercapital.com](mailto:clientservice@brinkercapital.com). Brinker Capital does not render tax, accounting, or legal advice.