Brinker Capital
WEALTH ADVISORY

A tailored approach to tax management

49% of high net worth investors indicate that minimizing taxation is a top investment priority.[1]

Why it matters

Leveraging tax-saving strategies to maximize after-tax returns, known as tax alpha, can have a meaningful impact on wealth accumulation.

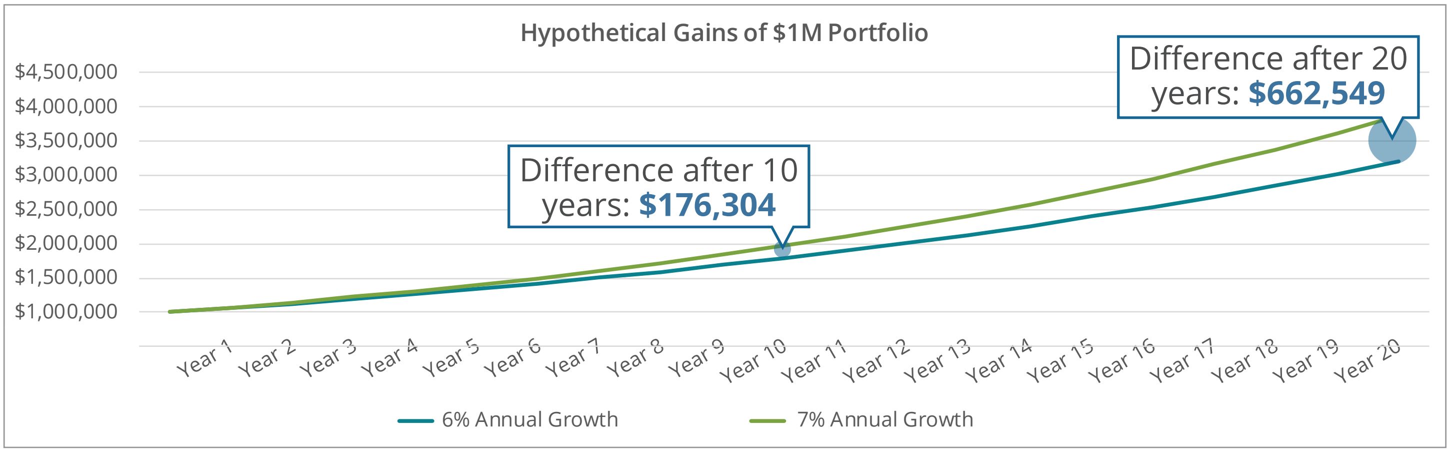
Tax transition

Brinker Capital offers the ability to receive securities in-kind and gradually transition them into a more optimal solution over time. This process may potentially avoid or delay realizing meaningful capital gains when transitioning already established portfolios.

How it works:

For investors with significant unrealized gains in their current portfolio, the Brinker Capital Wealth Advisory team can assist to transition those assets, utilizing strategies that systematically sell assets and realize gains over time, when timing may be more favorable from a tax perspective.

1% difference in returns over 10 and 20 years on $1,000,000 investment[2]



[1]Source: *Does your wealth manager measure up? Perspectives from CFA Institute research on high-net-worth investors*, CFA Institute, 2018.
[2]Source: Brinker Capital. Chart represents $1,000,000 investment over 20 year period at 6% and 7% after tax returns. After tax returns are not reflective of a tax rage but used to illustrate the hypothetical results of a 1% difference that efficient tax management may have on a portfolio. Returns are hypothetical in nature and are intended for illustrative purposes only.

Tax loss harvesting

Harvesting securities at a loss can offset realized gains elsewhere in the portfolio and help reduce the overall tax burden. Portfolio managers identify securities that have decreased in value since purchase within the portfolio. These securities can be sold to realize a loss for tax purposes. After 30 days, the previously sold securities can be repurchased, if appropriate. Portfolio managers may use the funds from the sale to purchase a replacement security with similar characteristics to hold in place of the sold position during those 30 days.

How it works: Investor owns XYZ stock, which is valued at $100/share.

01

XYZ stock purchased at $100/share

02

XYZ stock drops to $90/share

Investor sells positions to realize $10 loss

Uses proceeds to purchase ABC ETF

03

After 30 days, XYZ stock is repurchased at current market value

Investor uses $10 loss to reduce tax liability

Brinker Capital Wealth Advisory portfolio managers maintain discretion to realize losses for the purpose of offsetting significant taxable gains.

Asset allocation and location

Using a household approach, we work with financial advisors to optimize the overall asset allocation and investment types for better tax efficiency. By placing less tax-efficient investments in deferred tax or tax-free registrations, we can structure a portfolio that delivers more efficient after-tax returns. Separately managed accounts (SMAs) and other tax-efficient investments may provide cost savings and additional flexibility in tax management.

Your wealth picture is uniquely yours

At Brinker Capital, your dedicated portfolio management team works with you and your financial advisor to help ensure that your portfolio is aligned with your goals and objectives. As part of that process, we take a tailored approached to managing the impact of taxes on your portfolio. Ask your financial advisor how Brinker Capital Wealth Advisory may help you experience better outcomes.

Learn more about

Brinker Capital Wealth Advisory:

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