



Driving better
**retirement
outcomes**



A black and white photograph of a woman in a modern office setting. She is wearing a dark long-sleeved top with a white Peter Pan collar and is holding a laptop. She is looking off to the side with a slight smile. The background shows a blurred office environment with desks, a lamp, and large windows.

A **future-ready** retirement



Individuals saving for retirement have a lot of choices. Having the right retirement plan - one that helps guide them along the right path - may lead to better outcomes.

While most employees generally understand the need to save and prepare for the future, they need the right information, education, and plan features to optimize their savings.

By offering the right retirement plan for your employees, your organization can meet its fiduciary responsibility through an essential employee retention benefit and help employees reach their retirement goals.

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The journey to retirement

is unique

Give your employees a strong start by offering automatic features to get on the right track for retirement.

Brinker Capital Retirement Plan Services offers professionally managed, customized plans with features designed to help your employees reach their retirement goals, such as:



Auto enrollment to make it easy for everyone to automatically participate



QDIA default investment options from a range of dynamically allocated risk-based portfolios



Auto-escalation of contributions to help employees stay on track to reach their goals



Personalization and access for both plan sponsors and participants

Your employees are working toward a future-ready retirement every day. With the right retirement plan, you can give them the resources they need to help them make decisions and stay on the right track to achieve better outcomes.



Confidence in your
**retirement
partner**

A retirement plan with Brinker Capital offers employees professionally managed investments. Brinker Capital is an independent investment manager, extensively researching and selecting what we believe are best-in-class investment managers for our portfolios. Our range of portfolios are dynamically allocated, giving plan participants added confidence that their investments are continuously monitored and actively managed.



Independent investment management



Extensive manager due diligence



Actively managed portfolios



Continuous monitoring and communications

Employee-focused plan features:

auto-enrollment



A retirement plan through Brinker Capital may help employees stay focused on their financial goals through automated plan options that take the guesswork out of saving for retirement.

By electing auto enrollment for your plan, you are helping to set more of your employees on the retirement savings path. Studies show that automatic enrollment elevates the rate of eligible employees participating in their plan. According to one study, among new hires, participation rates nearly doubled to 93% with automatic enrollment, compared to 47% through voluntary enrollment.¹

With auto enrollment, contributions rates are pre-determined, and employees have the ability to opt out of the plan or change the contribution level. This feature helps improve overall contribution rates.

Default decisions under automatic enrollment can have a power influence on saving and investment behavior:

93%

of employees participated in **auto enrollment** plans

vs

47%

of employees enrolled in **voluntary** plans¹

In another survey, AARP found that more employers are offering auto enrollment plans:

68%

of the 333 employers surveyed, representing 10 million workers and \$775 billion in retirement assets, **automatically enroll** workers in retirement plans²

Employee-focused plan features:

default investment options
and auto-escalation



Establishing a default investment option for plan participants supports a clearer path to retirement savings. Often times, employees find company sponsored plan information overwhelming and a challenge to navigate. Having a default investment helps take some of the guesswork out of the process.

In conjunction with automatic enrollment, automatic escalation enables plan sponsors to automatically increase participant deferrals annually by a set increment, often 1%. This additional feature may provide employees with more help reaching their retirement goals. Benefits include:



Increased contribution rates for all ranges of compensated employees



Maximizes the number of participants eligible to receive the full employer contribution



Addresses the common behavior of employees to "set it and forget it" when it comes to their retirement plan contributions



Comprehensive **access** **and support**

In conjunction with the recordkeeper, we provide you and your employees with customized enrollment materials, education, and access to a personalized online dashboard. This support empowers you and your employees to:



Make election changes



View account balances



Monitor fund performance and transaction history

Better outcomes

for your organization



Brinker Capital partners with you to offer a retirement plan that helps support a retirement-ready workforce. With a history of strength and stability, along with participant-focused features designed to help individuals reach their retirement goals, Brinker Capital has the right plan for your organization.

Like you, we live our core values every day:



People first



Independent



Service driven



Entrepreneurial spirit



Focused on outcomes

It's these principles that drive our vision of excellence in investment management.



Currently servicing more than **1,000 plans** and helping approximately **33,000 participants**

Plan participants who receive independent professional advice tend to **save more**, have **more diversified portfolios**, and **stay the course** for retirement¹

87% of job seekers say a 401(k) plan is a “**must have**”²

Personalized support from Brinker Capital:

- Dedicated Retirement Plan Services Consultant
- Multi-asset class investment solutions
- Plan features tailored to your employees

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Brinker Capital Investments, LLC, a registered investment advisor. **Page 8:** ¹ Vanguard (February 2018). Automatic enrollment: The power of the default. ² AARP (October 27, 2017). More companies automatically enroll workers in retirement plans. **Page 15:** ¹ International Foundation of Employee Benefit Plans (2019). ² Charles Schwab (2019). 401(k) participant survey.