

Core Guided

Defensive Qualified

December 31, 2018

Portfolio overview

- Absolute return objective
- Low volatility and low correlation to equity markets
- Suited for investors with a timeframe of 1+ years

Key statistics

Number of strategies	12
Yield	2.83%
Internal expense ratio	0.16%
Portfolio investment minimum	\$500,000
Beta vs. S&P 500 (3 year)	0.08

About Brinker Capital

Since 1987, our purpose has been to integrate the idea of diversification through multi-asset class investing with a disciplined investment approach. By continually enhancing and applying these principles, we strive to deliver better outcomes for investors.

Portfolio management team

Jeff Raupp, CFA, *Chief Investment Officer*

- 22 years industry experience
- BS University of Delaware
- MBA Villanova University

Chris Hart, SVP, *Head of Platform Manager Research*

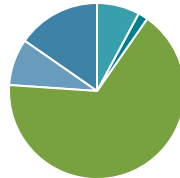
- 19 years industry experience
- BA Trinity College
- MBA University of Virginia

Andrew Goins, CFA, *Investment Manager*

- 11 years industry experience
- BS Ohio State University

The holdings supplied are a complete list as of 12/31/2018. Holdings are subject to change at any time and may not add to totals due to rounding. Beta: A measure of a portfolio's sensitivity to market movements, measured against S&P 500. Yield: The income return on an investment, such as the interest or dividends received from holding a particular security.

Asset class breakdown

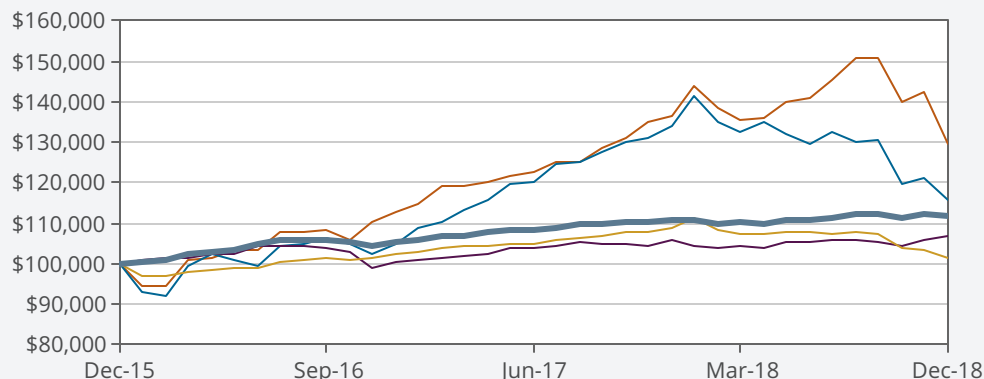


	Weight
Domestic Equity	8%
International Equity	2%
Fixed Income	67%
Global Credit	9%
Absolute Return	16%

Portfolio holdings

	Range	Weight
Domestic Equity	0%-16%	8.00%
London Income Equity SMA		8.00%
International Equity	0%-8%	1.50%
iShares International Select Div ETF		1.50%
Fixed Income	50%-100%	66.50%
Belle Haven Taxable PLUS SMA		36.00%
DoubleLine Total Return Bond I		10.50%
iShares Core 1-5 Year USD Bond ETF		10.00%
iShares Core US Aggregate Bond ETF		10.00%
Global Credit	0%-30%	8.50%
RiverPark Strategic Income Institutional		4.00%
DoubleLine Low Dur Emerg Mkts Fxd Inc I		2.50%
Nuveen Preferred Secs & Inc I		2.00%
Absolute Return	0%-30%	15.50%
Hilton Tactical Income SMA		9.00%
JPMorgan Strategic Income Opports I		4.00%
AQR Style Premia Alternative LV I		2.50%

Growth of \$100,000



Ending values as of December 31, 2018

Strategy*	\$111,979
Russell 3000	\$129,399
ACWI ex US	\$115,696
Barclays Muni	\$107,065
HFRX	\$101,345

Annualized performance

	QTD	YTD	1 Year	3 Year	SI
Strategy*	-0.32%	0.84%	0.84%	3.84%	3.23%
Russell 3000	-14.30%	-5.24%	-5.24%	8.97%	6.78%
ACWI ex US	-11.40%	-13.77%	-13.77%	4.98%	2.32%
Barclays Muni	1.69%	1.28%	1.28%	2.30%	2.55%
HFRX	-5.56%	-6.72%	-6.72%	0.45%	-0.59%

Standard deviation

	1 Year	3 Year
Strategy*	2.06%	2.02%
Russell 3000	14.85%	11.18%
ACWI ex US	12.18%	11.40%
Barclays Muni	2.55%	3.35%
HFRX	4.85%	3.89%

Calendar year performance

	2015	2016	2017	2018
Strategy*	1.41%	5.25%	5.51%	0.84%
Russell 3000	0.48%	12.74%	21.13%	-5.24%
ACWI ex US	-5.25%	5.01%	27.77%	-13.77%
Barclays Muni	3.30%	0.25%	5.45%	1.28%
HFRX	-3.64%	2.50%	5.99%	-6.72%

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Year	1	2	3	4	5	6	7	8	9	10
10%	1.10	1.21	1.33	1.46	1.61	1.77	1.95	2.14	2.36	2.59
9%	1.09	1.19	1.30	1.41	1.54	1.68	1.83	1.99	2.17	2.37
5%	1.05	1.10	1.16	1.22	1.28	1.34	1.41	1.48	1.55	1.63
4%	1.04	1.08	1.12	1.17	1.22	1.27	1.32	1.37	1.42	1.48
3%	1.03	1.06	1.09	1.13	1.16	1.19	1.23	1.27	1.30	1.34
2%	1.02	1.04	1.06	1.08	1.10	1.13	1.15	1.17	1.20	1.22

Core Guided

Defensive Taxable

December 31, 2018

Portfolio overview

- Absolute return objective
- Low volatility and low correlation to equity markets
- Suited for investors with a timeframe of 1+ years

Key statistics

Number of strategies	11
Yield	2.50%
Internal expense ratio	0.14%
Portfolio investment minimum	\$500,000
Beta vs. S&P 500 (3 year)	0.09

About Brinker Capital

Since 1987, our purpose has been to integrate the idea of diversification through multi-asset class investing with a disciplined investment approach. By continually enhancing and applying these principles, we strive to deliver better outcomes for investors.

Portfolio management team

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- 22 years industry experience
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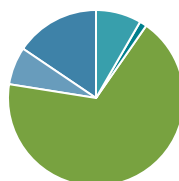
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Asset class breakdown

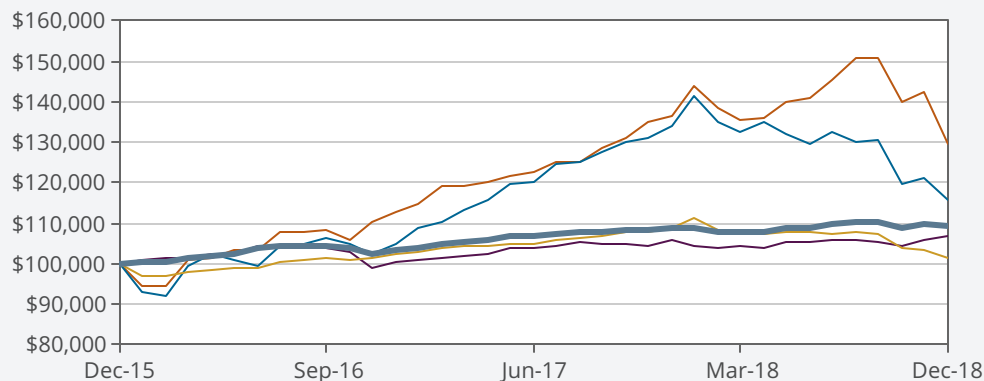


	Weight
Domestic Equity	8%
International Equity	1%
Fixed Income	68%
Global Credit	7%
Absolute Return	16%

Portfolio holdings

	Range	Weight
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International Equity	0%-8%	1.09%
iShares International Select Div ETF		1.09%
Fixed Income	50%-100%	67.96%
Belle Haven Ladder Plus SMA		50.58%
iShares Core 1-5 Year USD Bond ETF		9.90%
DoubleLine Total Return Bond I		7.48%
Global Credit	0%-30%	7.01%
RiverPark Strategic Income Institutional		3.01%
Nuveen Preferred Secs & Inc I		2.01%
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Absolute Return	0%-30%	15.59%
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Growth of \$100,000



Ending values as of December 31, 2018

Strategy*	\$109,575
Russell 3000	\$129,399
ACWI ex US	\$115,696
Barclays Muni	\$107,065
HFRX	\$101,345

Annualized performance

	QTD	YTD	1 Year	3 Year	SI
Strategy*	-0.56%	0.57%	0.57%	3.09%	2.73%
Russell 3000	-14.30%	-5.24%	-5.24%	8.97%	6.78%
ACWI ex US	-11.40%	-13.77%	-13.77%	4.98%	2.32%
Barclays Muni	1.69%	1.28%	1.28%	2.30%	2.55%
HFRX	-5.56%	-6.72%	-6.72%	0.45%	-0.59%

Standard deviation

	1 Year	3 Year
Strategy*	2.20%	2.12%
Russell 3000	14.85%	11.18%
ACWI ex US	12.18%	11.40%
Barclays Muni	2.55%	3.35%
HFRX	4.85%	3.89%

Calendar year performance

	2015	2016	2017	2018
Strategy*	1.64%	3.45%	5.32%	0.57%
Russell 3000	0.48%	12.74%	21.13%	-5.24%
ACWI ex US	-5.25%	5.01%	27.77%	-13.77%
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5%	1.05	1.10	1.16	1.22	1.28	1.34	1.41	1.48	1.55	1.63
4%	1.04	1.08	1.12	1.17	1.22	1.27	1.32	1.37	1.42	1.48
3%	1.03	1.06	1.09	1.13	1.16	1.19	1.23	1.27	1.30	1.34
2%	1.02	1.04	1.06	1.08	1.10	1.13	1.15	1.17	1.20	1.22

Core Guided

Conservative Qualified

December 31, 2018

Portfolio overview

- Wealth preservation
- Strategic target of 30% growth assets and 70% stable assets
- Suitable for investors with a timeframe of 3+ years

Key statistics

Number of strategies	17
Yield	2.55%
Internal expense ratio	0.21%
Portfolio investment minimum	\$500,000
Beta vs. S&P 500 (3 year)	0.25

About Brinker Capital

Since 1987, our purpose has been to integrate the idea of diversification through multi-asset class investing with a disciplined investment approach. By continually enhancing and applying these principles, we strive to deliver better outcomes for investors.

Portfolio management team

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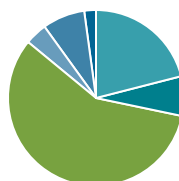
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Asset class breakdown

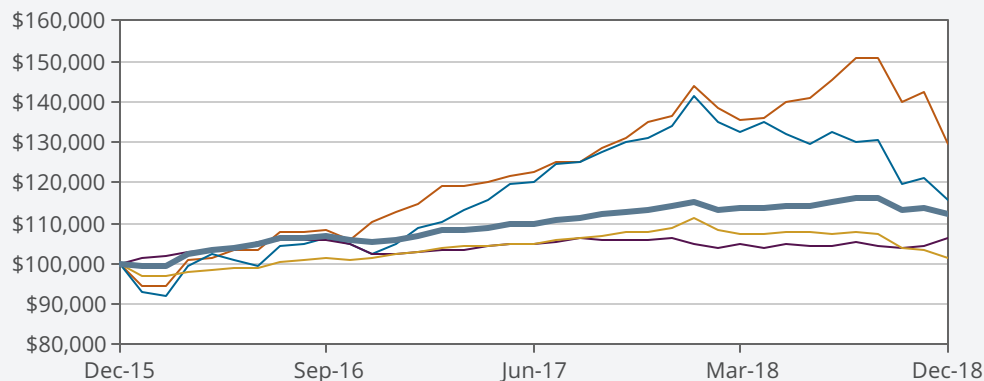


	Weight
Domestic Equity	21%
International Equity	7%
Fixed Income	58%
Global Credit	4%
Absolute Return	8%
Real Assets	2%

Portfolio holdings

	Range	Weight
Domestic Equity	13%-30%	20.92%
CIBC Disciplined Equity SMA		9.50%
iShares Core S&P Total US Stock Mkt ETF		5.00%
AMG GW&K Small/Mid Cap I		3.92%
iShares Core S&P Small-Cap ETF		2.50%
International Equity	5%-15%	7.25%
iShares Core MSCI Intl Dev Mkts ETF		4.50%
iShares Core MSCI Emerging Markets ETF		1.65%
Baron Emerging Markets Institutional		1.10%
Fixed Income	40%-80%	57.80%
Belle Haven Taxable PLUS SMA		38.00%
iShares Core US Aggregate Bond ETF		8.00%
iShares Core 1-5 Year USD Bond ETF		6.80%
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Global Credit	0%-25%	4.03%
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DoubleLine Low Dur Emerg Mkts Fxd Inc I		2.00%
Absolute Return	0%-25%	7.75%
AQR Style Premia Alternative LV I		2.75%
JPMorgan Strategic Income Opports I		2.50%
William Blair Macro Allocation I		2.50%
Real Assets	0%-10%	2.25%
Victory Global Natural Resources Y		2.25%

Growth of \$100,000



Ending values as of December 31, 2018

Strategy*	\$112,248
Russell 3000	\$129,399
ACWI ex US	\$115,696
Barclays Agg	\$106,295
HFRX	\$101,345

Annualized performance

	QTD	YTD	1 Year	3 Year	SI
Strategy*	-3.37%	-1.66%	-1.66%	3.93%	3.32%
Russell 3000	-14.30%	-5.24%	-5.24%	8.97%	7.90%
ACWI ex US	-11.40%	-13.77%	-13.77%	4.98%	1.07%
Barclays Agg	1.64%	0.01%	0.01%	2.06%	2.26%
HFRX	-5.56%	-6.72%	-6.72%	0.45%	-0.85%

Standard deviation

	1 Year	3 Year
Strategy*	3.86%	3.17%
Russell 3000	14.85%	11.18%
ACWI ex US	12.18%	11.40%
Barclays Agg	2.98%	2.84%
HFRX	4.85%	3.89%

Calendar year performance

	2015	2016	2017	2018
Strategy*	0.45%	6.03%	7.65%	-1.66%
Russell 3000	0.48%	12.74%	21.13%	-5.24%
ACWI ex US	-5.25%	5.01%	27.77%	-13.77%
Barclays Agg	0.55%	2.65%	3.54%	0.01%
HFRX	-3.64%	2.50%	5.99%	-6.72%

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9%	1.09	1.19	1.30	1.41	1.54	1.68	1.83	1.99	2.17	2.37
5%	1.05	1.10	1.16	1.22	1.28	1.34	1.41	1.48	1.55	1.63
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3%	1.03	1.06	1.09	1.13	1.16	1.19	1.23	1.27	1.30	1.34
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- Wealth preservation
- Strategic target of 30% growth assets and 70% stable assets
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Key statistics

Number of strategies	16
Yield	2.59%
Internal expense ratio	0.20%
Portfolio investment minimum	\$500,000
Beta vs. S&P 500 (3 year)	0.27

About Brinker Capital

Since 1987, our purpose has been to integrate the idea of diversification through multi-asset class investing with a disciplined investment approach. By continually enhancing and applying these principles, we strive to deliver better outcomes for investors.

Portfolio management team

Jeff Raupp, CFA, *Chief Investment Officer*

- 22 years industry experience
- BS University of Delaware
- MBA Villanova University

Chris Hart, SVP, *Head of Platform Manager Research*

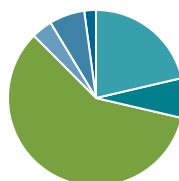
- 19 years industry experience
- BA Trinity College
- MBA University of Virginia

Andrew Goins, CFA, *Investment Manager*

- 11 years industry experience
- BS Ohio State University

The holdings supplied are a complete list as of 12/31/2018. Holdings are subject to change at any time and may not add to totals due to rounding. Beta: A measure of a portfolio's sensitivity to market movements, measured against S&P 500. Yield: The income return on an investment, such as the interest or dividends received from holding a particular security.

Asset class breakdown

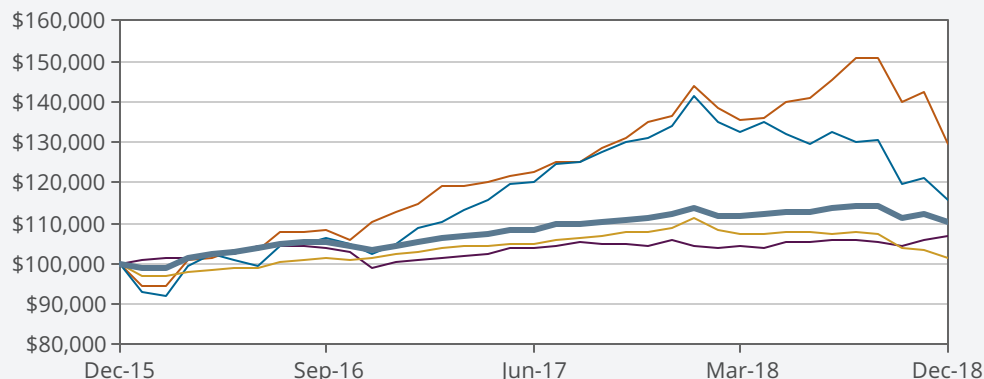


	Weight
Domestic Equity	21%
International Equity	7%
Fixed Income	59%
Global Credit	4%
Absolute Return	7%
Real Assets	2%

Portfolio holdings

	Range	Weight
Domestic Equity	13%-30%	21.20%
CIBC Disciplined Equity SMA		9.50%
iShares Core S&P Total US Stock Mkt ETF		5.50%
AMG GW&K Small/Mid Cap I		3.60%
iShares Core S&P Small-Cap ETF		2.60%
International Equity	5%-15%	7.30%
iShares Core MSCI Intl Dev Mkts ETF		4.50%
iShares Core MSCI Emerging Markets ETF		1.50%
Baron Emerging Markets Institutional		1.30%
Fixed Income	40%-80%	59.00%
Belle Haven Ladder Plus SMA		46.75%
SPDR® Nuveen Blmbg Barclays ST MunBd ETF		9.75%
DoubleLine Total Return Bond I		2.50%
Global Credit	0%-25%	3.75%
RiverPark Strategic Income Institutional		2.00%
DoubleLine Low Dur Emerg Mkts Fxd Inc I		1.75%
Absolute Return	0%-25%	6.50%
AQR Style Premia Alternative LV I		2.50%
JPMorgan Strategic Income Opports I		2.00%
William Blair Macro Allocation I		2.00%
Real Assets	0%-10%	2.25%
Victory Global Natural Resources Y		2.25%

Growth of \$100,000



Ending values as of December 31, 2018

Strategy*	\$110,274
Russell 3000	\$129,399
ACWI ex US	\$115,696
Barclays Muni	\$107,065
HFRX	\$101,345

Annualized performance

	QTD	YTD	1 Year	3 Year	SI
Strategy*	-3.66%	-1.98%	-1.98%	3.31%	2.86%
Russell 3000	-14.30%	-5.24%	-5.24%	8.97%	7.90%
ACWI ex US	-11.40%	-13.77%	-13.77%	4.98%	1.07%
Barclays Muni	1.69%	1.28%	1.28%	2.30%	3.31%
HFRX	-5.56%	-6.72%	-6.72%	0.45%	-0.85%

Standard deviation

	1 Year	3 Year
Strategy*	4.04%	3.30%
Russell 3000	14.85%	11.18%
ACWI ex US	12.18%	11.40%
Barclays Muni	2.55%	3.35%
HFRX	4.85%	3.89%

Calendar year performance

	2015	2016	2017	2018
Strategy*	0.46%	4.39%	7.77%	-1.98%
Russell 3000	0.48%	12.74%	21.13%	-5.24%
ACWI ex US	-5.25%	5.01%	27.77%	-13.77%
Barclays Muni	3.30%	0.25%	5.45%	1.28%
HFRX	-3.64%	2.50%	5.99%	-6.72%

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Indices: Figures for the indices reflect the reinvestment of dividends but do not reflect any management fees, transaction costs or expenses, which would reduce returns. Indices are unmanaged and an investor cannot invest directly in an index. **Russell 3000:** A market capitalization weighted equity index maintained by the Russell Investment Group that seeks to be a benchmark of the entire U.S. stock market. This index encompasses the 3,000 largest U.S.-traded stocks, in which the underlying companies are all incorporated in the U.S. **MSCI All Country World Index Ex USA:** A market-capitalization-weighted index maintained by MSCI Inc. and designed to provide a broad measure of stock performance throughout the world, with the exception of U.S.-based companies. The MSCI All Country World Index Ex-U.S. includes both developed and emerging markets. **Bloomberg Barclays U.S. Aggregate:** A market-capitalization-weighted index, maintained by Bloomberg Barclays, and is often used to represent investment grade bonds being traded in United States. **Barclays U.S. Municipal Bond Index:** A market-weighted index, maintained by Barclays Capital, used to represent the broad market for investment grade, tax exempt bonds with a maturity of over one year. Such index will have different level of volatility than the actual investment portfolio. **HFRX Global Hedge Fund Index (USD):** Brinker uses the HFRX Global Hedge Fund Index as a performance reference point, because it is designed to be representative of the overall composition of the hedge fund universe. Such index will have a different level of volatility than the actual investment portfolio. **Standard Deviation:** A statistical measure of volatility indicates the "risk" associated with a return series. The lower the number the less volatility. All investments involve risk including loss of principal.

Year	1	2	3	4	5	6	7	8	9	10
10%	1.10	1.21	1.33	1.46	1.61	1.77	1.95	2.14	2.36	2.59
9%	1.09	1.19	1.30	1.41	1.54	1.68	1.83	1.99	2.17	2.37
5%	1.05	1.10	1.16	1.22	1.28	1.34	1.41	1.48	1.55	1.63
4%	1.04	1.08	1.12	1.17	1.22	1.27	1.32	1.37	1.42	1.48
3%	1.03	1.06	1.09	1.13	1.16	1.19	1.23	1.27	1.30	1.34
2%	1.02	1.04	1.06	1.08	1.10	1.13	1.15	1.17	1.20	1.22

Core Guided

Diversified Income Qualified

December 31, 2018

Portfolio overview

- Maintains a strategic target allocation of 30% growth assets and 70% stable assets
- Target yield is within the range of Treasury bills +2-4%
- Investors should have an investment timeframe of at least 3 years

Key statistics

Number of strategies	15
Yield	3.07%
Internal expense ratio	0.17%
Portfolio investment minimum	\$500,000
Beta vs. S&P 500 (3 year)	0.21

About Brinker Capital

Since 1987, our purpose has been to integrate the idea of diversification through multi-asset class investing with a disciplined investment approach. By continually enhancing and applying these principles, we strive to deliver better outcomes for investors.

Portfolio management team

Jeff Raupp, CFA, *Chief Investment Officer*

- 22 years industry experience
- BS University of Delaware
- MBA Villanova University

Chris Hart, SVP, *Head of Platform Manager Research*

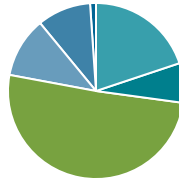
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Asset class breakdown

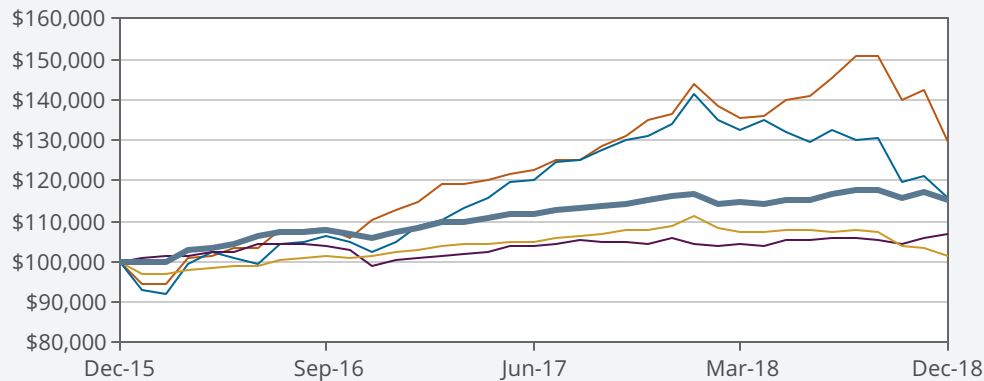


	Weight
Domestic Equity	20%
International Equity	7%
Fixed Income	51%
Global Credit	11%
Absolute Return	10%
Real Assets	1%

Portfolio holdings

	Range	Weight
Domestic Equity	9%-30%	19.95%
London Income Equity SMA		9.25%
iShares Core High Dividend ETF		8.50%
Principal Small-MidCap Dividend Inc Inst		2.20%
International Equity	3%-15%	7.05%
iShares International Select Div ETF		2.55%
iShares Core MSCI Emerging Markets ETF		2.50%
Janus Henderson Global Equity Income I		2.00%
Fixed Income	35%-85%	51.00%
Belle Haven Taxable PLUS SMA		31.00%
iShares Core 1-5 Year USD Bond ETF		8.00%
iShares Core US Aggregate Bond ETF		7.50%
DoubleLine Total Return Bond I		4.50%
Global Credit	0%-30%	11.00%
RiverPark Strategic Income Institutional		5.50%
DoubleLine Low Dur Emerg Mkts Fxd Inc I		3.50%
Nuveen Preferred Secs & Inc I		2.00%
Absolute Return	0%-25%	10.00%
Hilton Tactical Income SMA		10.00%
Real Assets	0%-20%	1.00%
iShares Core US REIT ETF		1.00%

Growth of \$100,000



Ending values as of December 31, 2018

Strategy*	\$115,213
Russell 3000	\$129,399
ACWI ex US	\$115,696
Barclays Muni	\$107,065
HFRX	\$101,345

Annualized performance

	QTD	YTD	1 Year	3 Year	SI
Strategy*	-2.15%	-0.78%	-0.78%	4.83%	3.73%
Russell 3000	-14.30%	-5.24%	-5.24%	8.97%	6.78%
ACWI ex US	-11.40%	-13.77%	-13.77%	4.98%	2.32%
Barclays Muni	1.69%	1.28%	1.28%	2.30%	2.55%
HFRX	-5.56%	-6.72%	-6.72%	0.45%	-0.59%

Standard deviation

	1 Year	3 Year
Strategy*	3.89%	3.27%
Russell 3000	14.85%	11.18%
ACWI ex US	12.18%	11.40%
Barclays Muni	2.55%	3.35%
HFRX	4.85%	3.89%

Calendar year performance

	2015	2016	2017	2018
Strategy*	0.49%	7.46%	8.07%	-0.78%
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5%	1.05	1.10	1.16	1.22	1.28	1.34	1.41	1.48	1.55	1.63
4%	1.04	1.08	1.12	1.17	1.22	1.27	1.32	1.37	1.42	1.48
3%	1.03	1.06	1.09	1.13	1.16	1.19	1.23	1.27	1.30	1.34
2%	1.02	1.04	1.06	1.08	1.10	1.13	1.15	1.17	1.20	1.22

Core Guided

Diversified Income Taxable

December 31, 2018

Portfolio overview

- Maintains a strategic target allocation of 30% growth assets and 70% stable assets
- Target yield is within the range of Treasury bills +2-4%
- Investors should have an investment timeframe of at least 3 years

Key statistics

Number of strategies	14
Yield	3.13%
Internal expense ratio	0.15%
Portfolio investment minimum	\$500,000
Beta vs. S&P 500 (3 year)	0.22

About Brinker Capital

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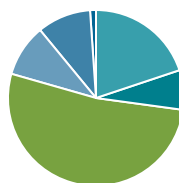
- 19 years industry experience
- BA Trinity College

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Asset class breakdown

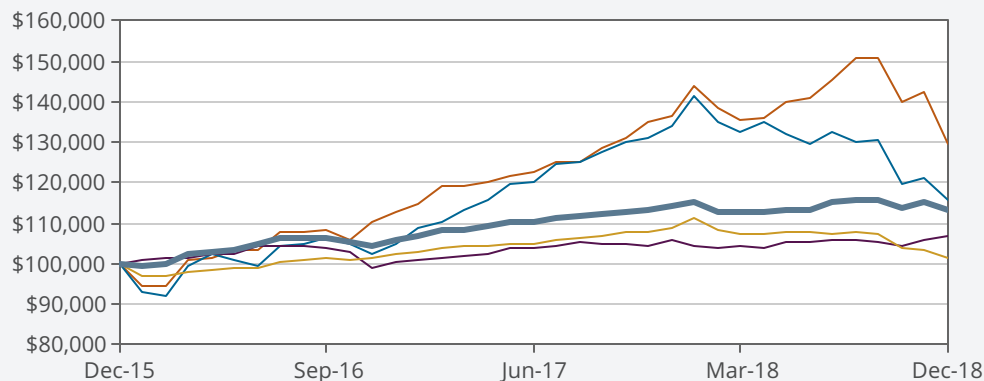


	Weight
Domestic Equity	20%
International Equity	7%
Fixed Income	53%
Global Credit	10%
Absolute Return	10%
Real Assets	1%

Portfolio holdings

	Range	Weight
Domestic Equity	9%-30%	19.95%
London Income Equity SMA		9.25%
iShares Core High Dividend ETF		8.50%
Principal Small-MidCap Dividend Inc Inst		2.20%
International Equity	3%-15%	7.05%
iShares International Select Div ETF		2.55%
iShares Core MSCI Emerging Markets ETF		2.50%
Janus Henderson Global Equity Income I		2.00%
Fixed Income	35%-85%	52.50%
Belle Haven Ladder Plus SMA		39.00%
iShares Core 1-5 Year USD Bond ETF		8.25%
DoubleLine Total Return Bond I		5.25%
Global Credit	0%-30%	9.50%
RiverPark Strategic Income Institutional		4.50%
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Nuveen Preferred Secs & Inc I		2.00%
Absolute Return	0%-25%	10.00%
Hilton Tactical Income SMA		10.00%
Real Assets	0%-20%	1.00%
iShares Core US REIT ETF		1.00%

Growth of \$100,000



Ending values as of December 31, 2018

Strategy*	\$113,111
Russell 3000	\$129,399
ACWI ex US	\$115,696
Barclays Muni	\$107,065
HFRX	\$101,345

Annualized performance

	QTD	YTD	1 Year	3 Year	SI
Strategy*	-2.37%	-1.06%	-1.06%	4.19%	3.29%
Russell 3000	-14.30%	-5.24%	-5.24%	8.97%	6.78%
ACWI ex US	-11.40%	-13.77%	-13.77%	4.98%	2.32%
Barclays Muni	1.69%	1.28%	1.28%	2.30%	2.55%
HFRX	-5.56%	-6.72%	-6.72%	0.45%	-0.59%

Standard deviation

	1 Year	3 Year
Strategy*	4.08%	3.34%
Russell 3000	14.85%	11.18%
ACWI ex US	12.18%	11.40%
Barclays Muni	2.55%	3.35%
HFRX	4.85%	3.89%

Calendar year performance

	2015	2016	2017	2018
Strategy*	0.63%	5.97%	7.88%	-1.06%
Russell 3000	0.48%	12.74%	21.13%	-5.24%
ACWI ex US	-5.25%	5.01%	27.77%	-13.77%
Barclays Muni	3.30%	0.25%	5.45%	1.28%
HFRX	-3.64%	2.50%	5.99%	-6.72%

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Year	1	2	3	4	5	6	7	8	9	10
10%	1.10	1.21	1.33	1.46	1.61	1.77	1.95	2.14	2.36	2.59
9%	1.09	1.19	1.30	1.41	1.54	1.68	1.83	1.99	2.17	2.37
5%	1.05	1.10	1.16	1.22	1.28	1.34	1.41	1.48	1.55	1.63
4%	1.04	1.08	1.12	1.17	1.22	1.27	1.32	1.37	1.42	1.48
3%	1.03	1.06	1.09	1.13	1.16	1.19	1.23	1.27	1.30	1.34
2%	1.02	1.04	1.06	1.08	1.10	1.13	1.15	1.17	1.20	1.22

Core Guided

Moderately Conservative Qualified

December 31, 2018

Portfolio overview

- Long-term growth of capital
- Strategic target of 40% growth assets and 60% stable assets
- Suitable for investors with a timeframe of 5+ years

Key statistics

Number of strategies	17
Yield	2.40%
Internal expense ratio	0.22%
Portfolio investment minimum	\$500,000
Beta vs. S&P 500 (3 year)	0.36

About Brinker Capital

Since 1987, our purpose has been to integrate the idea of diversification through multi-asset class investing with a disciplined investment approach. By continually enhancing and applying these principles, we strive to deliver better outcomes for investors.

Portfolio management team

Jeff Raupp, CFA, *Chief Investment Officer*

- 22 years industry experience
- BS University of Delaware
- MBA Villanova University

Chris Hart, SVP, *Head of Platform Manager Research*

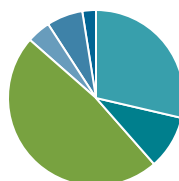
- 19 years industry experience
- BA Trinity College
- MBA University of Virginia

Andrew Goins, CFA, *Investment Manager*

- 11 years industry experience
- BS Ohio State University

The holdings supplied are a complete list as of 12/31/2018. Holdings are subject to change at any time and may not add to totals due to rounding. Beta: A measure of a portfolio's sensitivity to market movements, measured against S&P 500. Yield: The income return on an investment, such as the interest or dividends received from holding a particular security.

Asset class breakdown

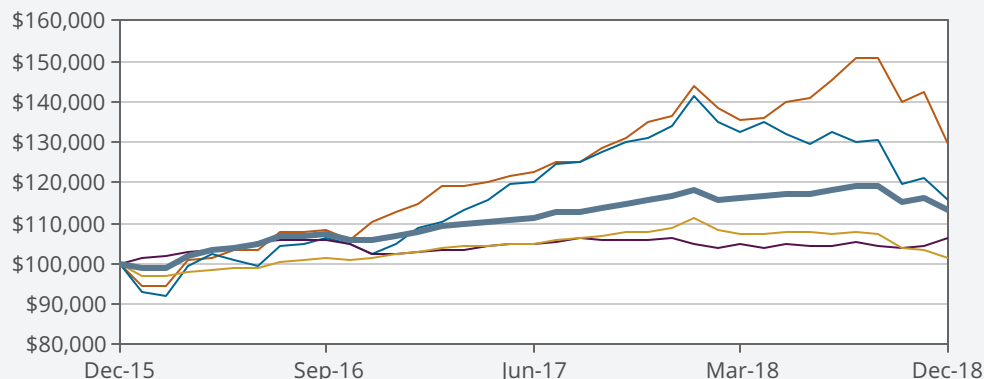


	Weight
Domestic Equity	29%
International Equity	10%
Fixed Income	48%
Global Credit	4%
Absolute Return	7%
Real Assets	2%

Portfolio holdings

	Range	Weight
Domestic Equity	18%-40%	28.55%
iShares Core S&P Total US Stock Mkt ETF		11.15%
CIBC Disciplined Equity SMA		9.50%
AMG GW&K Small/Mid Cap I		4.40%
iShares Core S&P Small-Cap ETF		3.50%
International Equity	7%-18%	10.00%
iShares Core MSCI Intl Dev Mkts ETF		6.20%
iShares Core MSCI Emerging Markets ETF		2.15%
Baron Emerging Markets Institutional		1.65%
Fixed Income	30%-70%	48.05%
Belle Haven Taxable PLUS SMA		32.75%
iShares Core US Aggregate Bond ETF		6.50%
DoubleLine Total Return Bond I		4.50%
iShares Core 1-5 Year USD Bond ETF		4.30%
Global Credit	0%-25%	4.10%
RiverPark Strategic Income Institutional		2.10%
DoubleLine Low Dur Emerg Mkts Fxd Inc I		2.00%
Absolute Return	0%-25%	6.90%
AQR Style Premia Alternative LV I		2.50%
William Blair Macro Allocation I		2.40%
JPMorgan Strategic Income Opports I		2.00%
Real Assets	0%-10%	2.40%
Victory Global Natural Resources Y		2.40%

Growth of \$100,000



Ending values as of December 31, 2018

Strategy*	\$113,406
Russell 3000	\$129,399
ACWI ex US	\$115,696
Barclays Agg	\$106,295
HFRX	\$101,345

Annualized performance

	QTD	YTD	1 Year	3 Year	SI
Strategy*	-5.07%	-2.76%	-2.76%	4.28%	3.53%
Russell 3000	-14.30%	-5.24%	-5.24%	8.97%	7.90%
ACWI ex US	-11.40%	-13.77%	-13.77%	4.98%	1.07%
Barclays Agg	1.64%	0.01%	0.01%	2.06%	2.26%
HFRX	-5.56%	-6.72%	-6.72%	0.45%	-0.85%

Standard deviation

	1 Year	3 Year
Strategy*	5.30%	4.14%
Russell 3000	14.85%	11.18%
ACWI ex US	12.18%	11.40%
Barclays Agg	2.98%	2.84%
HFRX	4.85%	3.89%

Calendar year performance

	2015	2016	2017	2018
Strategy*	0.21%	6.81%	9.19%	-2.76%
Russell 3000	0.48%	12.74%	21.13%	-5.24%
ACWI ex US	-5.25%	5.01%	27.77%	-13.77%
Barclays Agg	0.55%	2.65%	3.54%	0.01%
HFRX	-3.64%	2.50%	5.99%	-6.72%

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Indices: Figures for the indices reflect the reinvestment of dividends but do not reflect any management fees, transaction costs or expenses, which would reduce returns. Indices are unmanaged and an investor cannot invest directly in an index. **Russell 3000:** A market capitalization weighted equity index maintained by the Russell Investment Group that seeks to be a benchmark of the entire U.S. stock market. This index encompasses the 3,000 largest U.S.-traded stocks, in which the underlying companies are all incorporated in the U.S. **MSCI All Country World Index Ex USA:** A market-capitalization-weighted index maintained by MSCI Inc. and designed to provide a broad measure of stock performance throughout the world, with the exception of U.S.-based companies. The MSCI All Country World Index

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Year	1	2	3	4	5	6	7	8	9	10
10%	1.10	1.21	1.33	1.46	1.61	1.77	1.95	2.14	2.36	2.59
9%	1.09	1.19	1.30	1.41	1.54	1.68	1.83	1.99	2.17	2.37
5%	1.05	1.10	1.16	1.22	1.28	1.34	1.41	1.48	1.55	1.63
4%	1.04	1.08	1.12	1.17	1.22	1.27	1.32	1.37	1.42	1.48
3%	1.03	1.06	1.09	1.13	1.16	1.19	1.23	1.27	1.30	1.34
2%	1.02	1.04	1.06	1.08	1.10	1.13	1.15	1.17	1.20	1.22

Core Guided

Moderately Conservative Taxable

December 31, 2018

Portfolio overview

- Long-term growth of capital
- Strategic target of 40% growth assets and 60% stable assets
- Suitable for investors with a timeframe of 5+ years

Key statistics

Number of strategies	16
Yield	2.02%
Internal expense ratio	0.19%
Portfolio investment minimum	\$500,000
Beta vs. S&P 500 (3 year)	0.36

About Brinker Capital

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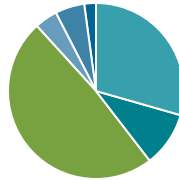
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Asset class breakdown

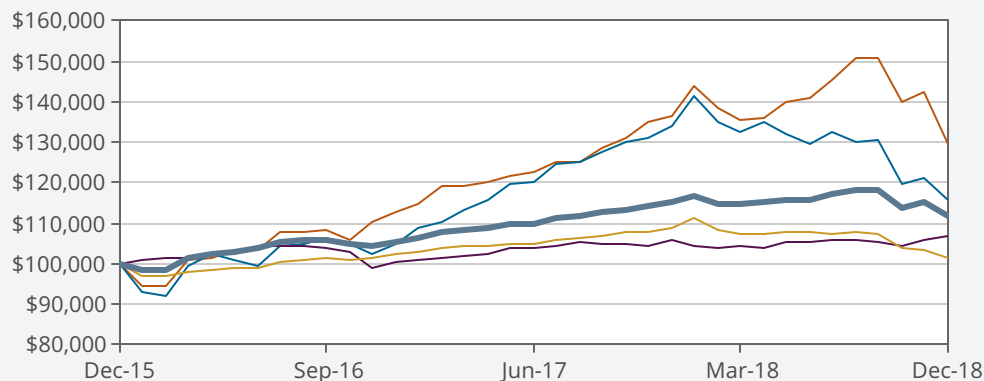


	Weight
Domestic Equity	29%
International Equity	10%
Fixed Income	49%
Global Credit	4%
Absolute Return	6%
Real Assets	2%

Portfolio holdings

	Range	Weight
Domestic Equity	18%-40%	29.26%
iShares Core S&P Total US Stock Mkt ETF		12.16%
CIBC Disciplined Equity SMA		9.75%
AMG GW&K Small/Mid Cap I		3.75%
iShares Core S&P Small-Cap ETF		3.60%
International Equity	7%-18%	10.11%
iShares Core MSCI Intl Dev Mkts ETF		6.28%
iShares Core MSCI Emerging Markets ETF		2.25%
Baron Emerging Markets Institutional		1.58%
Fixed Income	30%-70%	48.91%
Belle Haven Ladder Plus SMA		40.90%
SPDR® Nuveen Blmbg Barclays ST MunBd ETF		5.26%
DoubleLine Total Return Bond I		2.75%
Global Credit	0%-25%	4.14%
RiverPark Strategic Income Institutional		2.40%
DoubleLine Low Dur Emerg Mkts Fxd Inc I		1.74%
Absolute Return	0%-25%	5.57%
AQR Style Premia Alternative LV I		1.94%
William Blair Macro Allocation I		1.88%
JPMorgan Strategic Income Opports I		1.75%
Real Assets	0%-10%	2.01%
Victory Global Natural Resources Y		2.01%

Growth of \$100,000



Ending values as of December 31, 2018	
Strategy*	\$111,902
Russell 3000	\$129,399
ACWI ex US	\$115,696
Barclays Muni	\$107,065
HFRX	\$101,345

Annualized performance

	QTD	YTD	1 Year	3 Year	SI
Strategy*	-5.20%	-2.83%	-2.83%	3.82%	3.17%
Russell 3000	-14.30%	-5.24%	-5.24%	8.97%	7.90%
ACWI ex US	-11.40%	-13.77%	-13.77%	4.98%	1.07%
Barclays Muni	1.69%	1.28%	1.28%	2.30%	3.31%
HFRX	-5.56%	-6.72%	-6.72%	0.45%	-0.85%

Standard deviation

	1 Year	3 Year
Strategy*	5.50%	4.24%
Russell 3000	14.85%	11.18%
ACWI ex US	12.18%	11.40%
Barclays Muni	2.55%	3.35%
HFRX	4.85%	3.89%

Calendar year performance

	2015	2016	2017	2018
Strategy*	0.18%	5.41%	9.24%	-2.83%
Russell 3000	0.48%	12.74%	21.13%	-5.24%
ACWI ex US	-5.25%	5.01%	27.77%	-13.77%
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Year	1	2	3	4	5	6	7	8	9	10
10%	1.10	1.21	1.33	1.46	1.61	1.77	1.95	2.14	2.36	2.59
9%	1.09	1.19	1.30	1.41	1.54	1.68	1.83	1.99	2.17	2.37
5%	1.05	1.10	1.16	1.22	1.28	1.34	1.41	1.48	1.55	1.63
4%	1.04	1.08	1.12	1.17	1.22	1.27	1.32	1.37	1.42	1.48
3%	1.03	1.06	1.09	1.13	1.16	1.19	1.23	1.27	1.30	1.34
2%	1.02	1.04	1.06	1.08	1.10	1.13	1.15	1.17	1.20	1.22

Core Guided

Balanced Income Qualified

December 31, 2018

Portfolio overview

- Balanced objective of income and capital appreciation
- Strategic target of 55% growth assets and 45% stable assets
- 5+ year investment time horizon

Key statistics

Number of strategies	13
Yield	3.23%
Internal expense ratio	0.13%
Portfolio investment minimum	\$500,000
Beta vs. S&P 500 (3 year)	0.44

About Brinker Capital

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Portfolio management team

Jeff Raupp, CFA, *Chief Investment Officer*

- 22 years industry experience
- BS University of Delaware
- MBA Villanova University

Chris Hart, SVP, *Head of Platform Manager Research*

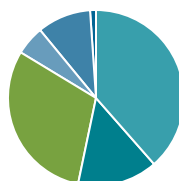
- 19 years industry experience
- BA Trinity College
- MBA University of Virginia

Andrew Goins, CFA, *Investment Manager*

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Asset class breakdown

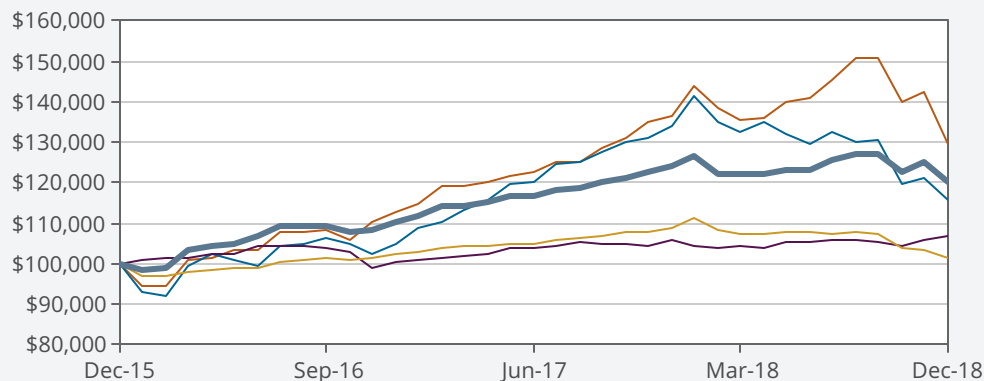


	Weight
Domestic Equity	39%
International Equity	15%
Fixed Income	31%
Global Credit	5%
Absolute Return	10%
Real Assets	1%

Portfolio holdings

	Range	Weight
Domestic Equity	30%-55%	38.50%
iShares Core High Dividend ETF		12.25%
London Income Equity SMA		11.25%
Edge Small Mid Cap Value SMA		10.00%
iShares Core S&P US Growth ETF		5.00%
International Equity	11%-27%	14.70%
iShares Core MSCI Emerging Markets ETF		5.50%
Janus Henderson Global Equity Income I		5.00%
iShares International Select Div ETF		4.20%
Fixed Income	15%-50%	30.50%
Belle Haven Taxable PLUS SMA		28.00%
DoubleLine Total Return Bond I		2.50%
Global Credit	0%-30%	5.30%
RiverPark Strategic Income Institutional		2.80%
DoubleLine Low Dur Emerg Mkts Fxd Inc I		2.50%
Absolute Return	0%-25%	10.00%
Hilton Tactical Income SMA		10.00%
Real Assets	0%-10%	1.00%
iShares Core US REIT ETF		1.00%

Growth of \$100,000



Ending values as of December 31, 2018

Strategy*	\$120,223
Russell 3000	\$129,399
ACWI ex US	\$115,696
Barclays Muni	\$107,065
HFRX	\$101,345

Annualized performance

	QTD	YTD	1 Year	3 Year	SI
Strategy*	-5.49%	-3.17%	-3.17%	6.33%	4.64%
Russell 3000	-14.30%	-5.24%	-5.24%	8.97%	6.78%
ACWI ex US	-11.40%	-13.77%	-13.77%	4.98%	2.32%
Barclays Muni	1.69%	1.28%	1.28%	2.30%	2.55%
HFRX	-5.56%	-6.72%	-6.72%	0.45%	-0.59%

Standard deviation

	1 Year	3 Year
Strategy*	7.11%	5.56%
Russell 3000	14.85%	11.18%
ACWI ex US	12.18%	11.40%
Barclays Muni	2.55%	3.35%
HFRX	4.85%	3.89%

Calendar year performance

	2015	2016	2017	2018
Strategy*	-0.27%	10.57%	12.29%	-3.17%
Russell 3000	0.48%	12.74%	21.13%	-5.24%
ACWI ex US	-5.25%	5.01%	27.77%	-13.77%
Barclays Muni	3.30%	0.25%	5.45%	1.28%
HFRX	-3.64%	2.50%	5.99%	-6.72%

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Year	1	2	3	4	5	6	7	8	9	10
10%	1.10	1.21	1.33	1.46	1.61	1.77	1.95	2.14	2.36	2.59
9%	1.09	1.19	1.30	1.41	1.54	1.68	1.83	1.99	2.17	2.37
5%	1.05	1.10	1.16	1.22	1.28	1.34	1.41	1.48	1.55	1.63
4%	1.04	1.08	1.12	1.17	1.22	1.27	1.32	1.37	1.42	1.48
3%	1.03	1.06	1.09	1.13	1.16	1.19	1.23	1.27	1.30	1.34
2%	1.02	1.04	1.06	1.08	1.10	1.13	1.15	1.17	1.20	1.22

Core Guided

Balanced Income Taxable

December 31, 2018

Portfolio overview

- Balanced objective of income and capital appreciation
- Strategic target of 55% growth assets and 45% stable assets
- 5+ year investment time horizon

Key statistics

Number of strategies	13
Yield	2.90%
Internal expense ratio	0.13%
Portfolio investment minimum	\$500,000
Beta vs. S&P 500 (3 year)	0.43

About Brinker Capital

Since 1987, our purpose has been to integrate the idea of diversification through multi-asset class investing with a disciplined investment approach. By continually enhancing and applying these principles, we strive to deliver better outcomes for investors.

Portfolio management team

Jeff Raupp, CFA, *Chief Investment Officer*

- 22 years industry experience
- BS University of Delaware
- MBA Villanova University

Chris Hart, SVP, *Head of Platform Manager Research*

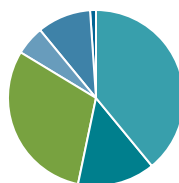
- 19 years industry experience
- BA Trinity College
- MBA University of Virginia

Andrew Goins, CFA, *Investment Manager*

- 11 years industry experience
- BS Ohio State University

The holdings supplied are a complete list as of 12/31/2018. Holdings are subject to change at any time and may not add to totals due to rounding. Beta: A measure of a portfolio's sensitivity to market movements, measured against S&P 500. Yield: The income return on an investment, such as the interest or dividends received from holding a particular security.

Asset class breakdown

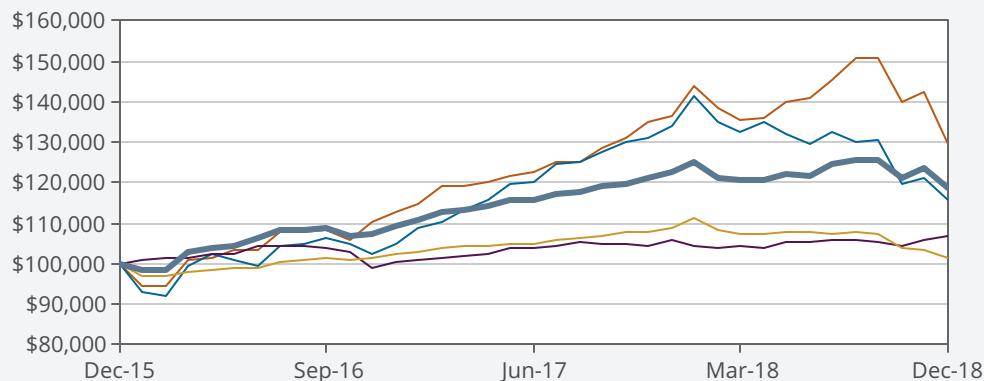


	Weight
Domestic Equity	39%
International Equity	14%
Fixed Income	30%
Global Credit	5%
Absolute Return	10%
Real Assets	1%

Portfolio holdings

	Range	Weight
Domestic Equity	30%-55%	39.13%
iShares Core High Dividend ETF		12.52%
London Income Equity SMA		11.52%
Edge Small Mid Cap Value SMA		10.04%
iShares Core S&P US Growth ETF		5.05%
International Equity	11%-27%	14.04%
iShares Core MSCI Emerging Markets ETF		5.13%
Janus Henderson Global Equity Income I		4.85%
iShares International Select Div ETF		4.06%
Fixed Income	15%-50%	30.41%
Belle Haven Ladder Plus SMA		27.90%
DoubleLine Total Return Bond I		2.51%
Global Credit	0%-30%	5.35%
RiverPark Strategic Income Institutional		2.84%
DoubleLine Low Dur Emerg Mkts Fxd Inc I		2.51%
Absolute Return	0%-25%	10.06%
Hilton Tactical Income SMA		10.06%
Real Assets	0%-10%	1.01%
iShares Core US REIT ETF		1.01%

Growth of \$100,000



Ending values as of December 31, 2018	
Strategy*	\$118,811
Russell 3000	\$129,399
ACWI ex US	\$115,696
Barclays Muni	\$107,065
HFRX	\$101,345

Annualized performance

	QTD	YTD	1 Year	3 Year	SI
Strategy*	-5.42%	-3.24%	-3.24%	5.91%	4.31%
Russell 3000	-14.30%	-5.24%	-5.24%	8.97%	6.78%
ACWI ex US	-11.40%	-13.77%	-13.77%	4.98%	2.32%
Barclays Muni	1.69%	1.28%	1.28%	2.30%	2.55%
HFRX	-5.56%	-6.72%	-6.72%	0.45%	-0.59%

Standard deviation

	1 Year	3 Year
Strategy*	7.20%	5.61%
Russell 3000	14.85%	11.18%
ACWI ex US	12.18%	11.40%
Barclays Muni	2.55%	3.35%
HFRX	4.85%	3.89%

Calendar year performance

	2015	2016	2017	2018
Strategy*	-0.36%	9.52%	12.11%	-3.24%
Russell 3000	0.48%	12.74%	21.13%	-5.24%
ACWI ex US	-5.25%	5.01%	27.77%	-13.77%
Barclays Muni	3.30%	0.25%	5.45%	1.28%
HFRX	-3.64%	2.50%	5.99%	-6.72%

Brinker Capital does not have composite historical performance information or statistics for the Core Guided income-focused portfolios. The performance results contained herein do not represent the actual trading or investment performance of actual accounts invested in accordance with the Recommended Investment Strategy but were produced through the retroactive application of the Recommended Investment Strategy using the target allocations to the specific investment strategies included in the Recommended Investment Strategy as currently configured, which was developed with the benefit of hindsight. No representation that any actual account has achieved such performance is intended. All calculations are based on monthly data and assume quarterly rebalancing of the account to the target allocations in the Recommended Investment Strategy. The calculations do not reflect the rebalancing methodology that Brinker Capital intends to utilize in connection with the management of accounts invested in its Core Guided portfolios, which methodology allows for some "drift" from the targeted allocations of an Investment Strategy and, therefore, may permit greater variation from the target allocations than are reflected in the back-tested performance results included herein. However, Brinker Capital believes that quarterly rebalancing of the hypothetical account for purposes of back-testing performance of the recommended Investment Strategy will provide the closest approximation of the performance of an account invested in the Recommended Investment Strategy. Since Brinker Capital retains full discretion to add or replace managers responsible for investing the client's account and mutual funds in which the account is invested, the hypothetical performance of the recommended Investment Strategy, after giving effect to any such future changes, will likely be different from the performance reported herein. Furthermore, past performance of the managers and funds included in the recommended Investment Strategy is not a guarantee of future results or trends. The performance information included herein should only be utilized as a generalized indicator of a Recommended Investment Strategy's historical hypothetical performance based. The chart reflects a hypothetical \$100,000 investment made at inception with no additional trading and all dividends reinvested. **Returns are calculated gross (before the deduction) of advisory fees payable to Brinker Capital and any other expenses for services not covered by the advisory fee including administrative costs, which would reduce your return.** Brinker Capital's fee does not include the internal management fees and operating expenses of mutual funds in which a client's account is invested, which are reflected in the performance information contained herein. Brinker Capital's fees are disclosed in Part 2A of its Form ADV. The net effect of the deduction of Brinker Capital's fees on annualized performance, including the compounded effect over time, is determined by the relative size of the fee and the account's investment performance. The chart to the right depicts the effect of a 1% management fee on the growth of one dollar over a 10-year period at 10% (9% after fees), 5% (4% after fees) and 3% (2% after fees) assumed rates of return. Looked at another way, \$10,000.00 invested at 10% for 10 years would grow to \$25,937.42; at 9% it would grow to \$23,673.64.

Indices: Figures for the indices reflect the reinvestment of dividends but do not reflect any management fees, transaction costs or expenses, which would reduce returns. Indices are unmanaged and an investor cannot invest directly in an index. **Russell 3000:** A market capitalization weighted equity index maintained by the Russell Investment Group that seeks to be a benchmark of the entire U.S. stock market. This index encompasses the 3,000 largest U.S.-traded stocks, in which the underlying companies are all incorporated in the U.S. **MSCI All Country World Index Ex USA:** A market-capitalization-weighted index maintained by MSCI Inc. and designed to provide a broad measure of stock performance throughout the world, with the exception of U.S.-based companies. The MSCI All Country World Index Ex-U.S. includes both developed and emerging markets. **Bloomberg Barclays U.S. Aggregate:** A market-capitalization-weighted index, maintained by Bloomberg Barclays, and is often used to represent investment grade bonds being traded in United States. **Barclays U.S. Municipal Bond Index:** A market-weighted index, maintained by Barclays Capital, used to represent the broad market for investment grade, tax exempt bonds with a maturity of over one year. Such index will have different level of volatility than the actual investment portfolio. **HFRX Global Hedge Fund Index (USD):** Brinker uses the HFRX Global Hedge Fund Index as a performance reference point, because it is designed to be representative of the overall composition of the hedge fund universe. Such index will have a different level of volatility than the actual investment portfolio. **Standard Deviation:** A statistical measure of volatility indicates the "risk" associated with a return series. The lower the number the less volatility. All investments involve risk including loss of principal.

Year	1	2	3	4	5	6	7	8	9	10
10%	1.10	1.21	1.33	1.46	1.61	1.77	1.95	2.14	2.36	2.59
9%	1.09	1.19	1.30	1.41	1.54	1.68	1.83	1.99	2.17	2.37
5%	1.05	1.10	1.16	1.22	1.28	1.34	1.41	1.48	1.55	1.63
4%	1.04	1.08	1.12	1.17	1.22	1.27	1.32	1.37	1.42	1.48
3%	1.03	1.06	1.09	1.13	1.16	1.19	1.23	1.27	1.30	1.34
2%	1.02	1.04	1.06	1.08	1.10	1.13	1.15	1.17	1.20	1.22

Core Guided

Moderate Qualified

December 31, 2018

Portfolio overview

- Long-term growth of capital
- Strategic target of 60% growth assets and 40% stable assets
- Suitable for investors with a timeframe of 5+ years

Key statistics

Number of strategies	16
Yield	2.34%
Internal expense ratio	0.17%
Portfolio investment minimum	\$500,000
Beta vs. S&P 500 (3 year)	0.57

About Brinker Capital

Since 1987, our purpose has been to integrate the idea of diversification through multi-asset class investing with a disciplined investment approach. By continually enhancing and applying these principles, we strive to deliver better outcomes for investors.

Portfolio management team

Jeff Raupp, CFA, *Chief Investment Officer*

- 22 years industry experience
- BS University of Delaware
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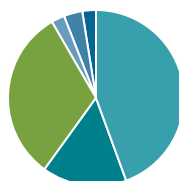
- 19 years industry experience
- BA Trinity College
- MBA University of Virginia

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Asset class breakdown

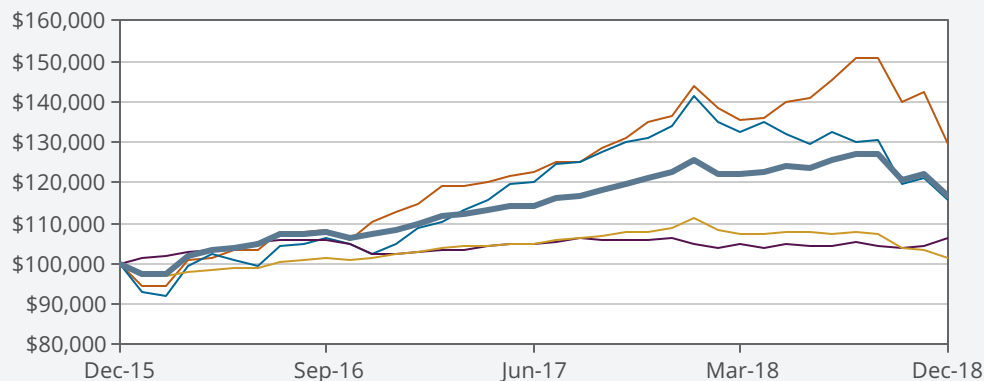


	Weight
Domestic Equity	45%
International Equity	15%
Fixed Income	32%
Global Credit	2%
Absolute Return	4%
Real Assets	2%

Portfolio holdings

	Range	Weight
Domestic Equity	30%-55%	44.59%
iShares Core S&P Total US Stock Mkt ETF		17.00%
Delaware Large Cap Value SMA		9.73%
SGA Large Cap Growth SMA		8.82%
iShares Core S&P Small-Cap ETF		5.00%
AMG GW&K Small/Mid Cap I		3.04%
Driehaus Small Cap Growth Institutional		1.00%
International Equity	11%-27%	15.39%
Lazard International Equity Select ADR SMA		7.65%
iShares Core MSCI Emerging Markets ETF		4.08%
iShares Core MSCI Intl Dev Mkts ETF		1.91%
Baron Emerging Markets Institutional		1.75%
Fixed Income	15%-45%	31.63%
Belle Haven Taxable PLUS SMA		28.74%
iShares Core 1-5 Year USD Bond ETF		2.89%
Global Credit	0%-20%	2.43%
RiverPark Strategic Income Institutional		2.43%
Absolute Return	0%-25%	3.60%
William Blair Macro Allocation I		1.90%
AQR Style Premia Alternative LV I		1.70%
Real Assets	0%-10%	2.36%
Victory Global Natural Resources Y		2.36%

Growth of \$100,000



Ending values as of December 31, 2018

Strategy*	\$116,856
Russell 3000	\$129,399
ACWI ex US	\$115,696
Barclays Agg	\$106,295
HFRX	\$101,345

Annualized performance

	QTD	YTD	1 Year	3 Year	SI
Strategy*	-8.25%	-4.69%	-4.69%	5.33%	4.15%
Russell 3000	-14.30%	-5.24%	-5.24%	8.97%	7.90%
ACWI ex US	-11.40%	-13.77%	-13.77%	4.98%	1.07%
Barclays Agg	1.64%	0.01%	0.01%	2.06%	2.26%
HFRX	-5.56%	-6.72%	-6.72%	0.45%	-0.85%

Standard deviation

	1 Year	3 Year
Strategy*	8.16%	6.23%
Russell 3000	14.85%	11.18%
ACWI ex US	12.18%	11.40%
Barclays Agg	2.98%	2.84%
HFRX	4.85%	3.89%

Calendar year performance

	2015	2016	2017	2018
Strategy*	-0.34%	8.60%	12.90%	-4.69%
Russell 3000	0.48%	12.74%	21.13%	-5.24%
ACWI ex US	-5.25%	5.01%	27.77%	-13.77%
Barclays Agg	0.55%	2.65%	3.54%	0.01%
HFRX	-3.64%	2.50%	5.99%	-6.72%

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9%	1.09	1.19	1.30	1.41	1.54	1.68	1.83	1.99	2.17	2.37
5%	1.05	1.10	1.16	1.22	1.28	1.34	1.41	1.48	1.55	1.63
4%	1.04	1.08	1.12	1.17	1.22	1.27	1.32	1.37	1.42	1.48
3%	1.03	1.06	1.09	1.13	1.16	1.19	1.23	1.27	1.30	1.34
2%	1.02	1.04	1.06	1.08	1.10	1.13	1.15	1.17	1.20	1.22

Core Guided

Moderate Taxable

December 31, 2018

Portfolio overview

- Long-term growth of capital
- Strategic target of 60% growth assets and 40% stable assets
- Suitable for investors with a timeframe of 5+ years

Key statistics

Number of strategies	16
Yield	1.99%
Internal expense ratio	0.17%
Portfolio investment minimum	\$500,000
Beta vs. S&P 500 (3 year)	0.57

About Brinker Capital

Since 1987, our purpose has been to integrate the idea of diversification through multi-asset class investing with a disciplined investment approach. By continually enhancing and applying these principles, we strive to deliver better outcomes for investors.

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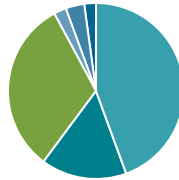
- 19 years industry experience
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Asset class breakdown

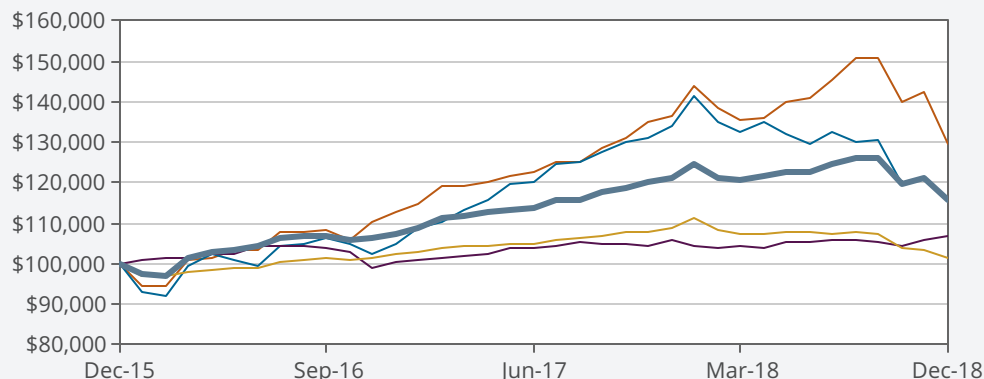


	Weight
Domestic Equity	45%
International Equity	16%
Fixed Income	32%
Global Credit	2%
Absolute Return	3%
Real Assets	2%

Portfolio holdings

	Range	Weight
Domestic Equity	30%-55%	44.58%
iShares Core S&P Total US Stock Mkt ETF		15.75%
Delaware Large Cap Value SMA		10.50%
SGA Large Cap Growth SMA		9.50%
iShares Core S&P Small-Cap ETF		4.65%
AMG GW&K Small/Mid Cap I		3.18%
Driehaus Small Cap Growth Institutional		1.00%
International Equity	11%-27%	15.65%
Lazard International Equity Select ADR SMA		7.55%
iShares Core MSCI Emerging Markets ETF		4.25%
iShares Core MSCI Intl Dev Mkts ETF		2.12%
Baron Emerging Markets Institutional		1.73%
Fixed Income	15%-45%	31.80%
Belle Haven Ladder Plus SMA		29.21%
SPDR® Nuveen Blmbg Barclays ST MunBd ETF		2.59%
Global Credit	0%-20%	2.40%
RiverPark Strategic Income Institutional		2.40%
Absolute Return	0%-25%	3.32%
AQR Style Premia Alternative LV I		1.69%
William Blair Macro Allocation I		1.63%
Real Assets	0%-10%	2.25%
Victory Global Natural Resources Y		2.25%

Growth of \$100,000



Ending values as of December 31, 2018

Strategy*	\$115,651
Russell 3000	\$129,399
ACWI ex US	\$115,696
Barclays Muni	\$107,065
HFRX	\$101,345

Annualized performance

	QTD	YTD	1 Year	3 Year	SI
Strategy*	-8.34%	-4.78%	-4.78%	4.97%	3.85%
Russell 3000	-14.30%	-5.24%	-5.24%	8.97%	7.90%
ACWI ex US	-11.40%	-13.77%	-13.77%	4.98%	1.07%
Barclays Muni	1.69%	1.28%	1.28%	2.30%	3.31%
HFRX	-5.56%	-6.72%	-6.72%	0.45%	-0.85%

Standard deviation

	1 Year	3 Year
Strategy*	8.29%	6.30%
Russell 3000	14.85%	11.18%
ACWI ex US	12.18%	11.40%
Barclays Muni	2.55%	3.35%
HFRX	4.85%	3.89%

Calendar year performance

	2015	2016	2017	2018
Strategy*	-0.45%	7.60%	12.88%	-4.78%
Russell 3000	0.48%	12.74%	21.13%	-5.24%
ACWI ex US	-5.25%	5.01%	27.77%	-13.77%
Barclays Muni	3.30%	0.25%	5.45%	1.28%
HFRX	-3.64%	2.50%	5.99%	-6.72%

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Year	1	2	3	4	5	6	7	8	9	10
10%	1.10	1.21	1.33	1.46	1.61	1.77	1.95	2.14	2.36	2.59
9%	1.09	1.19	1.30	1.41	1.54	1.68	1.83	1.99	2.17	2.37
5%	1.05	1.10	1.16	1.22	1.28	1.34	1.41	1.48	1.55	1.63
4%	1.04	1.08	1.12	1.17	1.22	1.27	1.32	1.37	1.42	1.48
3%	1.03	1.06	1.09	1.13	1.16	1.19	1.23	1.27	1.30	1.34
2%	1.02	1.04	1.06	1.08	1.10	1.13	1.15	1.17	1.20	1.22

Core Guided

Moderately Aggressive Qualified

December 31, 2018

Portfolio overview

- Long-term capital appreciation
- Strategic target of 70% growth assets and 30% stable assets
- Suitable for investors with a timeframe of 5+ years

Key statistics

Number of strategies	18
Yield	1.66%
Internal expense ratio	0.18%
Portfolio investment minimum	\$500,000
Beta vs. S&P 500 (3 year)	0.67

About Brinker Capital

Since 1987, our purpose has been to integrate the idea of diversification through multi-asset class investing with a disciplined investment approach. By continually enhancing and applying these principles, we strive to deliver better outcomes for investors.

Portfolio management team

Jeff Raupp, CFA, *Chief Investment Officer*

- 22 years industry experience
- BS University of Delaware
- MBA Villanova University

Chris Hart, SVP, *Head of Platform Manager Research*

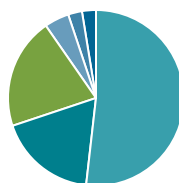
- 19 years industry experience
- BA Trinity College
- MBA University of Virginia

Andrew Goins, CFA, *Investment Manager*

- 11 years industry experience
- BS Ohio State University

The holdings supplied are a complete list as of 12/31/2018. Holdings are subject to change at any time and may not add to totals due to rounding. Beta: A measure of a portfolio's sensitivity to market movements, measured against S&P 500. Yield: The income return on an investment, such as the interest or dividends received from holding a particular security.

Asset class breakdown

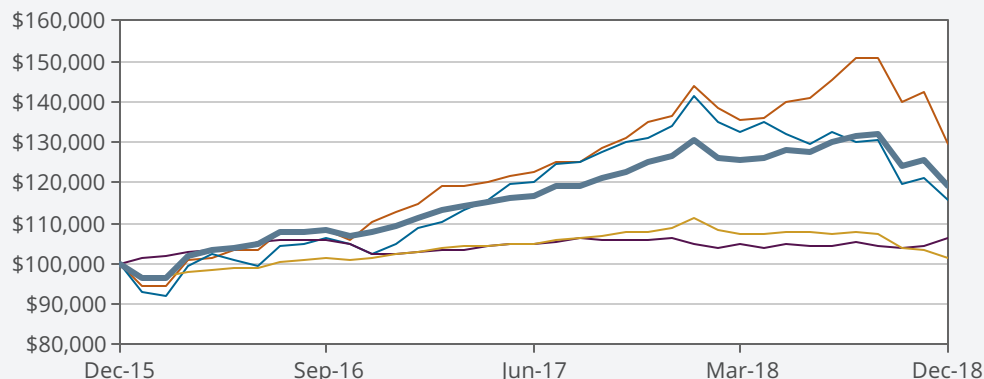


	Weight
Domestic Equity	52%
International Equity	18%
Fixed Income	21%
Global Credit	4%
Absolute Return	3%
Real Assets	3%

Portfolio holdings

	Range	Weight
Domestic Equity	35%-60%	51.89%
iShares Core S&P Total US Stock Mkt ETF		12.50%
Delaware Large Cap Value SMA		10.05%
Strategas Policy Opportunities SMA		10.00%
SGA Large Cap Growth SMA		9.13%
iShares Core S&P Small-Cap ETF		6.56%
AMG GW&K Small/Mid Cap I		2.65%
Driehaus Small Cap Growth Institutional		1.00%
International Equity	13%-30%	18.04%
Lazard International Equity Select ADR SMA		8.55%
iShares Core MSCI Emerging Markets ETF		4.71%
iShares Core MSCI Intl Dev Mkts ETF		2.61%
Baron Emerging Markets Institutional		2.17%
Fixed Income	10%-35%	20.50%
iShares Core US Aggregate Bond ETF		7.83%
DoubleLine Total Return Bond I		7.45%
iShares Core 1-5 Year USD Bond ETF		5.22%
Global Credit	0%-20%	4.40%
RiverPark Strategic Income Institutional		2.42%
DoubleLine Low Dur Emerg Mkts Fxd Inc I		1.98%
Absolute Return	0%-25%	2.60%
William Blair Macro Allocation I		2.60%
Real Assets	0%-10%	2.57%
Victory Global Natural Resources Y		2.57%

Growth of \$100,000



Ending values as of December 31, 2018	
Strategy*	\$119,274
Russell 3000	\$129,399
ACWI ex US	\$115,696
Barclays Agg	\$106,295
HFRX	\$101,345

Annualized performance

	QTD	YTD	1 Year	3 Year	SI
Strategy*	-9.62%	-5.84%	-5.84%	6.05%	4.57%
Russell 3000	-14.30%	-5.24%	-5.24%	8.97%	7.90%
ACWI ex US	-11.40%	-13.77%	-13.77%	4.98%	1.07%
Barclays Agg	1.64%	0.01%	0.01%	2.06%	2.26%
HFRX	-5.56%	-6.72%	-6.72%	0.45%	-0.85%

Standard deviation

	1 Year	3 Year
Strategy*	9.22%	7.25%
Russell 3000	14.85%	11.18%
ACWI ex US	12.18%	11.40%
Barclays Agg	2.98%	2.84%
HFRX	4.85%	3.89%

Calendar year performance

	2015	2016	2017	2018
Strategy*	-0.69%	9.39%	15.80%	-5.84%
Russell 3000	0.48%	12.74%	21.13%	-5.24%
ACWI ex US	-5.25%	5.01%	27.77%	-13.77%
Barclays Agg	0.55%	2.65%	3.54%	0.01%
HFRX	-3.64%	2.50%	5.99%	-6.72%

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4%	1.04	1.08	1.12	1.17	1.22	1.27	1.32	1.37	1.42	1.48
3%	1.03	1.06	1.09	1.13	1.16	1.19	1.23	1.27	1.30	1.34
2%	1.02	1.04	1.06	1.08	1.10	1.13	1.15	1.17	1.20	1.22

Core Guided

Moderately Aggressive Taxable

December 31, 2018

Portfolio overview

- Long-term capital appreciation
- Strategic target of 70% growth assets and 30% stable assets
- Suitable for investors with a timeframe of 5+ years

Key statistics

Number of strategies	16
Yield	1.62%
Internal expense ratio	0.23%
Portfolio investment minimum	\$500,000
Beta vs. S&P 500 (3 year)	0.67

About Brinker Capital

Since 1987, our purpose has been to integrate the idea of diversification through multi-asset class investing with a disciplined investment approach. By continually enhancing and applying these principles, we strive to deliver better outcomes for investors.

Portfolio management team

Jeff Raupp, CFA, *Chief Investment Officer*

- 22 years industry experience
- BS University of Delaware
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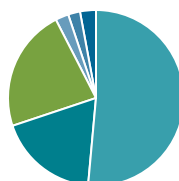
- 19 years industry experience
- BA Trinity College
- MBA University of Virginia

Andrew Goins, CFA, *Investment Manager*

- 11 years industry experience
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Asset class breakdown

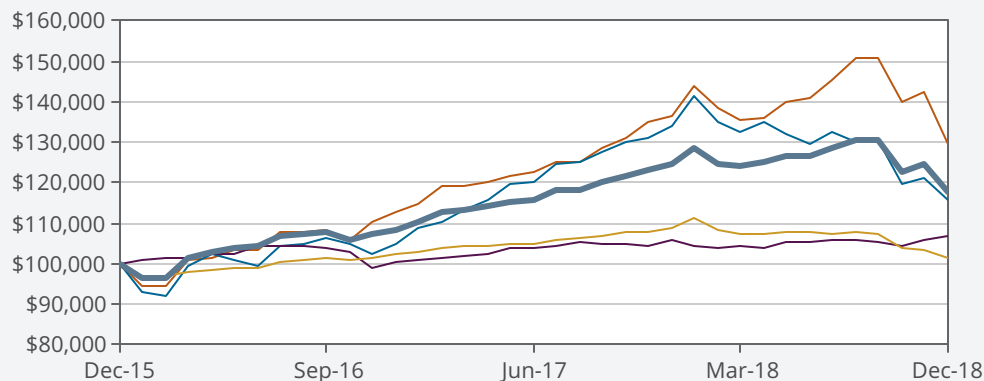


	Weight
Domestic Equity	52%
International Equity	18%
Fixed Income	22%
Global Credit	3%
Absolute Return	2%
Real Assets	3%

Portfolio holdings

	Range	Weight
Domestic Equity	35%-60%	51.56%
iShares Core S&P Total US Stock Mkt ETF		13.13%
Strategas Policy Opportunities SMA		10.21%
Delaware Large Cap Value SMA		9.60%
SGA Large Cap Growth SMA		8.75%
iShares Core S&P Small-Cap ETF		6.37%
AMG GW&K Small/Mid Cap I		2.50%
Driehaus Small Cap Growth Institutional		1.00%
International Equity	13%-30%	18.32%
Lazard International Equity Select ADR SMA		8.62%
iShares Core MSCI Emerging Markets ETF		4.56%
iShares Core MSCI Intl Dev Mkts ETF		2.74%
Baron Emerging Markets Institutional		2.40%
Fixed Income	10%-35%	22.48%
SPDR® Nuveen Blmbg Barclays ST MunBd ETF		15.88%
Transamerica Intermediate Muni I		6.60%
Global Credit	0%-20%	2.61%
RiverPark Strategic Income Institutional		2.61%
Absolute Return	0%-25%	2.22%
William Blair Macro Allocation I		2.22%
Real Assets	0%-10%	2.81%
Victory Global Natural Resources Y		2.81%

Growth of \$100,000



Ending values as of December 31, 2018

Strategy*	\$117,788
Russell 3000	\$129,399
ACWI ex US	\$115,696
Barclays Muni	\$107,065
HFRX	\$101,345

Annualized performance

	QTD	YTD	1 Year	3 Year	SI
Strategy*	-9.88%	-5.65%	-5.65%	5.61%	4.24%
Russell 3000	-14.30%	-5.24%	-5.24%	8.97%	7.90%
ACWI ex US	-11.40%	-13.77%	-13.77%	4.98%	1.07%
Barclays Muni	1.69%	1.28%	1.28%	2.30%	3.31%
HFRX	-5.56%	-6.72%	-6.72%	0.45%	-0.85%

Standard deviation

	1 Year	3 Year
Strategy*	9.73%	7.41%
Russell 3000	14.85%	11.18%
ACWI ex US	12.18%	11.40%
Barclays Muni	2.55%	3.35%
HFRX	4.85%	3.89%

Calendar year performance

	2015	2016	2017	2018
Strategy*	-0.79%	8.59%	14.96%	-5.65%
Russell 3000	0.48%	12.74%	21.13%	-5.24%
ACWI ex US	-5.25%	5.01%	27.77%	-13.77%
Barclays Muni	3.30%	0.25%	5.45%	1.28%
HFRX	-3.64%	2.50%	5.99%	-6.72%

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5%	1.05	1.10	1.16	1.22	1.28	1.34	1.41	1.48	1.55	1.63
4%	1.04	1.08	1.12	1.17	1.22	1.27	1.32	1.37	1.42	1.48
3%	1.03	1.06	1.09	1.13	1.16	1.19	1.23	1.27	1.30	1.34
2%	1.02	1.04	1.06	1.08	1.10	1.13	1.15	1.17	1.20	1.22

Core Guided

Aggressive Qualified

December 31, 2018

Portfolio overview

- Seeks to maximize long-term capital appreciation
- Strategic target of 80% growth assets and 20% stable assets
- Suitable for investors with a timeframe of 10+ years

Key statistics

Number of strategies	18
Yield	1.61%
Internal expense ratio	0.19%
Portfolio investment minimum	\$500,000
Beta vs. S&P 500 (3 year)	0.78

About Brinker Capital

Since 1987, our purpose has been to integrate the idea of diversification through multi-asset class investing with a disciplined investment approach. By continually enhancing and applying these principles, we strive to deliver better outcomes for investors.

Portfolio management team

Jeff Raupp, CFA, *Chief Investment Officer*

- 22 years industry experience
- BS University of Delaware
- MBA Villanova University

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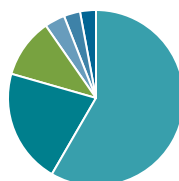
- 19 years industry experience
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Asset class breakdown

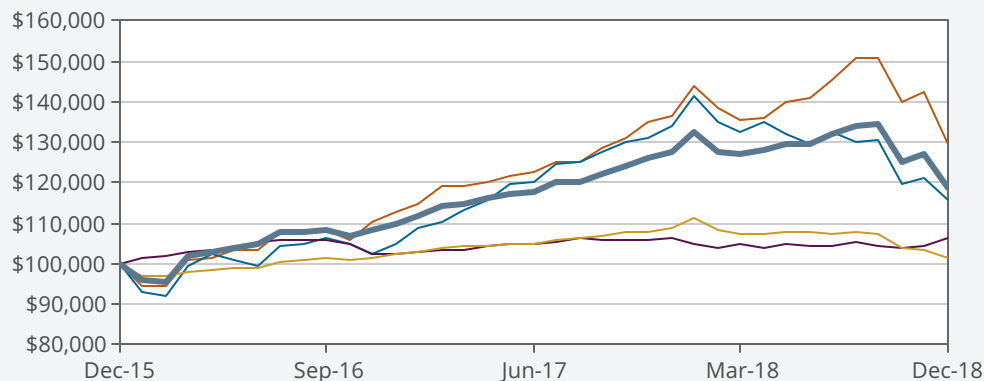


	Weight
Domestic Equity	58%
International Equity	21%
Fixed Income	11%
Global Credit	4%
Absolute Return	3%
Real Assets	3%

Portfolio holdings

	Range	Weight
Domestic Equity	40%-70%	58.35%
iShares Core S&P Total US Stock Mkt ETF		18.50%
Delaware Large Cap Value SMA		10.10%
Strategas Policy Opportunities SMA		10.00%
SGA Large Cap Growth SMA		9.15%
iShares Core S&P Small-Cap ETF		6.95%
AMG GW&K Small/Mid Cap I		2.65%
Driehaus Small Cap Growth Institutional		1.00%
International Equity	16%-38%	20.95%
Lazard International Equity Select ADR SMA		10.25%
iShares Core MSCI Emerging Markets ETF		4.70%
Baron Emerging Markets Institutional		3.25%
iShares Core MSCI Intl Dev Mkts ETF		2.75%
Fixed Income	5%-25%	11.00%
DoubleLine Total Return Bond I		5.00%
iShares Core 1-5 Year USD Bond ETF		3.00%
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Global Credit	0%-15%	3.70%
RiverPark Strategic Income Institutional		1.95%
DoubleLine Low Dur Emerg Mkts Fxd Inc I		1.75%
Absolute Return	0%-25%	3.00%
William Blair Macro Allocation I		3.00%
Real Assets	0%-10%	3.00%
Victory Global Natural Resources Y		3.00%

Growth of \$100,000



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Barclays Agg	\$106,295
HFRX	\$101,345

Annualized performance

	QTD	YTD	1 Year	3 Year	SI
Strategy*	-11.62%	-7.11%	-7.11%	5.90%	4.29%
Russell 3000	-14.30%	-5.24%	-5.24%	8.97%	7.90%
ACWI ex US	-11.40%	-13.77%	-13.77%	4.98%	1.07%
Barclays Agg	1.64%	0.01%	0.01%	2.06%	2.26%
HFRX	-5.56%	-6.72%	-6.72%	0.45%	-0.85%

Standard deviation

	1 Year	3 Year
Strategy*	11.11%	8.52%
Russell 3000	14.85%	11.18%
ACWI ex US	12.18%	11.40%
Barclays Agg	2.98%	2.84%
HFRX	4.85%	3.89%

Calendar year performance

	2015	2016	2017	2018
Strategy*	-1.52%	9.94%	16.29%	-7.11%
Russell 3000	0.48%	12.74%	21.13%	-5.24%
ACWI ex US	-5.25%	5.01%	27.77%	-13.77%
Barclays Agg	0.55%	2.65%	3.54%	0.01%
HFRX	-3.64%	2.50%	5.99%	-6.72%

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Year	1	2	3	4	5	6	7	8	9	10
10%	1.10	1.21	1.33	1.46	1.61	1.77	1.95	2.14	2.36	2.59
9%	1.09	1.19	1.30	1.41	1.54	1.68	1.83	1.99	2.17	2.37
5%	1.05	1.10	1.16	1.22	1.28	1.34	1.41	1.48	1.55	1.63
4%	1.04	1.08	1.12	1.17	1.22	1.27	1.32	1.37	1.42	1.48
3%	1.03	1.06	1.09	1.13	1.16	1.19	1.23	1.27	1.30	1.34
2%	1.02	1.04	1.06	1.08	1.10	1.13	1.15	1.17	1.20	1.22

Core Guided

Aggressive Taxable

December 31, 2018

Portfolio overview

- Seeks to maximize long-term capital appreciation
- Strategic target of 80% growth assets and 20% stable assets
- Suitable for investors with a timeframe of 10+ years

Key statistics

Number of strategies	16
Yield	1.65%
Internal expense ratio	0.23%
Portfolio investment minimum	\$500,000
Beta vs. S&P 500 (3 year)	0.76

About Brinker Capital

Since 1987, our purpose has been to integrate the idea of diversification through multi-asset class investing with a disciplined investment approach. By continually enhancing and applying these principles, we strive to deliver better outcomes for investors.

Portfolio management team

Jeff Raupp, CFA, *Chief Investment Officer*

- 22 years industry experience
- BS University of Delaware
- MBA Villanova University

Chris Hart, SVP, *Head of Platform Manager Research*

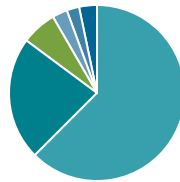
- 19 years industry experience
- BA Trinity College
- MBA University of Virginia

Andrew Goins, CFA, *Investment Manager*

- 11 years industry experience
- BS Ohio State University

The holdings supplied are a complete list as of 12/31/2018. Holdings are subject to change at any time and may not add to totals due to rounding. Beta: A measure of a portfolio's sensitivity to market movements, measured against S&P 500. Yield: The income return on an investment, such as the interest or dividends received from holding a particular security.

Asset class breakdown

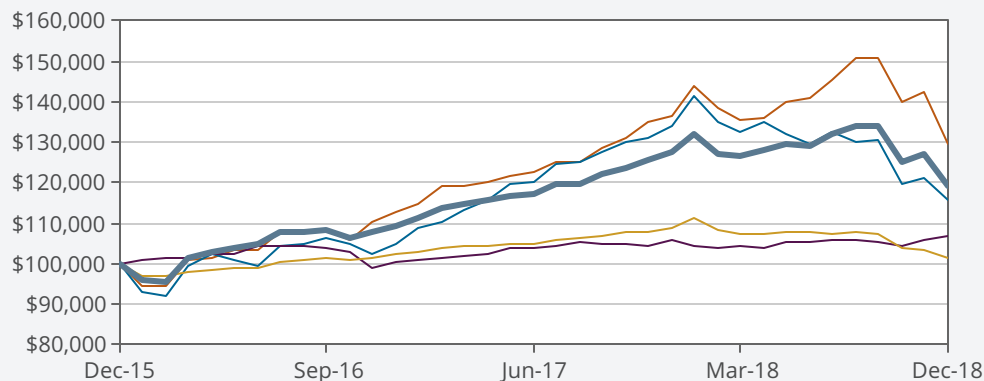


	Weight
Domestic Equity	63%
International Equity	22%
Fixed Income	6%
Global Credit	3%
Absolute Return	2%
Real Assets	3%
[Unassigned]	--%

Portfolio holdings

	Range	Weight
Domestic Equity	40%-70%	62.62%
iShares Core S&P Total US Stock Mkt ETF		19.97%
Strategas Policy Opportunities SMA		10.68%
Delaware Large Cap Value SMA		10.47%
SGA Large Cap Growth SMA		9.61%
iShares Core S&P Small-Cap ETF		7.67%
AMG GW&K Small/Mid Cap I		3.15%
Driehaus Small Cap Growth Institutional		1.07%
International Equity	16%-38%	22.48%
Lazard International Equity Select ADR SMA		10.68%
iShares Core MSCI Emerging Markets ETF		5.07%
Baron Emerging Markets Institutional		3.52%
iShares Core MSCI Intl Dev Mkts ETF		3.20%
Fixed Income	5%-25%	6.41%
Transamerica Intermediate Muni I		6.41%
SPDR Nuveen Barclays Short Term Municipal...		0.00%
Global Credit	0%-15%	2.88%
RiverPark Strategic Income Institutional		2.88%
Absolute Return	0%-25%	2.40%
William Blair Macro Allocation I		2.40%
Real Assets	0%-10%	3.20%
Victory Global Natural Resources Y		3.20%
SPDR Nuveen Barclays Short Term Municipal...		0.00%

Growth of \$100,000



Ending values as of December 31, 2018

Strategy*	\$119,088
Russell 3000	\$129,399
ACWI ex US	\$115,696
Barclays Muni	\$107,065
HFRX	\$101,345

Annualized performance

	QTD	YTD	1 Year	3 Year	SI
Strategy*	-11.28%	-6.60%	-6.60%	6.00%	4.54%
Russell 3000	-14.30%	-5.24%	-5.24%	8.97%	7.90%
ACWI ex US	-11.40%	-13.77%	-13.77%	4.98%	1.07%
Barclays Muni	1.69%	1.28%	1.28%	2.30%	3.31%
HFRX	-5.56%	-6.72%	-6.72%	0.45%	-0.85%

Standard deviation

	1 Year	3 Year
Strategy*	10.99%	8.43%
Russell 3000	14.85%	11.18%
ACWI ex US	12.18%	11.40%
Barclays Muni	2.55%	3.35%
HFRX	4.85%	3.89%

Calendar year performance

	2015	2016	2017	2018
Strategy*	-1.04%	9.60%	16.34%	-6.60%
Russell 3000	0.48%	12.74%	21.13%	-5.24%
ACWI ex US	-5.25%	5.01%	27.77%	-13.77%
Barclays Muni	3.30%	0.25%	5.45%	1.28%
HFRX	-3.64%	2.50%	5.99%	-6.72%

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4%	1.04	1.08	1.12	1.17	1.22	1.27	1.32	1.37	1.42	1.48
3%	1.03	1.06	1.09	1.13	1.16	1.19	1.23	1.27	1.30	1.34
2%	1.02	1.04	1.06	1.08	1.10	1.13	1.15	1.17	1.20	1.22

Core Guided

Aggressive Equity

December 31, 2018

Portfolio overview

- Maximize long-term capital appreciation with a high level of volatility
- Fully allocated to growth assets
- 10+ year investment time horizon

Key statistics

Number of strategies	12
Yield	1.58%
Internal expense ratio	0.15%
Portfolio investment minimum	\$500,000
Beta vs. S&P 500 (3 year)	0.94

About Brinker Capital

Since 1987, our purpose has been to integrate the idea of diversification through multi-asset class investing with a disciplined investment approach. By continually enhancing and applying these principles, we strive to deliver better outcomes for investors.

Portfolio management team

Jeff Raupp, CFA, *Chief Investment Officer*

- 22 years industry experience
- BS University of Delaware
- MBA Villanova University

Chris Hart, SVP, *Head of Platform Manager Research*

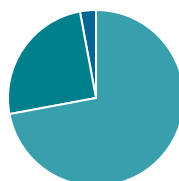
- 19 years industry experience
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- MBA University of Virginia

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Asset class breakdown

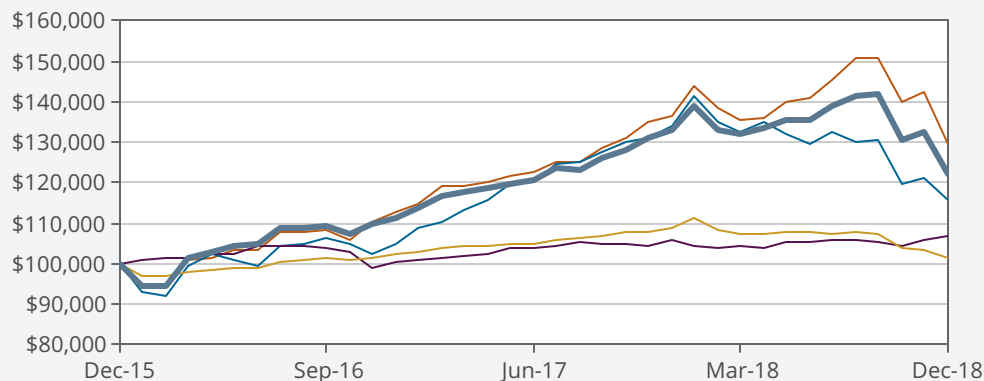


	Weight
■ Domestic Equity	72%
■ International Equity	25%
■ Real Assets	3%

Portfolio holdings

	Range	Weight
Domestic Equity	55%-81%	72.23%
iShares Core S&P Total US Stock Mkt ETF		23.75%
Delaware Large Cap Value SMA		12.26%
SGA Large Cap Growth SMA		11.20%
Strategas Policy Opportunities SMA		11.09%
iShares Core S&P Small-Cap ETF		9.00%
AMG GW&K Small/Mid Cap I		3.75%
Driehaus Small Cap Growth Institutional		1.18%
International Equity	19%-43%	24.94%
Lazard International Equity Select ADR SMA		9.99%
iShares Core MSCI Intl Dev Mkts ETF		5.48%
iShares Core MSCI Emerging Markets ETF		5.25%
Baron Emerging Markets Institutional		4.22%
Real Assets	0%-10%	2.83%
Victory Global Natural Resources Y		2.83%

Growth of \$100,000



Ending values as of December 31, 2018

Strategy*	\$122,135
Russell 3000	\$129,399
ACWI ex US	\$115,696
Barclays Muni	\$107,065
HFRX	\$101,345

Annualized performance

	QTD	YTD	1 Year	3 Year	SI
Strategy*	-13.97%	-8.18%	-8.18%	6.89%	4.92%
Russell 3000	-14.30%	-5.24%	-5.24%	8.97%	7.90%
ACWI ex US	-11.40%	-13.77%	-13.77%	4.98%	1.07%
Barclays Muni	1.69%	1.28%	1.28%	2.30%	3.31%
HFRX	-5.56%	-6.72%	-6.72%	0.45%	-0.85%

Standard deviation

	1 Year	3 Year
Strategy*	13.54%	10.43%
Russell 3000	14.85%	11.18%
ACWI ex US	12.18%	11.40%
Barclays Muni	2.55%	3.35%
HFRX	4.85%	3.89%

Calendar year performance

	2015	2016	2017	2018
Strategy*	-1.85%	11.56%	19.23%	-8.18%
Russell 3000	0.48%	12.74%	21.13%	-5.24%
ACWI ex US	-5.25%	5.01%	27.77%	-13.77%
Barclays Muni	3.30%	0.25%	5.45%	1.28%
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Year	1	2	3	4	5	6	7	8	9	10
10%	1.10	1.21	1.33	1.46	1.61	1.77	1.95	2.14	2.36	2.59
9%	1.09	1.19	1.30	1.41	1.54	1.68	1.83	1.99	2.17	2.37
5%	1.05	1.10	1.16	1.22	1.28	1.34	1.41	1.48	1.55	1.63
4%	1.04	1.08	1.12	1.17	1.22	1.27	1.32	1.37	1.42	1.48
3%	1.03	1.06	1.09	1.13	1.16	1.19	1.23	1.27	1.30	1.34
2%	1.02	1.04	1.06	1.08	1.10	1.13	1.15	1.17	1.20	1.22