

A Solution for Retirement Brokerage Window Assets

Brinker Capital has an option available for plans that utilize Fidelity BrokerageLink, which allow you to broaden your reach and access retirement assets that tend to remain invested over the long-term via continuous contributions. When you choose to utilize Brinker Capital's solutions through Fidelity BrokerageLink, investors gain:

- Access to a variety of strategies including those that utilize actively managed mutual funds, which primarily invest in ETFs, offering greater diversification opportunities and the potential for higher returns.
- The option to have Brinker Capital, a professional money manager, monitor and maintain their portfolio. Brinker Capital has been managing employer-sponsored retirement accounts since 2002. Today, over 43,000 investors entrust their portfolios to Brinker Capital.
- A portfolio that is managed according to the investor's customized Risk Budget, which takes into account risk tolerance, investment objectives, and investing time horizon.
- Peace of mind in knowing that their assets are being managed by a registered investment advisor, who is held to a fiduciary standard and keeps their best interests in mind.

Investment Options (\$20,000 Account Minimum)

STRATEGY	ALLOCATION SUMMARY
AdvisorOne Funds (<i>accumulation</i>)	Typically allocated to a mix of Brinker Capital funds, which primarily invest in ETFs, depending on the investor's personal financial objectives and risk tolerance.
AdvisorOne Protection (<i>protection</i>)	A portion of the portfolio is invested in a mix of Brinker Capital funds appropriate for the investor's Risk Budget. The remainder of the portfolio (30%, 50%, or 70%, depending on the investor's preference) is invested in the Brinker Capital Shelter Fund.
American Funds (<i>accumulation</i>)	Portfolio is 100% invested in American Funds and is actively managed using Brinker Capital's disciplined and flexible Risk Budgeting Methodology.
American Hybrid (<i>accumulation</i>)	Approximately 70% of the portfolio is allocated to American Funds F shares, while approximately 30% is allocated to Brinker Capital-managed AdvisorOne Funds in accordance with the investor's Risk Budget, offering added diversification to the portfolio.
American Hybrid Protection (<i>protection</i>)	A portion of the portfolio (approximately 70%) is allocated to American Funds and seeks growth in accordance with the investor's individual Risk Budget. The remaining portion of the portfolio is invested in the Brinker Capital Shelter Fund, which adds extra protection to the portfolio.
Individualized Account Management (IAM) (<i>accumulation</i>)	Portfolios are composed of low-cost mutual funds, and seek opportunity for growth in accordance with the investor's individual Risk Budget.

Dedicated Support Team

Brinker Capital's support structure has proven to be integral to helping our advisors easily convert accounts to Brinker Capital's management. Many advisors depend on our sales, service, and new business teams to act as an extension to their back offices. From onboarding new client accounts to answering client questions, our teams are here to assist our advisors with every day challenges, so they can spend more time focusing on growing their businesses and strengthening relationships.

Sample Top Ten Holdings

ADVISORONE FUNDS STRATEGY - RISK BUDGET 70

NAME	TICKER	%
iShares MSCI USA Value Factor	VLUE	5
iShares Exponential Technologies	XT	5
Schwab Fundamental Emerging Markets Lg Comp	FNDE	4
SPDR S&P Emerging Markets Dividend	EDIV	4
Fidelity Total Bond ETF	FBND	3
PIMCO Enhanced Short Maturity	MINT	3
SPDR DoubleLine Total Return	TOTL	3
iShares S&P Global Healthcare Sector Index	IXJ	3
Invesco Optimum Yld Diversified Commod No K-1	PDBC	3
Davis Select Financial ETF	DFNL	3

AMERICAN FUNDS STRATEGY - RISK BUDGET 70

NAME	TICKER	%
American Funds American Mutual	AMFFX	23
American Funds Dvlpg Wld Gr&Inc	DWGFY	17
American Funds Capital Income Bldr	CIBFX	11
American Funds Intl Gr and Inc	IGIFX	11
American Funds Bond Fund of Amer	BFAFX	10
American Funds New Economy	ANFFX	8
American Funds ST Bd Fd of Amer	ASBFX	6
American Funds Fundamental Invs	AFIFX	5
American Funds Invmt Co of Amer	AICFX	5
American Funds SMALLCAP World	SCWFX	4

AMERICAN HYBRID PROTECTION STRATEGY - RISK BUDGET 70

NAME	TICKER	%
AdvisorOne CLS Shelter	CLSHX	30
American Funds American Mutual	AMFFX	14
American Funds Dvlpg Wld Gr&Inc	DWGFY	10
American Funds Bond Fund of Amer	BFAFX	8
American Funds Capital Income Bldr	CIBFX	7
American Funds Intl Gr and Inc	IGIFX	7
American Funds ST Bd Fd of Amer	ASBFX	7
American Funds New Economy	ANFFX	5
American Funds Fundamental Invs	AFIFX	3
American Funds Invmt Co of Amer	AICFX	3

For professional use only. Not intended for public distribution. Brinker Capital Investments LLC, a registered investment advisor.

ADVISORONE PROTECTION STRATEGY - RISK BUDGET 70

NAME	TICKER	%
iShares Exponential Technologies	XT	6
iShares Edge MSCI Min Vol Global ETF	ACWV	6
SPDR MSCI USA StrategicFactors ETF	QUS	5
Invesco Russell 1000 Dynamic MultiFactor	OMFL	4
iShares MSCI USA Value Factor	VLUE	3
iShares Edge MSCI Min Vol USA	USMV	3
SPDR DoubleLine Total Return	TOTL	3
Invesco S&P 500 Low Volatility ETF	SPLV	3
PIMCO Enhanced Short Maturity	MINT	3
Invesco FTSE RAFI Emerging Markets	PXH	3

AMERICAN HYBRID STRATEGY - RISK BUDGET 70

NAME	TICKER	%
AdvisorOne CLS Growth and Income	CLERX	16
AdvisorOne CLS Global Diversified Eq	CLSAX	14
American Funds American Mutual	AMFFX	12
American Funds Bond Fund of Amer	BFAFX	10
American Funds Intl Gr and Inc	IGIFX	9
American Funds Dvlpg Wld Gr&Inc	DWGFY	9
American Funds Capital Income Bldr	CIBFX	7
American Funds ST Bd Fd of Amer	ASBFX	6
American Funds New Economy	ANFFX	5
American Funds Invmt Co of Amer	AICFX	5

IAM STRATEGY - RISK BUDGET 70

NAME	TICKER	%
Fidelity Global ex US Index	FSGGX	18
Fidelity Total Market Index	FSKAX	16
Fidelity Large Cap Value Index	FLCOX	13
Fidelity Emerging Markets Idx	FPADX	10
Fidelity Limited Term Bond	FJRLX	10
Fidelity US Bond Index	FXNAX	10
Fidelity International Value	FIVLX	6
Fidelity Real Estate Index	FSRNK	4
VanEck CM Commodity Index Y	CMCYX	4
Fidelity Inflation-Prot Bd Index	FIPDX	3

