



INVESTING WITH US

# Asking the right questions



Brinker Capital



**What  
are your  
assets  
worth?**

# We don't mean their monetary value. We mean their utility value.

What do they enable you to do? Support your family? Fulfill a dream? Provide for the next generation?

Your investments are so much more than funds and shares, dollars and cents. They're both plan and protection. Lifestyle and legacy. As an independent **investment management firm**, Brinker Capital has been serving clients like you since 1987. In that time, we've learned one thing that informs everything we do: **It's not just your assets you are investing. It's your future.**



**What makes  
a good  
partner?**

# Experience. Reliability. Access. Insight. Intelligence. Excellence.

Brinker Capital is an investment management firm focused on being the best partner to your advisor, and therefore, to you.

Since our beginning, we've maintained that everyone—including individual investors like you—should have **access** to the type of financial vehicles and services normally only available to large institutions. That means smart investment options, thoughtful innovations, solid research, and useful technology—all to help build individualized strategies and competitive risk-adjusted returns for the long-term. Just as your advisor is your **trusted source** to help you with financial decisions, we are that source for your advisor.



**What  
are your  
goals?**

# Markets can be complex, but investing in them needn't be.

With six essential steps, we work with your advisor to understand your goals—and help you reach them.

## STEP 1

To **understand your investment objectives**, we need to understand you. Your advisor will describe your goals, risk tolerance, time horizon, tax concerns, and income needs, so we can get a thorough sense of how to help you.

## STEP 2

Once we know your objectives, we'll look at different ways to **allocate assets** to produce the results you want. We study how certain asset classes have performed historically. We consider a mix of major asset and sub-asset classes to smooth out volatility and generate growth.

## STEP 3

With a strategy in place, we **analyze asset management firms**. We carefully investigate the consistency of their performance, the shrewdness of their investment process, the quality of their associates, and the soundness of their business.

## STEP 4

We **allocate your portfolio**—and it is truly your portfolio. We don't give you a one-size-fits-all answer. Instead, we invest in a broad mix of asset classes that best serve your needs.

## STEP 5

To maintain your investments, we continue to **regularly monitor and review** your portfolio, the markets, and asset managers for strengths and weaknesses. When appropriate, we will reallocate your portfolio for changes in the market or in your investment objectives.

## STEP 6

We ensure that you and your advisor always know exactly what's happening with your account, through **account updates** on the web and our mobile application, and monthly and quarterly reports.



**How do we  
protect what  
you have built?**

# As any investor knows, the market can be unpredictable.

At Brinker Capital, we use a time-tested investment process to create well-diversified portfolios that can help to manage losses and gains over the long term.

When we're constructing a portfolio, we analyze your strategy options based on expected returns, historic returns, and market volatility. We believe in **careful research**, rather than trends or impulses. Armed with our **in-depth analysis**, we can make informed, strategic decisions about where your money goes.

Because different investments perform well at different times, we invest in six asset classes, rather than the traditional three, as well as a number of sub-asset classes. This strategy of **broad diversification** gives you more opportunities to grow your investments and less exposure to risk—no matter which way the market is moving.

Likewise, we keep a watchful eye on your portfolio, with **regular check-ins** to evaluate how it's performing. When appropriate, we'll reallocate your portfolio with the goal of taking advantage of market shifts. This **diligent attention** allows us to pursue your goals while taking advantage of potential opportunities.

# What if times change?

# We know you want your money not only to last, but to grow.

We also know that your life, like your investments, doesn't stand still.

You may decide you want to retire early. Your child may be accepted at a prestigious—and expensive—college. A new career opportunity may arise. You may have a new baby. Your philanthropic plans may grow. With these life changes, your time horizon, tolerance for risk, or tax situation may also change.

At Brinker Capital, we think **stability** comes in large part from flexibility. We'll adjust your portfolio to your changing circumstances, so that it best serves your needs and allows you to sustain your lifestyle. And if your goals change further, we'll make sure your portfolio reflects that.

Yet it's not just your asset allocation we adapt. We also work hard to develop **flexible investment strategies**. We continually look for ways to innovate, drawing on our extensive experience to find better strategies for the short and long term. We then incorporate our best ideas into your portfolio, so that it reflects our most up-to-date thinking and market conditions.





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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.