

Retirement Plan Services

Conservative Government Focused

Portfolio Structure

Portfolio is designed to provide attractive returns over time relative to Government Obligation Money Market funds and should perform well relative to other asset allocations when markets are risk averse. Some holdings have a longer duration making the Portfolio more susceptible to interest rate changes. The Portfolio can have negative returns in a rising rate environment and when markets are leaving U.S. treasuries for riskier assets. It is not a principal protected product, cash, or money market substitute, and is not appropriate for an investor who requires absolute stability of principal.

Portfolio Management Team



Jeff Raupp, CFA
Senior Investment Manager
17 years industry experience
B.S. University of Delaware
M.B.A. Villanova



Amy Magnotta, CFA
Senior Investment Manager
12 years industry experience
B.S. Lehigh University

Key Statistics

Inception Date	November 2008
Cumulative Return Since Inc.	9.27%
Total Net Assets (Mil)	\$1,298
Number of Holdings/Positions	11
Annual Portfolio Turnover	11.92
Yield	1.23%
Expense Ratio	0.26%

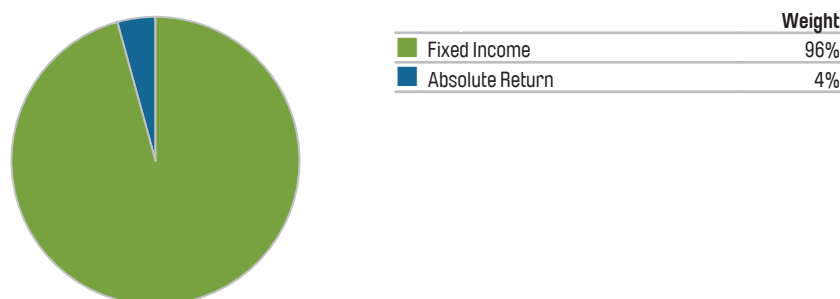
Portfolio Objectives

Seeks to provide current income with minimal downside risk and low default risk.

Portfolio Highlights

- 1** Broad Asset Class Exposures: Portfolio is diversified across multiple asset classes with a significant portion invested in government obligation fixed income and/or money market securities.
- 2** Many Diverse Strategies: Portfolio may contain up to 15% of non-government obligation securities that are conservative or have a low historic correlation to equities.
- 3** Low Default Risk: Portfolio has a low default risk as most of the underlying holdings are backed by the U.S. government, and is designed to have low downside risk.

Asset Class Breakdown as of 12/31/13



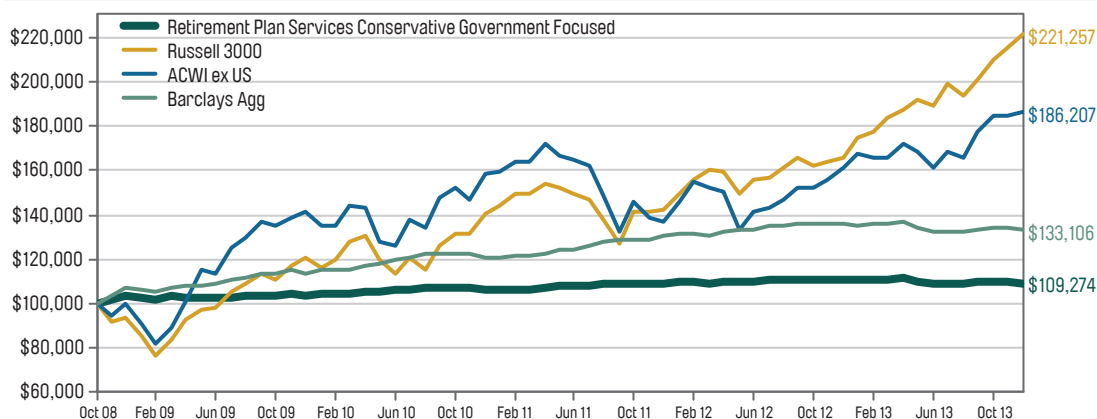
Annualized Performance as of 12/31/13

	1 Month	3 Months	YTD	1 Year	3 Year	5 Year	Since Incep.
Strategy	-0.50%	-0.32%	-1.30%	-1.30%	0.81%	1.12%	1.73%
Russell 3000	2.64%	10.10%	33.55%	33.55%	16.24%	18.71%	16.61%
ACWI ex US	0.90%	4.81%	15.78%	15.78%	5.61%	13.32%	12.79%
Barclays Agg	-0.57%	-0.14%	-2.02%	-2.02%	3.26%	4.44%	5.69%

Standard Deviation

	1 Year	3 Year	5 Year
Strategy	1.80%	1.35%	1.56%
Russell 3000	8.31%	12.53%	16.19%
ACWI ex US	10.96%	16.20%	19.64%
Barclays Agg	3.05%	2.71%	2.86%

Growth of \$100,000 Since Inception



Past performance is no guarantee of future results or trends. The returns are calculated gross (before the deduction) of advisory fees payable to Brinker Capital or other expenses for services not covered by the advisory fee. These fees and expenses will reduce your return. 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 Ex U.S. 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. Barclays U.S. Aggregate: A market capitalization-weighted index, maintained by Barclays Capital, and is often used to represent investment grade bonds being traded in United States. **One-on-One Presentation:** This report is exclusively for use in one-on-one presentations with sophisticated investors.

DEC 2013 FACT SHEET

**Retirement Plan
Services**
Conservative Government
Focused

Firm Overview

Brinker Capital is an investment management firm and one of the nation's leading independent providers of managed account and mutual fund investment services. Through our innovative investment products, we seek to provide real purchasing power for investors and sustainable purchasing power for future generations. Brinker Capital was founded in 1987 by Charles Widger and is located in suburban Philadelphia. Brinker Capital Inc., a registered investment advisor.

Estimated Beta: Unlike Historical Beta which shows the beta of the portfolio using prior returns, the Estimated Beta is a forward looking estimate of our current beta based upon current portfolio positioning. **Historical Beta:** A measure of a portfolio's sensitivity to market movements. **Sharpe Ratio:** A measure of a portfolio's excess return per unit of risk. **Maximum Drawdown:** The peak to trough decline of a portfolio during a specific period.

The holdings supplied are a complete list as of 12/31/2013. These may change prior to investment and are subject to change at any time. Allocations may not add to totals due to rounding of asset class and fund allocation percentages.

Destinations: The performance returns provided for Destinations are composed of accounts that were open for the full period and are invested in mutual funds according to the asset allocation policy for the recommended Investment Strategy. Detailed information regarding the Investment Strategy composite is available upon request. The composite returns are based on actual market values and are weighted accordingly. All calculations reflect the deduction of the respective fund's internal management fees and expenses but are gross (before deduction) of advisory fees payable to Brinker Capital, which will reduce an investor's return. Certain funds included in the performance information may no longer be available for purchase and may not be included in the recommended Investment Strategy. Brinker Capital may also determine to replace a fund due to a change in management or based upon Brinker Capital's evaluation of the fund's performance. Since Brinker Capital retains full discretion to add or replace mutual funds in which the account is invested and to change the allocation among such funds, the historical performance of the recommended Investment Strategy may reflect the performance of mutual funds which are no longer included in the recommended Investment Strategy. Furthermore, past performance of the funds included in the recommended Investment Strategy is not a guarantee of future results or trends. **Fees:** The performance information does not reflect the deduction of advisory fees payable to Brinker Capital and any other expenses for services not covered by the advisory fee that an investor may incur, which will reduce a client's return. Brinker Capital charges one comprehensive fee for investment management services, which includes manager and fund due diligence, asset allocation, manager fees, custody fees and trading expenses and solicitor fees. 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 ten year period at 10% (9% after fees), 5% (4% after fees) and 3% (2% after fees) assumed rates of return.

Portfolio Holdings

	Target	Range
Fixed Income	95.70%	0%-100%
Fidelity Short-Term US Treasury Index	50.22%	
Fidelity Spartan Govt Money Mkt	15.49%	
Fidelity GNMA	9.96%	
DoubleLine Total Return Bond	4.17%	
Fidelity Intermediate US Treasury Index	3.88%	
BlackRock Inflation Protected Bond	3.81%	
RiverPark Short Term High Yield	3.18%	
DoubleLine Low Duration Bond	3.08%	
Cash	1.01%	
Fidelity Long-Term US Treasury Index	0.91%	
Absolute Return	4.30%	0%-0%
JPMorgan Strategic Income Opportunities	4.30%	

Additional Statistics – Five Years

Estimated Beta	0.00
Historical Beta	0.01
Sharpe Ratio	0.65
Maximum Drawdown	-2.22%
# Positive Months	36
# Negative Months	23
Best Quarter % Return	1.38%
Worst Quarter % Return	-1.49%

Calendar Year Performance

	Strategy	Russell 3000	ACWI ex US	Barclays Agg
2013	-1.30%	33.55%	15.78%	-2.02%
2012	1.39%	16.42%	17.39%	4.21%
2011	2.37%	1.03%	-13.33%	7.84%
2010	2.60%	16.93%	11.60%	6.54%
2009	0.58%	28.34%	42.14%	5.93%

Performance Data: All return calculations are in U.S. dollars and are gross of advisory fees payable to Brinker Capital and any other expenses not covered by the advisory fee (see "Fees" below). **Mutual Fund Performance:** Mutual fund and Exchange Traded Fund (ETF) performance information is based upon published performance of the mutual funds or ETFs, which must be calculated by the funds in accordance with rules and regulations promulgated by the Securities and Exchange Commission. **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.

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