



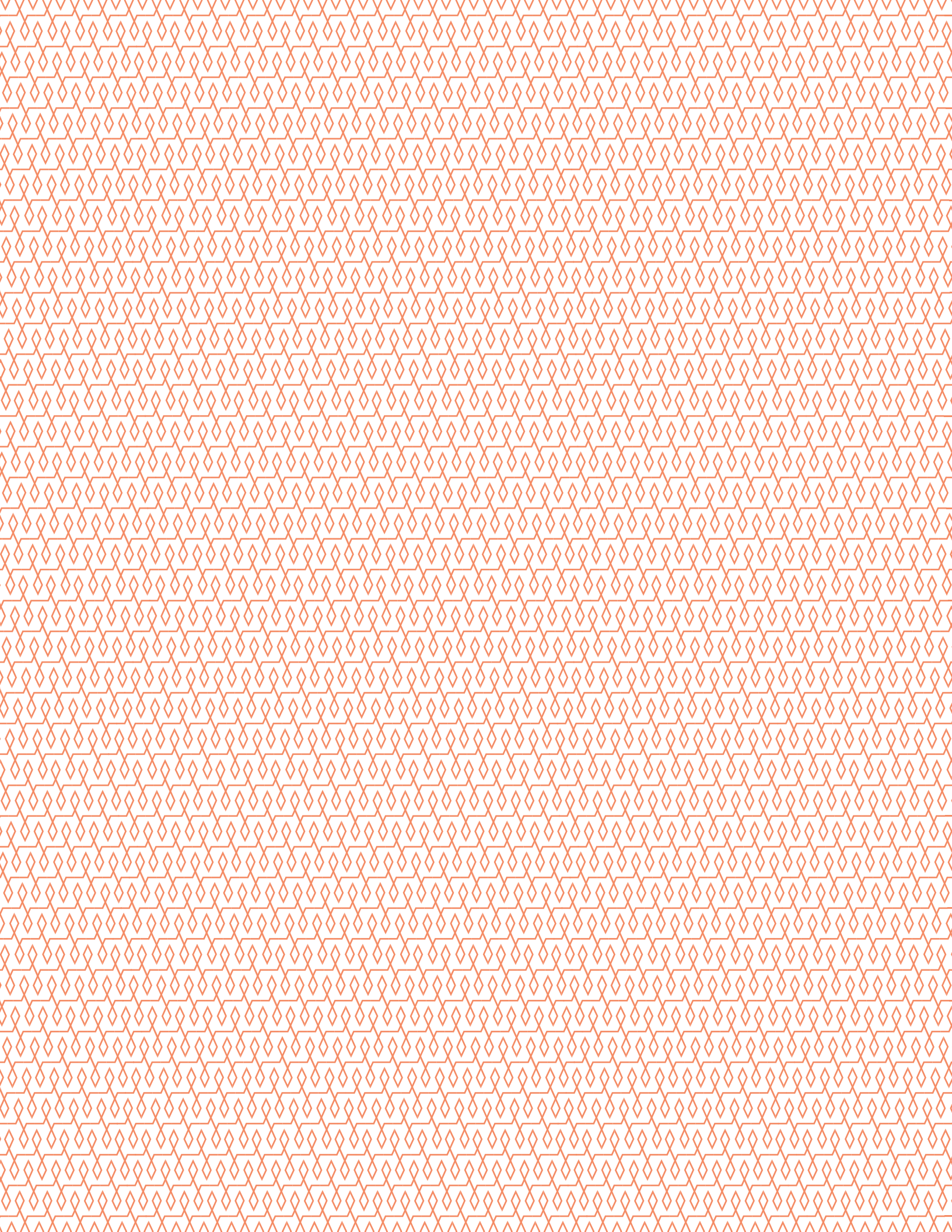
ADVISOR CONSULTING

# Meeder Investment Management Capabilities



MEEDER

FOR INVESTMENT PROFESSIONAL USE ONLY. NOT FOR PUBLIC DISTRIBUTION.



## ABOUT MEEDER

Meeder was founded over 50 years ago, established with our clients and partners in mind in 1974. We aspire to be your trusted advisor by learning what is most important to you and your business and being sure we are in alignment with your priorities. Most importantly, we strive to demonstrate our understanding of your needs through our actions, assisting you to capitalize on opportunities as they arise, and helping solve challenges.

Meeder has successfully navigated market cycles with clients for over five decades and through nearly every type of market environment. Our time-tested experience has driven our deep understanding of the importance of taking a holistic approach to managing investments to help you achieve your unique investment goals.

### ACCUMULATION [GROWTH]

### PRESERVATION [BALANCE]

### DISTRIBUTION [INCOME]

HIGHER RISK .....> LOWER RISK

Investor age: 30s–40s

50s–60s

70s+

Meeder is an employee-owned firm with more than 125 associates dedicated to serving the investment needs of individuals, businesses, and government entities. We have a national footprint that includes relationships with clients, shareholders, and financial advisors across all 50 states.

Since 1974, we have committed to delivering on this principle—providing public entities, institutions, financial advisors and individual investors with customizable solutions. We have grown our team and capabilities to deliver an expanded suite of investment offerings including mutual funds, investment portfolios, separately managed accounts and cash management solutions.

Whoever you are, whomever you serve, wherever you are going—we are here. With you, for you. As a trusted partner, we are committed to helping you achieve your goals.

Meeder offers unique ways to engage our investment management team and entire organization using a client-centric approach. We structure our solutions around you, ensuring that you are involved every step of the way.

## Meeder Investment Solutions

### TURNKEY SOLUTIONS

#### Funds

Tactical Allocation

Equity/Specialty

Global/International

Fixed Income

Money Market

#### Portfolios

Tactical Risk-Based

Tactical Non-Proprietary  
Risk-Based

Tactical Target  
Withdrawal

Tactical Age-Based

#### Retirement Plans

Model Portfolios

Unitized Portfolios

Fiduciary Services



## CUSTOMIZED SOLUTIONS

### Private Wealth

Core Taxable

Core Qualified

Dividend Income

Defensive Equity

Growth

### Meeder Edge Investment Consulting

Portfolio Comparison  
Analysis

Model Oversight

Investment Policy  
Statement

Portfolio Analytics

Trade Recommendations

### Meeder Edge Retirement Plan Services

Managed Accounts

Tactically Managed  
Funds

Fiduciary Services

Consulting Services



# Investment Solutions

Meeder offers many unique investment products using a variety of different distribution methods to help implement our investment management solutions.

## HOLISTIC APPROACH

Meeder utilizes a multi-disciplined, multi-factor approach to portfolio construction, which distinguishes us from most managers in the marketplace. Our models are constructed to incorporate a “weight of the evidence” approach, relying on multiple disciplines such as trend and momentum factors, together with macroeconomic, sentiment, valuation, and fundamental indicators. When considered individually, each of these approaches are valid and have produced solid results over time but can often be out of sync with each other and the market. Therefore, we incorporate components from each of these disciplines for a more holistic approach.

## MEEDER’S COMMITMENT TO IMPROVING INVESTOR OUTCOMES: DEFENSIVE EQUITY STRATEGY

Studies show that historically, the average investor participates in just a fraction of the market’s long-term gains. Wide swings in the markets will often lead investors to make decisions based on emotion, rather than data, especially in periods of market selloffs. To keep investors committed to their goals, we apply our Defensive Equity Strategy based on quantitative models that analyze data to make fact-based decisions when allocating portfolios. These models attempt to identify the risk/reward relationship of the market. They reduce equity exposure when that relationship is deemed unfavorable and take a defensive position, ultimately attempting to reduce participation in more severe market declines. Defensive positions could include cash or cash equivalents, fixed income securities, or stock index futures.

We believe a quantitative process allows for a repeatable and efficient method of achieving long-term appreciation. This process helps mitigate investor emotions, and is ultimately driven by the pursuit of helping investors achieve better outcomes. Our most accurate representation of the Defensive Equity Strategy is the Meeder Muirfield Fund.

## Meeder Investment Positioning System (IPS)

Meeder IPS is designed to optimize decisions by balancing risk/reward with market fluctuations for your clients.



**SEEKS TO CAPTURE MOST OF THE UPSIDE OF EQUITY RETURNS WHILE REDUCING VOLATILITY AND DOWNSIDE RISK**



**PROVIDES FLEXIBILITY TO MOVE ASSETS FROM EQUITY TO CASH OR FIXED INCOME WHEN MARKET RISK IS HIGH**



**REDUCES ALLOCATION TO FIXED INCOME WHILE INCREASING ALLOCATION TO EQUITY WHEN DRAWDOWN RISK IS LOWER**



# Investment Portfolios

Our Investment Portfolios are constructed using Meeder Funds. Core strategies are designed to complement one another to achieve client objectives and combine our Growth, Defensive Equity and Fixed Income strategies.

Meeder's asset allocation portfolios provide clients with access to tactically managed, diversified portfolios in a simple, turnkey solution. Clients investing in our portfolios gain access to our team of experienced portfolio managers who actively manage the underlying investments to align each portfolio with its objectives.

## **RISK-BASED INVESTMENT STRATEGY PORTFOLIOS**

Risk-based Portfolios allow participants to invest retirement plan assets based on their specific risk tolerance and investment objectives. As your client's risk tolerance or investment objectives change, we partner together to update their allocation accordingly.

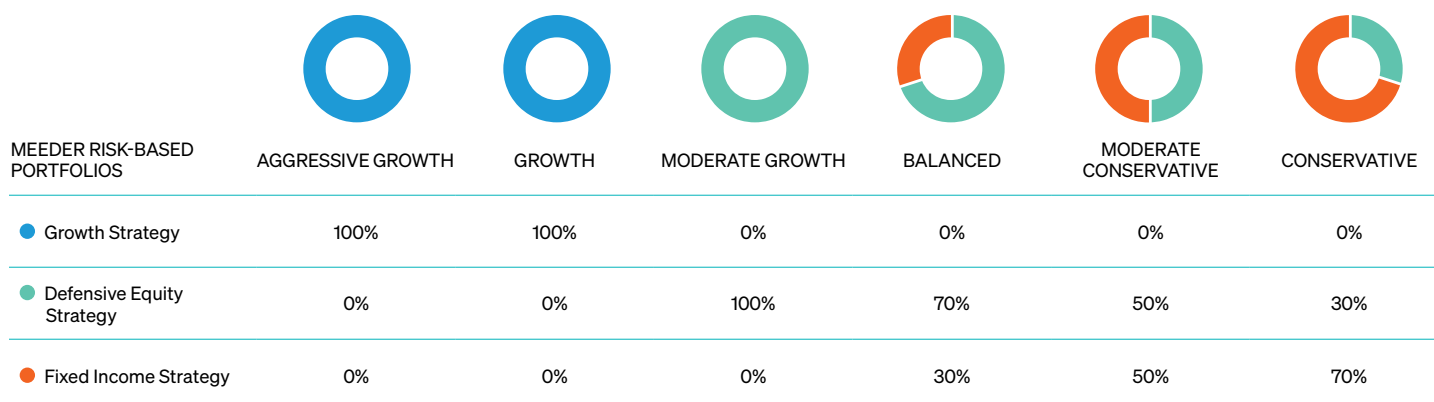
## **TARGET WITHDRAWAL STRATEGY PORTFOLIOS**

Target Withdrawal Portfolios are designed to help today's retirees reach their income goals. Each portfolio is comprised of diversified mutual funds with allocations specifically designed to meet the desired target withdrawal rate.

## **AGE-BASED INVESTMENT STRATEGY PORTFOLIOS**

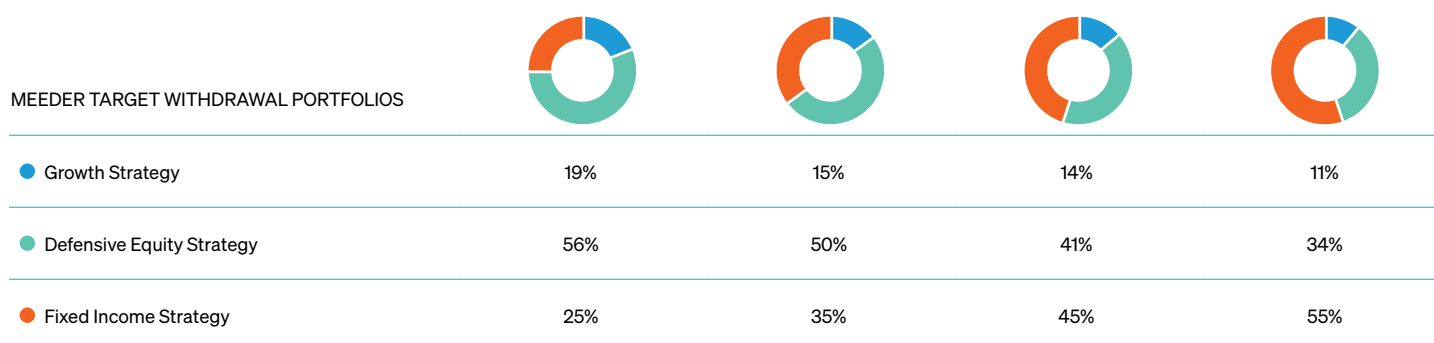
Age-based Portfolios allow participants to invest their retirement plan assets based on their current age. Over time, Meeder will automatically move the participant's assets to more conservative portfolios as they grow closer to retirement age.

## RISK-BASED PORTFOLIOS



Model portfolio allocation is shown for illustrative purposes only. Actual allocation of an account may vary from this illustration.

## TARGET WITHDRAWAL PORTFOLIOS



## TOP INVESTOR CONCERNS

Today's retirees are worried about outliving their assets. Meeder's Target Withdrawal Portfolios help mitigate three major concerns that clients express throughout retirement.

### » Longer lifespans

U.S. Census reports show, since 1950, people are living, on average more than 10 years longer today. A couple in the United States has nearly a 50% chance that one of them will live to age 90. Longer lifespans mean more assets will be necessary to sustain a comfortable lifestyle throughout retirement.

### » Inflation

Inflationary pressures on retiree health care costs continue to increase projections for future expenses. Meeder's research shows that after 30 years of withdrawals, the success rate—the probability of a portfolio not running out of money—improves as the exposure to equity increases, to offset these costs.

### » Low interest rates

Today's low interest rate environment suggests it is highly unlikely that fixed income investments will be able to deliver the same level of returns as they have historically. Traditional allocations to fixed income may not be enough, leaving many retirees with the difficult decision of choosing the right balance of equity and fixed income.

## AGE-BASED PORTFOLIOS



### MEEDER AGE-BASED PORTFOLIOS

|                             | 44 AND UNDER | 45-49 | 50-54 | 55-59 | 60-62 | 63-64 | 65 AND OVER |
|-----------------------------|--------------|-------|-------|-------|-------|-------|-------------|
| ● Growth Strategy           | 29%          | 25%   | 16%   | 15%   | 12%   | 12%   | 9%          |
| ● Defensive Equity Strategy | 30%          | 31%   | 33%   | 28%   | 25%   | 23%   | 20%         |
| ● Global Equity Strategy    | 36%          | 34%   | 31%   | 27%   | 23%   | 15%   | 11%         |
| ● Fixed Income Strategy     | 5%           | 10%   | 20%   | 30%   | 40%   | 50%   | 60%         |

Model portfolio allocation is shown for illustrative purposes only. Actual allocation of an account may vary from this illustration.

#### GROWTH STRATEGY

The Growth Strategy is a tactical strategy that can shift exposure primarily among equity securities including sector over and underweights, international securities, and market capitalization ranges. The Aggressive Growth Strategy may invest more heavily in more volatile areas of the stock market such as international or smaller capitalization securities.

#### DEFENSIVE EQUITY STRATEGY

The Defensive Equity Strategy is a tactical strategy that can shift from equity securities to cash or fixed income securities when the risk/reward relationship of the stock market is deemed unfavorable.

#### GLOBAL EQUITY STRATEGY

The Global Equity Strategy is a tactical strategy that can shift allocations among domestic and international equities but maintains a minimum allocation to international markets at all times. The strategy also adjusts allocations to fixed income sectors.

#### FIXED INCOME STRATEGY

The Fixed Income Strategy is a strategy that can shift between U.S. government and agency securities, investment-grade bonds, high-yield corporate bonds, and international debt. It also incorporates duration management to maneuver between short or long duration positions.

# Meeder Private Wealth

## Personalized solutions tailored to each client's unique objectives

Sophisticated investors can present complex challenges. Meeder Private Wealth helps financial advisors capture business and gain efficiency with personalized investment solutions specially created for affluent clients.

Meeder creates a customized, Separately Managed Account (SMA) designed around each investor's personal goals—considering their risk profile, investment horizon, tax management needs, income, and more.

# 01

## Portfolio Customization



- » Build portfolios to match unique goals and objectives
- » Create a separate portfolio for each client
- » Achieve a greater level of control using Individual equities

# 02

## Tax Management



- » Actively manage and maximize after-tax wealth
- » Harvest losses to create tax asset
- » Create a unique tax budget for each individual client

# 03

## Risk Management



- » Manage account in harmony with total household
- » Diversify risks in and outside current portfolio
- » Drive ongoing communication to accommodate changes in outside risk

# 04

## Investment Management



- » Experienced and deep portfolio management team
- » No proprietary products
- » Continual due diligence and investment monitoring

# Differentiated Solutions for a Better Client Experience

Affluent clients are seeking unique ways to continue to build wealth and manage risks. They are looking for alternatives to traditional investment vehicles like index ETFs or mutual funds. However, the possibility of market volatility or triggering high capital gains taxes may deter them from building better, more diversified portfolios. Meeder Private Wealth offers Separately Managed Accounts to help mitigate these issues and optimize outcomes for both qualified and non-qualified investing.

Unlike typical ETF and mutual fund investing, Meeder Separately Managed Accounts offer comprehensive customization, risk management and tax-advantaged benefits.

| Meeder Private Wealth: Delivering Client Advantages |  | MEEDER PRIVATE WEALTH | INDEX ETF / MUTUAL FUND |
|---|--|-----------------------|-------------------------|
| <b>Customization &amp; Risk Management</b>          | » Portfolios personalized for individual clients                 | ✓                     | X                       |
|   | » Direct ownership of individual stocks                          | ✓                     | X                       |
|   | » Seamless transfer of existing positions in-kind                | ✓                     | X                       |
|   | » Portfolio management around concentrated positions             | ✓                     | X                       |
|   | » Choice among specific stocks, sectors and industries           | ✓                     | X                       |
|   | » Flexible strategy that adapts to changing risks                | ✓                     | X                       |
|   |  |                       |                         |
| <b>Tax Management</b>                               | » Customized tax budget  | ✓                     | X                       |
|   | » Control of capital gains                                       | ✓                     | X                       |
|   | » Ability to distribute capital losses                           | ✓                     | X                       |
|   | » Dividend reinvestment  | Paid as cash          | ✓                       |
|   | » Increase after-tax returns through tax-minimization strategies | ✓                     | X                       |

# Outsourced Investment Consulting Services

Meeder Edge Investment Consulting services provide customized investment management designed to elevate your practice.

Meeder knows it can be challenging to balance the research and regulatory demands associated with investment management—while exploring new ways to grow your business and serve your clients.

Meeder Edge Investment Consulting services provide access to decades of experience helping advisors and their clients improve outcomes through a multi-discipline/multi-factor approach to investing.

We structure our consulting solutions around you and your clients—ensuring that you are involved every step of the way. When you leverage Meeder's expertise, you benefit from a long-term partnership as your advisor team's requirements guide the way to:

- » Build scale and provide efficiency
- » Provide business development support, research and timely advice
- » Create a unique set of investment strategies and solutions
- » Deliver institutional asset management

## Services and Support

- » Comprehensive current model analysis
- » Current vs. recommended model comparison
- » Portfolio model recommendation and analytics
- » Investment policy statement creation
- » Oversight of models
- » Portfolio summaries and analytics
- » Trade recommendations and watch list
- » Investment committee meetings and portfolio review
- » Market commentaries and insight from Meeder's investment team



# Retirement Plan Services

Meeder's first clients were small retirement plans, and managing retirement solutions remains an important part of our service offering today. Meeder Edge Retirement Plan Services bring a dedicated consulting team to help you serve your participants and meet your fiduciary obligations.

## MEEDER EDGE RETIREMENT PLAN SERVICES PROVIDE:

- » Managed portfolios
- » Assistance with retirement plan evaluation
- » 3(38) plan fiduciary to select and monitor investments
- » Participate in trustee and participant meetings



# Meeder Funds

## MEEDER MUIRFIELD FUND: FLMIX

### MORNINGSTAR CATEGORY

Tactical Allocation

### INVESTMENT OBJECTIVE

The Fund seeks to provide long-term capital appreciation.

### INVESTMENT STRATEGY

The Fund pursues its objective by fully utilizing our Defensive Equity Strategy (100%). Our Defensive Equity Strategy can shift between 0–100% equity, fixed income or cash depending on its quantitative assessment of the risk-reward relationship of the stock market. Within the equity portion of the Defensive Equity Strategy, the Fund may invest in various market capitalizations and industries, as well as international equities.

## MEEDER SPECTRUM: SRUIX

### MORNINGSTAR CATEGORY

Long-Short Equity

### INVESTMENT OBJECTIVE

The Fund seeks to provide long-term capital appreciation.

### INVESTMENT STRATEGY

The Fund pursues its objective by taking long and short positions in the global securities markets. It also has the flexibility to reach as high as 130% equity exposure during low-risk market environments. The Fund fully utilizes our Defensive Equity Strategy (100%). Our Defensive Equity Strategy can shift between 0–150% equity, fixed income or cash depending on its quantitative assessment of the risk-reward relationship of the stock market. Within the equity portion of the Defensive Equity Strategy, the Fund may invest in various market capitalizations and industries, as well as international equities.

## MEEDER GLOBAL ALLOCATION FUND: GBPIX

### MORNINGSTAR CATEGORY

Tactical Allocation

### INVESTMENT OBJECTIVE

The Fund seeks to provide long-term capital appreciation.

### INVESTMENT STRATEGY

The Fund pursues its objective by actively allocating assets among a diversified portfolio of U.S. and international investments. It utilizes a tactical approach to determine asset class and geographies. The Fund combines our Defensive Equity Strategy (90%) and our Fixed Income Strategy (10%). Our Defensive Equity Strategy can shift between 0–90% equity, fixed income or cash depending on its quantitative assessment of the risk-reward relationship of the stock market. Within the equity portion of the Defensive Equity Strategy, the Fund may invest in various market capitalizations and industries, as well as international equities. Our Fixed Income Strategy employs a tactical, model-driven approach that determines duration based on interest rates, as well as the optimal credit quality exposure across fixed income sectors.

## MEEDER BALANCED FUND: BLNIX

### MORNINGSTAR CATEGORY

Tactical Allocation

### INVESTMENT OBJECTIVE

The Fund seeks to provide income and long-term capital appreciation.

### INVESTMENT STRATEGY

The Fund pursues its objective by combining our Defensive Equity Strategy (70%) and our Fixed Income Strategy (30%). Our Defensive Equity Strategy can shift between 0–70% equity, fixed income or cash depending on its quantitative assessment of the risk-reward relationship of the stock market. Within the equity portion of the Defensive Equity Strategy, the Fund may invest in various market capitalizations and industries, as well as international equities. Our Fixed Income Strategy employs a tactical, model-driven approach that determines duration based on interest rates, as well as the optimal credit quality exposure across fixed income sectors.

## **MEEDER MODERATE ALLOCATION FUND: DVOIX**

### **MORNINGSTAR CATEGORY**

Moderately Conservative Allocation

### **INVESTMENT OBJECTIVE**

The Fund seeks to provide total return, including capital appreciation and current income.

### **INVESTMENT STRATEGY**

The Fund pursues its objective by combining our Defensive Equity Strategy (50%) and our Fixed Income Strategy (50%). Our Defensive Equity Strategy can shift between 0–50% equity, fixed income or cash depending on its quantitative assessment of the risk-reward relationship of the stock market. Within the equity portion of the Defensive Equity Strategy, the Fund may invest in various market capitalizations and industries, as well as international equities. Our Fixed Income Strategy employs a tactical, model-driven approach that determines duration based on interest rates, as well as the optimal credit quality exposure across fixed income sectors.

## **MEEDER CONSERVATIVE ALLOCATION FUND: IFAIX**

### **MORNINGSTAR CATEGORY**

Conservative Allocation

### **INVESTMENT OBJECTIVE**

The Fund seeks to provide income and long-term capital appreciation.

### **INVESTMENT STRATEGY**

The Fund pursues its objective by combining our Defensive Equity Strategy (30%) and our Fixed Income Strategy (70%). Our Defensive Equity Strategy can shift between 0–30% equity, fixed income or cash depending on its quantitative assessment of the risk-reward relationship of the stock market. Within the equity portion of the Defensive Equity Strategy, the Fund may invest in various market capitalizations and industries, as well as international equities. Our Fixed Income Strategy employs a tactical, model-driven approach that determines duration based on interest rates, as well as the optimal credit quality exposure across fixed income sectors.

## **MEEDER DYNAMIC ALLOCATION FUND: DYGIX**

### **MORNINGSTAR CATEGORY**

Global Aggressive Allocation

### **INVESTMENT OBJECTIVE**

The Fund seeks to provide long-term capital appreciation.

### **INVESTMENT STRATEGY**

The Fund pursues its objective by investing in areas of the equity market believed to be demonstrating characteristics of relative momentum, value, and quality. The Fund will primarily invest in large capitalization securities but may invest in mid- and small-capitalization securities too. The Fund can invest in specific industries, as well as international equities to pursue its objective. The Fund will typically maintain a 5% allocation to fixed income.

## **MEEDER SECTOR ROTATION FUND: QNTIX**

### **MORNINGSTAR CATEGORY**

Aggressive Allocation

### **INVESTMENT OBJECTIVE**

The Fund seeks to provide long-term capital appreciation.

### **INVESTMENT STRATEGY**

The Sector Rotation Fund utilizes a sector rotation strategy to identify market sectors offering the greatest investment opportunity. Using a proprietary quantitative model, the Fund rotates investments in equity securities between and among market sectors, overweighting those considered most promising. The Fund will also typically invest between 10% and 40% of its net assets in international securities, including emerging markets.

## **MEEDER TACTICAL INCOME FUND: BNDIX**

### **MORNINGSTAR CATEGORY**

Nontraditional Bond

### **INVESTMENT OBJECTIVE**

The Fund seeks to provide income and long-term capital appreciation.

### **INVESTMENT STRATEGY**

The Fund pursues its objective by investing in a broad range of fixed income securities, including mutual funds and ETFs. The Fund can shift between U.S. government and agency securities, investment grade bonds, high-yield corporate bonds, and emerging market bonds depending on the analysis of the credit and interest rate environment. The Fund can adjust the portfolio duration based on the anticipated movement of interest rates.

# Meeder Advisor Consulting: Customizing Our Partnership in Five Ways

We acknowledge that each client has unique investment needs and objectives. That is why we adhere to a proven five-step process that starts with comprehensive discovery and navigates to your firm's customized deliverables.

---

01

## Discovery



Through a comprehensive consulting and inquiry process, we work with you to understand the opportunities and challenges in your business.

---

02

## Diagnosis



A detailed proposal is created for you, based on you and your clients' unique needs and includes a comparative analytical review of new vs. existing portfolios.

---

03

## Design



Custom investment portfolios are developed to align with your investment clients' needs under the research and guidance of our investment team.

---

04

## Deploy



We assist with portfolio validation and deployment through your client base, with research and information to help you manage the progress.

---

05

## Deliver



To help you be a reliable fiduciary of your clients' assets, we provide timely and ongoing analysis by conducting investment analytics, portfolio reviews, due diligence and calls with our investment team.

---

# Partnering to Optimize Your Business

Meeder aspires to become a trusted advisor to you and your firm.

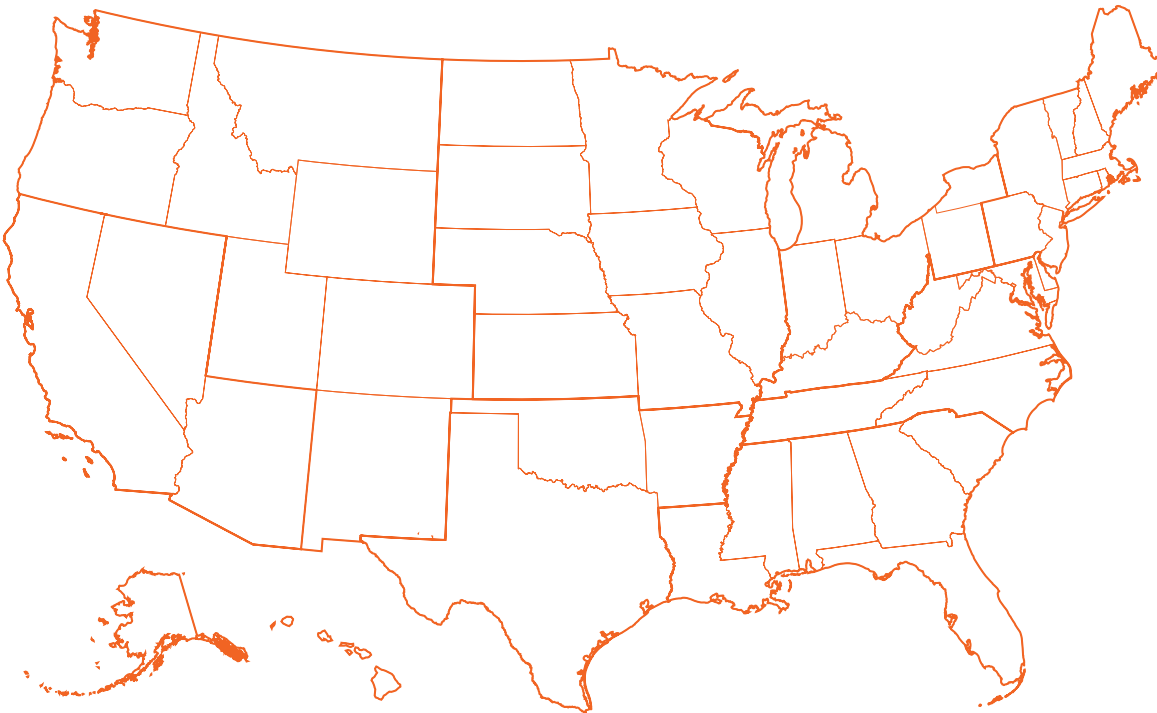
We want to learn what is important to you and your business to ensure we are aligned with your priorities. Most importantly, we seek to demonstrate our understanding of your needs through our actions so we provide the best resources to help you accomplish your goals.

Further, we want to help you capitalize on the opportunities you see developing with your clients and prospects, as well as your business. We stand ready to help when you see challenges in your business or within the financial markets that you need help addressing in today's changing investment environment.

For over 50 years, Meeder has helped institutions and financial advisors navigate many different financial markets and business environments. Today, as an investment management firm, we provide advice to more than \$150 billion in assets under advisement.\* We build investment solutions that institutions and advisors can use to solve complex investment needs and objectives. We offer mutual funds, separately managed accounts, investment portfolios and retirement plan solutions. Our deep and seasoned team of investment professionals serve and support our clients as we deliver investment management, administration and service and support.

**WE ARE HERE. WITH YOU. FOR YOU.**

**National Sales Desk 866.633.3371**  
**[meederadvisorconsulting.com](http://meederadvisorconsulting.com)**



\* As of 12/31/2024. Assets under advisement consist of \$63.82 billion of regulatory assets under management by Meeder Investment Management's registered investment adviser affiliates and \$100.6 billion of non-discretionary assets as to which Meeder Public Funds provides strategic advice or consultation as of December 31, 2024.



6125 Memorial Drive, Dublin, Ohio 43017 | [meederadvisorconsulting.com](http://meederadvisorconsulting.com)

Most Meeder investment solutions are offered only through financial advisers and these materials are designed exclusively for investment professionals who offer these services to their clients. Some investment solutions may not be available on all platforms, and the terms, conditions or portfolio details for investment solutions may vary from platform to platform. No offer to sell, solicitation, or recommendation of any security or investment product is intended. Contact your Meeder representative for approved sales and marketing materials for the products described in this booklet.

**Meeder mutual funds are sold by prospectus. Investors are advised to consider carefully the investment objectives, risks, charges and expenses of the fund before investing. The prospectus contains this and other information about the funds. Contact us at the address below to request a free copy of the prospectus. Please read the prospectus carefully before investing.**

Investment advisory services provided by Meeder Asset Management, Inc and Meeder Advisory Services, Inc. Meeder Funds are distributed by Meeder Distribution Services, Inc., member FINRA.

© 2025 Meeder Investment Management

0170-MDS-7/7/25-4701S

FOR INVESTMENT PROFESSIONAL USE ONLY. NOT FOR PUBLIC DISTRIBUTION.