Meeder Conservative Growth

Objective

The Conservative Growth Portfolio seeks a combination of current income and long-term growth of capital.

Investment Strategy

Utilizing Meeder Funds as the building blocks of a diversified portfolio, the Moderate Conservative Portfolio seeks to achieve it's objective using a minimum exposure of 50% to fixed income securities and a maximum exposure of 50% to equity securities. In addition, by utilizing our Defensive Investing strategy, the portion of the portfolio that is allocated to our Defensive Equity Strategy (50%) may at times be invested in fixed income and/or money market securities, which will result in a fixed income allocation between 50% and 100% of the total portfolio.

Top Equity Holdings

NVIDIA Corp	3.30%
Apple Inc	3.13%
Microsoft Corp	2.47%
Alphabet Inc Class C	2.07%
Mastercard Inc Class A	1.35%
Broadcom Inc	1.08%
Simon Property Group Inc	0.89%
Costco Wholesale Corp	0.84%
Johnson & Johnson	0.80%
Meta Platforms Inc Class A	0.76%

Top Fixed Income Holdings

Segall Bryant & Hamill Plus Bond - Inst	6.66%
iShares 7-10 Year Treasury Bond ETF	4.62%
Vanguard Intermediate-Term Bond ETF	4.14%
iShares Short Treasury Bond ETF	3.96%
Federated Hermes Government Obl Premier	3.72%
PGIM Ultra Short Bond ETF	3.71%
iShares Core US Aggregate Bond ETF	3.36%
Pioneer Bond Fund - K	3.27%
Fidelity Advisor® Total Bond Fund - Z	2.89%
iShares 0-3 Month Treasury Bond ETF	1.96%

Investment Performance

		ANNUAL RETURNS			
	YTD	1 YEAR	3 YEAR	5 YEAR	10 YEAR
Gross Composite Return	5.95%	7.71%	11.69%	5.86%	6.17%
Primerica Net Composite Return	4.56%	5.83%	9.74%	4.02%	4.33%
Benchmark	3.09%	4.84%	10.29%	3.89%	5.66%

The performance data shown represents past performance, which does not guarantee future results. The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. The performance data shown is for the Meeder composite portfolio, your portfolio may experience different results from those shown here, and current performance of the composite may be lower or higher than the performance data quoted.

Investment performance reflects adjustments made to align performance with the composite record for this portfolio.

Net Composite Return referenced above represents Gross Composite performance of the portfolio reduced by an annual fee of 1.74%, the maximum fee charged by Primerica Advisors to Lifetime Investment Program clients invested in the model.

The benchmark for this portfolio seeks approximately 40% exposure to global equity markets.

Expense Ratios

Net	0.96%	Gross	1.18%	Weighted gross and net expense ratios for the funds in the portfolio

Strategy Allocation



50% Defensive Equity Strategy

50% Fixed Income Strategy

Underlying Funds

Meeder Moderate Allocation Retail	50%
Meeder Muirfield Retail	17%
Meeder Tactical Income Retail	13%
Meeder Balanced Retail	11%
Meeder Conservative Allocation Retail	9%

Morningstar Style Box

VALUE	BLEND	GROWTH	
17	32	21	LARGE
4	9	5	MID
4	6	3	SMALL

Primerica Disclosure. For investors that access strategies through the Primerica Advisors Lifetime Investment Program, Primerica Advisors or its service providers, not Meeder, is responsible for implementing the strategy in the investor's account. Gross performance of the strategy, as implemented by Primerica Advisors, will vary from Meeder's composite performance. Net performance for individual investors will vary based on the fees charged by Primerica Advisors, as well as Primerica Advisors' management of its program and each client's account.

Composite: This model portfolio is managed in accordance with the portfolio composite for the Meeder Moderate Growth Portfolio created on 12/31/2009, which includes all fully discretionary accounts managed consistently with the model for Meeder clients or third-party investment advisors for whom Meeder acts as a sub-advisor. The composite does not include assets for programs in which Meeder provides a model allocation, but does not have discretionary investment authority.

Performance Calculations: Investment performance assumes reinvestment of all dividend and capital gain distributions. Returns for periods less than one year are not annualized. Performance is calculated in U.S. dollars and is presented net of all fees including the internal expenses of the Meeder Funds included in the Portfolio. Meeder does not charge a separate fee for managing the Portfolios; however, each Fund within the Portfolio contains a management fee within its expense ratio. Gross Composite Return represents the gross performance of the Meeder composite portfolio without deduction for investment management fees. Your portfolio may experience different results from those shown here, and current performance of the composite may be lower or higher than the performance data quoted.

Expense Ratios: The Weighted Gross Expense Ratio reflects the weighted operating expense ratio of the funds in the portfolio gross of voluntary fee waivers or expense reimbursements. The Weighted Net Expense Ratio is the weighted net expense ratio of the funds as set forth in the fund's most recent annual report, which includes the effect of voluntary and contractual fee waivers and expense reimbursements, but does not include the effect of wrap or other advisory fees charged by your advisor.

Benchmark: The Benchmark for the portfolio is the **Morningstar Moderately Conservative Target Risk Index.** The **Morningstar Target Risk Index** family is designed to meet the needs of investors who would like to maintain a target level of equity exposure through a portfolio diversified across equities, bonds and inflation-hedged instruments. The **Morningstar Moderately Conservative Target Risk Index** seeks approximately 40% exposure to global equity markets.

Risk Disclosure: The Composite is invested in Meeder Funds. Carefully consider the investment objectives, risks and expenses of the component funds before investing. The prospectus contains this and other information about the funds.

Firm Information: Meeder Investment Management, Inc. is a diversified financial services firm that has been managing assets since 1974 at its offices in Columbus, Ohio. The company manages a series of mutual funds known as the Meeder Funds through its registered investment adviser, Meeder Asset Management, which is paid a fee for its services. Meeder Portfolios are managed accounts comprised of Meeder Funds. The Portfolios are not mutual funds or other commingled investment vehicles registered with the Securities and Exchange Commission. Meeder Portfolios are managed by Meeder Advisory Services, a registered investment adviser. An affiliate, Meeder Asset Management, Inc., serves as the investment adviser to Meeder Funds and is paid a fee for its services. Meeder Funds are distributed by Meeder Distribution Services, Inc., an affiliated broker dealer, Member FINRA.

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