



MEEDER

MEEDER INVESTMENT MANAGEMENT SOLUTIONS

Meeder Portfolios on the Primerica Advisors Lifetime Investment Program

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

ACCUMULATION Growth	PRESERVATION Balance	DISTRIBUTION Income
Low Risk Age 30s-40s	RISK Age 50s-60s	High Risk Age 70s+
TACTICAL RISK-BASED INVESTMENT STRATEGY		TARGET WITHDRAWAL STRATEGY

TACTICAL RISK-BASED PORTFOLIOS

Meeder helps you keep investors committed to their investment strategy throughout a full market cycle with five risk-based allocation models ranging from growth to conservative. Risk-based portfolios allow participants to invest retirement plan assets based on their specific risk tolerance and investment objectives. As clients’ risk tolerance or investment objectives change, we partner together to update their allocation accordingly.



Dynamic Growth Portfolio
100% Dynamic Growth Strategy



Growth Portfolio
100% Defensive Equity Strategy



Moderate Growth Portfolio
70% Defensive Equity Strategy
30% Fixed Income Strategy



Conservative Growth Portfolio
50% Defensive Equity Strategy
50% Fixed Income Strategy



Conservative Portfolio
30% Defensive Equity Strategy
70% Fixed Income Strategy

TARGET WITHDRAWAL PORTFOLIOS

These portfolios are designed to help retirees maximize spending, protect wealth, and de-risk drawdowns over their life journeys. Four tactical portfolio strategies at drawdowns from three to seven percent provide risk-managed participation in equity markets. Advisors choose based on clients’ needs to build toward specific goals, make decisions, and avoid impulsive investing mishaps.



Target Withdrawal	6-7%	5-6%	4-5%	3-4%
Growth	19%	15%	14%	11%
Defensive Equity	56%	50%	41%	34%
Fixed Income	25%	35%	45%	55%

Meeder Tax Managed Portfolios for Primerica Advisors

Sophisticated investors can present complex challenges. Meeder Tax Managed portfolios help 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. SMAs allow clients to own securities directly.

Meeder manages SMAs strategically—rather than tactically—so clients remain fully invested. Unlike a mutual fund, an SMA gives the account owner complete control over which securities they own, as well as the account's cost basis and tax-loss harvesting opportunities.

Backed by over 50 years of investment expertise, Meeder Tax Managed portfolios optimize investing in four ways:



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



TAX MANAGEMENT

- » Maximize after-tax wealth
- » Harvest losses
- » Create a unique tax budget for each individual client



RISK MANAGEMENT

- » Diversify risks in and outside current portfolio
- » Drive ongoing communication to accommodate changes in outside risk



INVESTMENT MANAGEMENT

- » Experienced and deep portfolio management team
- » No proprietary products

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The portfolios may not be suitable for all investors. Asset allocation and diversification do not assure a profit or protect against loss. All investments carry a certain amount of risk and there is no guarantee that any strategy will its objectives, generate positive returns, or avoid losses. Meeder does not provide tax advice and does not represent that any portfolio design will result in a particular tax consequence. This material is provided for informational and educational purposes only and does not constitute a recommendation or investment advice regarding the suitability of any portfolio for any circumstances.

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