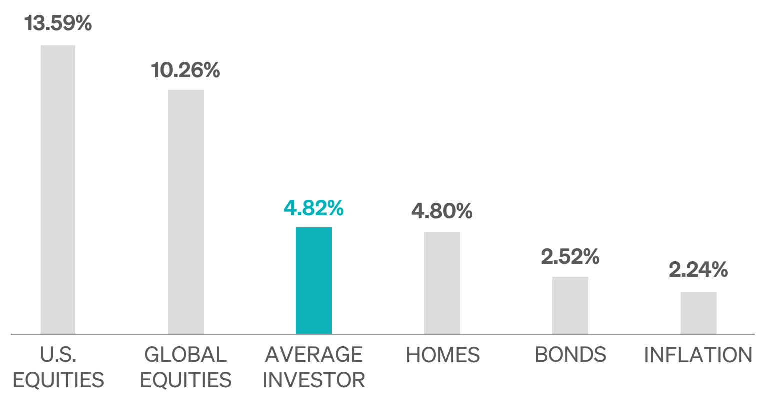
Meeder Tactical Portfolios

Meeder Investment Management has been tactically managing portfolios since 1974. Meeder is dedicated to improving investor outcomes by keeping clients committed to their investment strategy throughout a full market cycle. We believe we can help investors accomplish this through the management of our five risk-based allocation models on the Primerica Advisors Lifetime Investment Program.

Why is Tactical an important component of a diversified portfolio?

The average investor has an uncanny ability to make the wrong decisions at the wrong time when it comes to investing. Since 2009, the market has gained almost 14% per year, but unfortunately the average investor tends to make emotional decisions rather than decisions based on data. This is why most investors have earned an average annual return of less than 5% over that time frame.



Average Investor: Past 14 Years 2009–2022 Annualized Returns[1]

MULTI-DISCIPLINE / MULTI-FACTOR APPROACH

Meeder's unique tactical approach is focused to help you and your clients get to their investment destinations.

PRIMERICA ADVISORS LIFETIME INVESTMENT PROGRAM

Access Meeder's tactical approach for your goals.

Dynamic Growth Portfolio	Growth Portfolio	Moderate Growth Portfolio	Conservative Growth Portfolio	Conservative Portfolio
100% Dynamic Growth Strategy	100% Defensive Equity Strategy	70% Defensive Equity Strategy	50% Defensive Equity Strategy	30% Defensive Equity Strategy
		30% Fixed Income Strategy	50% Fixed Income Strategy	70% Fixed Income Strategy

MEEDER

Meeder Tax Managed Portfolios

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.

Backed by nearly 50 years' 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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[1] Source: Morningstar Direct; Bloomberg; Informa Investment Solutions; Dalbar. Past performance is no guarantee of future results. It is not possible to directly invest in an index. U.S. Equities are represented by the S&P 500 Index TR. Global Equities are represented by the MSCI ACWI Index. Bonds are represented by the Bloomberg U.S. Aggregate Bond Index. Homes is represented by S&P CoreLogic Case-Shiller US National Home Price Index. Average Investor is represented by Dalbar's average asset allocation investor return, which utilizes the net of aggregate mutual fund sales, redemptions and exchanges each month as a measure of investor behavior. Returns are annualized (and total return where applicable) and represent the 14-year period ending 12/31/22 to match Dalbar's most recent analysis. Inflation is represented by the Consumer Price Index NSA.

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.

Meeder Investment Management provides products by contractual relationship with PFS Investments, Inc. (PFSI), a subsidiary of Primerica Inc. PFSI's advisory business operates under the trade name Primerica Advisors and offers the wrap fee program, Primerica Advisors Lifetime Investment Program™. Meeder Investment Management is not affiliated with Primerica Inc. or PFSI.

Investment advisory services offered by Meeder Advisory Services, Inc.

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