



SEPTEMBER 2023

# Future-Proofing Your Practice for the Great Wealth Transfer



MEEDER

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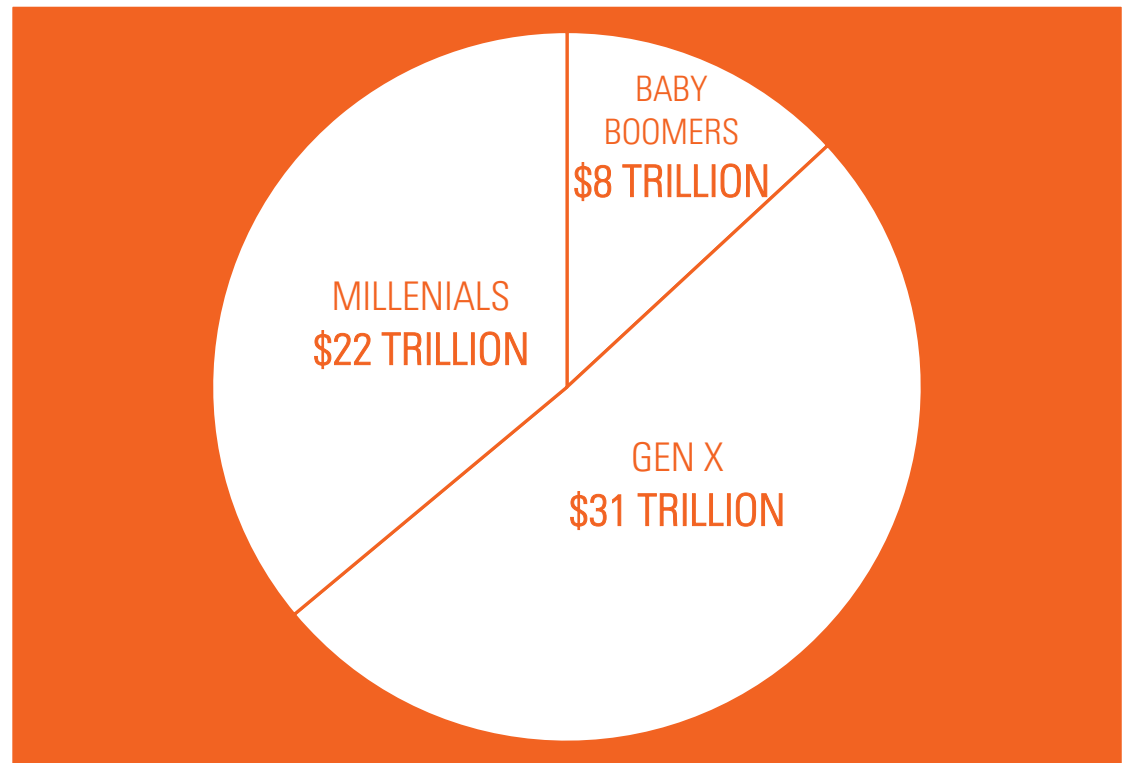
# THE DEMOGRAPHIC SHIFT

ESTIMATED WEALTH INHERITED DURING THE NEXT 25 YEARS BY GENERATION



EST. WEALTH TRANSFER

**\$70**  
**TRILLION**



NOTE: AGES AS OF 2018. PLEASE NOTE THAT THE FIGURES MAY NOT ADD UP TO THE \$70 TRILLION DUE TO A PORTION OF ASSETS THAT ARE ESTIMATED TO GO DIRECTLY TO CHARITIES.  
SOURCES: CERULLI ASSOCIATES, FEDERAL RESERVE, U.S. CENSUS BUREAU, INTERNAL REVENUE SERVICE, BUREAU OF LABOR STATISTICS, AND THE SOCIAL SECURITY ADMINISTRATION

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# 10,000

## # OF BABY BOOMERS WHO RETIRE EACH DAY

SOURCE: PEW RESEARCH CENTER & SOCIAL SECURITY ADMINISTRATION 2012 REPORT

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**How do I stay  
out of debt?**



# The Changing Landscape

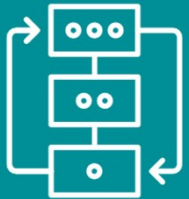
# Creating Advisory and Business Value

## Agenda



## THE CHANGING LANDSCAPE

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## REDEFINING THE ADVISORY EFFICIENCY






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## PERSONALIZATION IS CRITICAL

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# Generations Defined

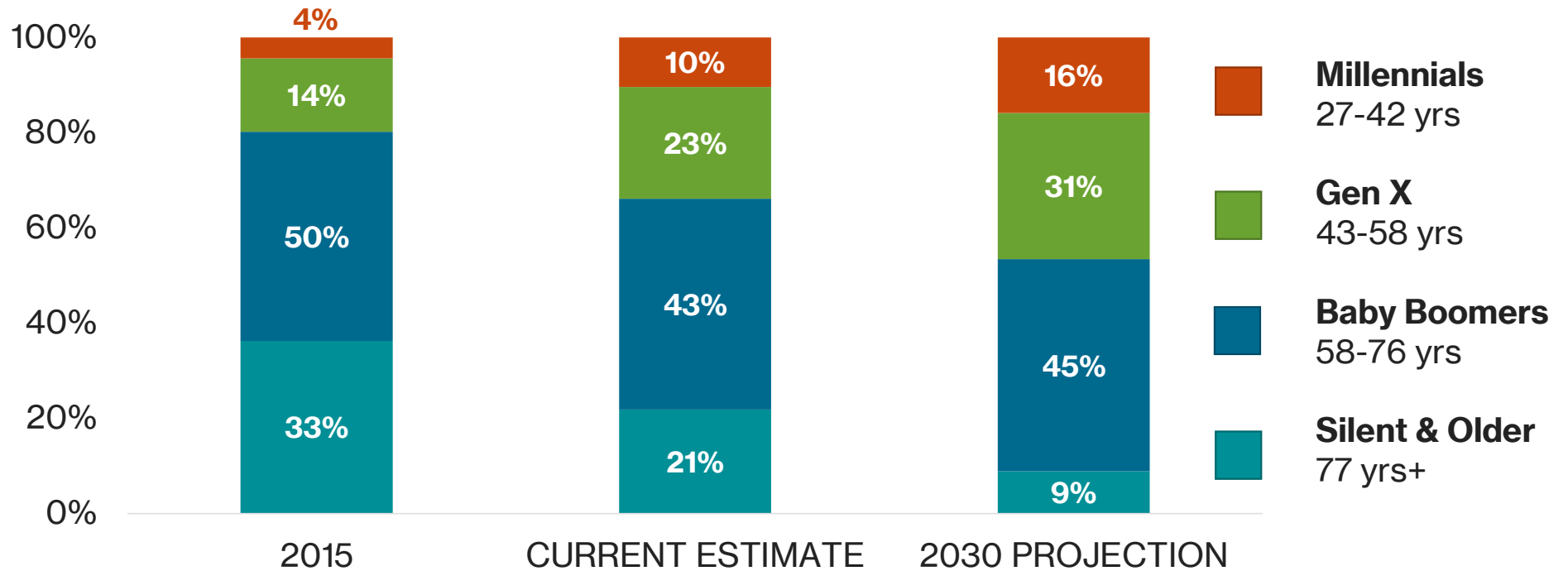
	<b>GI &amp; SILENT GENERATION</b> Pre 1945	<b>BABY BOOMERS</b> 1945–1960	<b>GEN X</b> 1961–1980	<b>GEN Y MILLENNIALS</b> 1981–1995	<b>GEN Z</b> 1995-2012
<b>Formative experiences</b>	 <p>WWII, Rationing, Rock 'n' Roll</p>	 <p>Cold War, Post-War boom, Woodstock</p>	 <p>End of Cold War, First PC, Early Mobile tech</p>	 <p>9/11, Social media, Invasion of Iraq, Reality Google</p>	 <p>Economic downturn, global warming, mobile devices</p>
<b>Aspiration</b>	Home ownership	Job security	Work-life balance	Freedom & flexibility	Security & stability
<b>Attitude toward technology</b>	Largely disengaged	Early adaptors	Digital immigrants	Digital natives	Technoholics

# Changing Landscape in Financial Industry

SHARE OF HOUSEHOLD WEALTH BY GENERATION



## 2022: Halfway Through the Great Wealth Transition



SOURCE: THE FUTURE OF WEALTH IN THE UNITED STATES, DELOITTE, 2015

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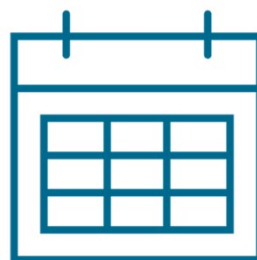
# Changing Landscape in Financial Industry

## ADVISOR DEMOGRAPHICS



### **FUTURE OF ADVISORY**

Cannot rely on baby boomer generation



### **RETIREMENT OF ADVISORS**

By 2030 over 1/3 of Advisors today will retire



### **NEED TO ADAPT**

Client & Advisor demographics are shifting

# 80/20

## RULE FOR FINANCIAL ADVISORS

SOURCE: FORBES "THE 80/15/5 RULE FOR FINANCIAL ADVISORS"

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The most  
successful  
advisors  
**spend most  
of their time  
meeting with  
clients and  
prospects**

# 80/20

## RULE FOR FINANCIAL ADVISORS

SOURCE: FORBES "THE 80/15/5 RULE FOR FINANCIAL ADVISORS"

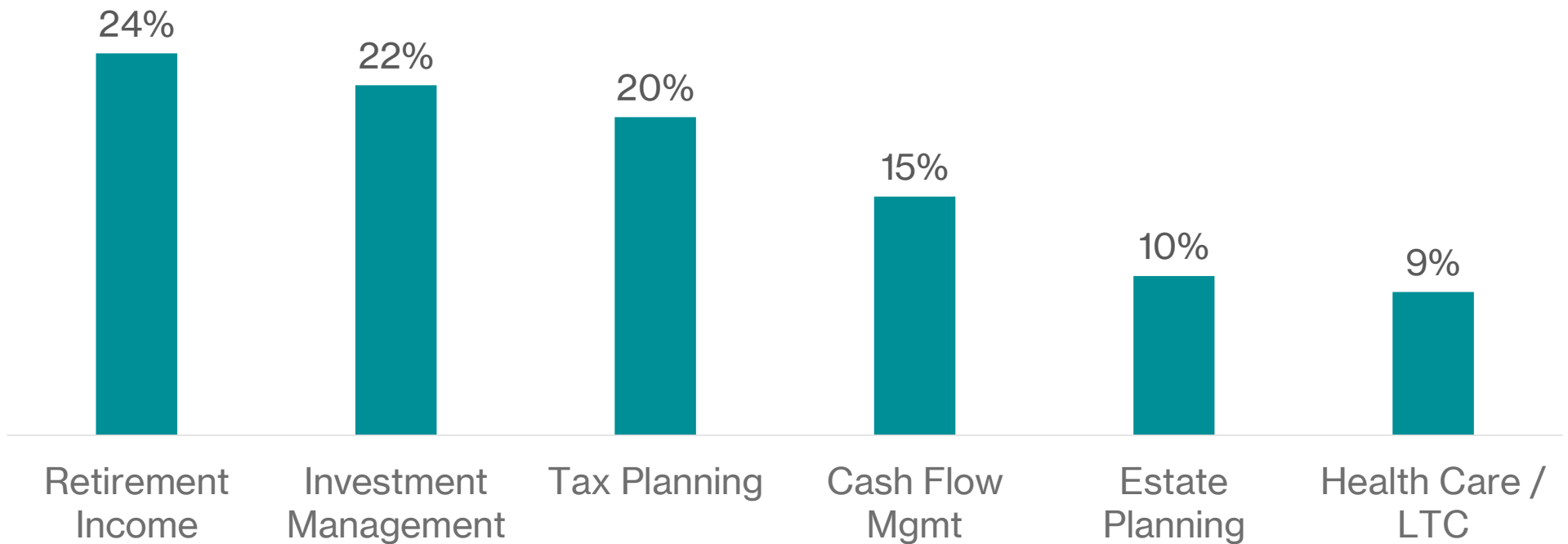
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Partner  
with your  
**trusted  
advisors**  
to help  
increase  
efficiencies

# Survey Results Are In!

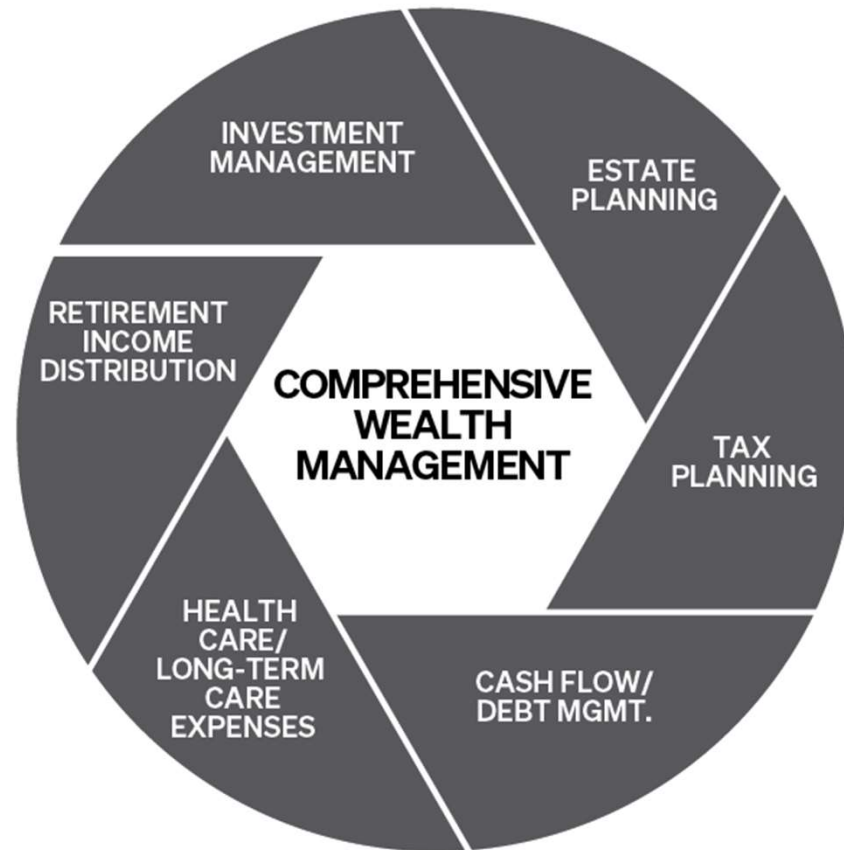
WHAT ARE YOUR BIGGEST PAIN POINTS AS A WEALTH MANAGER?



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# Client Needs are Changing

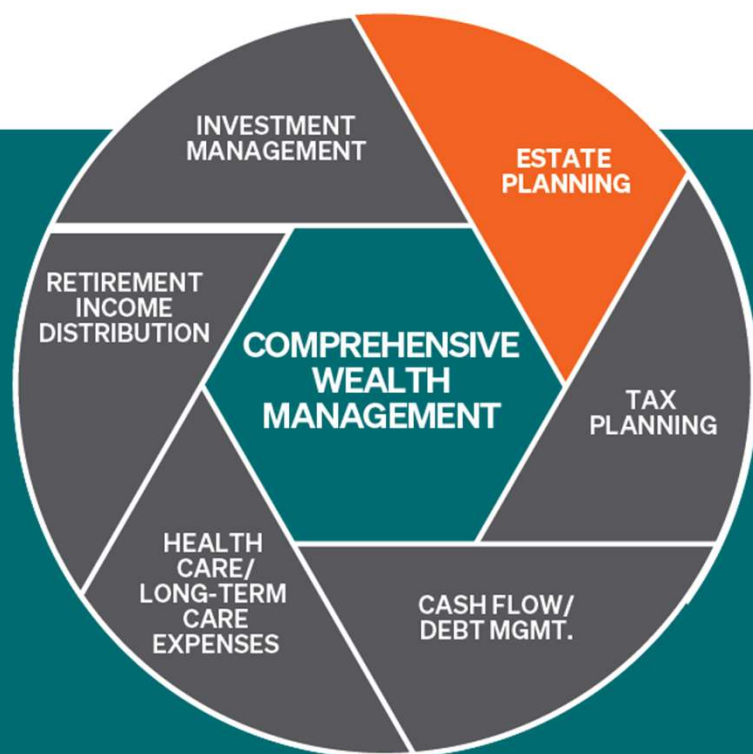
ADVISOR ROLE MUST EXPAND TO MEET CHANGING INVESTOR NEEDS



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# Client Needs are Changing

ESTATE PLANNING



# 48%

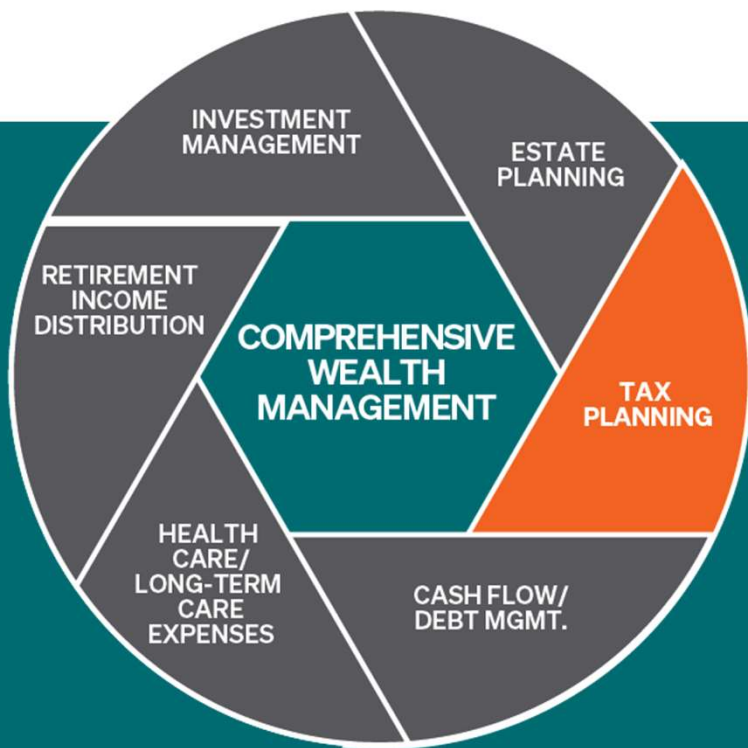
Had **any** kind of estate planning document.

## WHAT THIS MEANS TO YOU

You need a **strategic partner** to ensure your clients have the estate planning resources they need.

# Client Needs are Changing

## TAX PLANNING



# 42%

Pre-retirees would **switch** financial professionals for someone who could help plan for taxes in retirement.

## WHAT THIS MEANS TO YOU

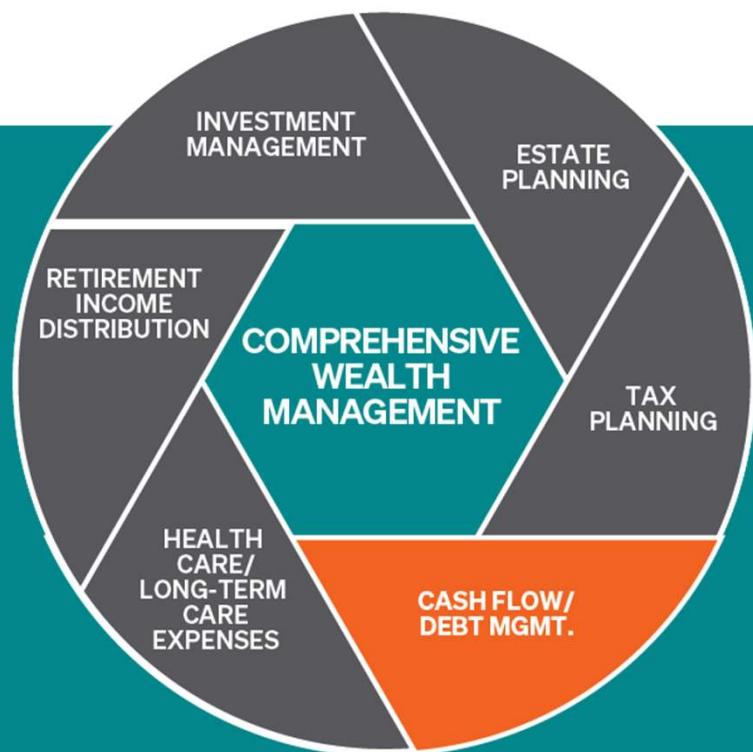
Utilizing a trusted partner who has expertise in **tax management strategies** to create efficiency.

SOURCE: 3 2019 TAX-EFFICIENT RETIREMENT INCOME SURVEY, THE NATIONWIDE RETIREMENT INSTITUTE 4 RETIREMENT INCOME AND TAX PLANNING CONSUMER SURVEY, NATIONAL ASSOCIATION OF PLAN ADVISORS, 2018

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# Client Needs are Changing

CASH FLOW/DEBT MANAGEMENT



# 40%

Homeowners aged 65+ had mortgage debt.

## WHAT THIS MEANS TO YOU

Client's portfolios need more attention and **personalization** for their specific income needs.

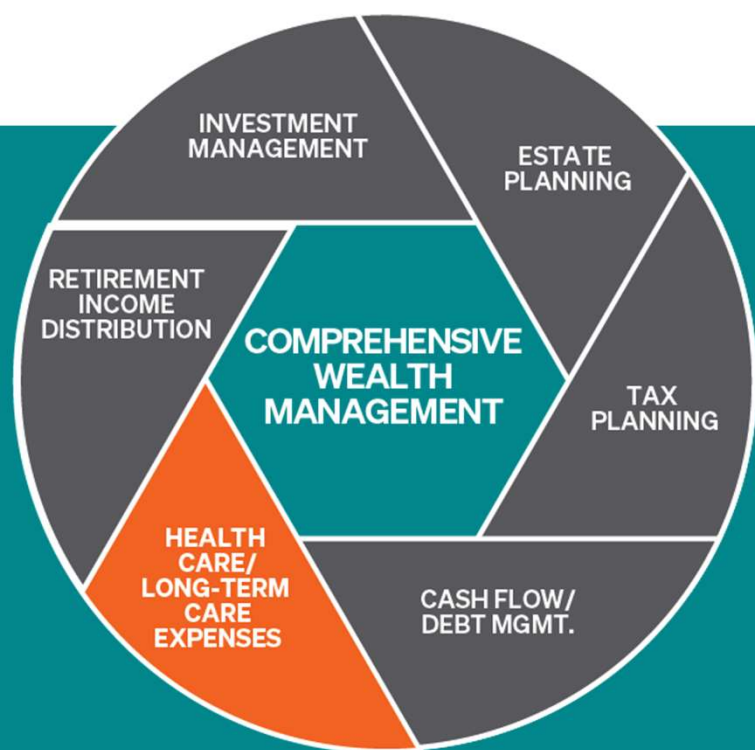
SOURCE: 5 STUDENT LOAN DEBT: THE MULTIGENERATIONAL EFFECTS ON RELATIONSHIPS AND RETIREMENT, TIAA AND MIT AGELAB, 2019 6 JOINT CENTER FOR HOUSING STUDIES AT HARVARD UNIVERSITY

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# Client Needs are Changing

HEALTH CARE & LONG-TERM CARE EXPENSES



# 73%

Adults aged 50+ said that out-of-control health care costs in retirement was a top fear.

## WHAT THIS MEANS TO YOU

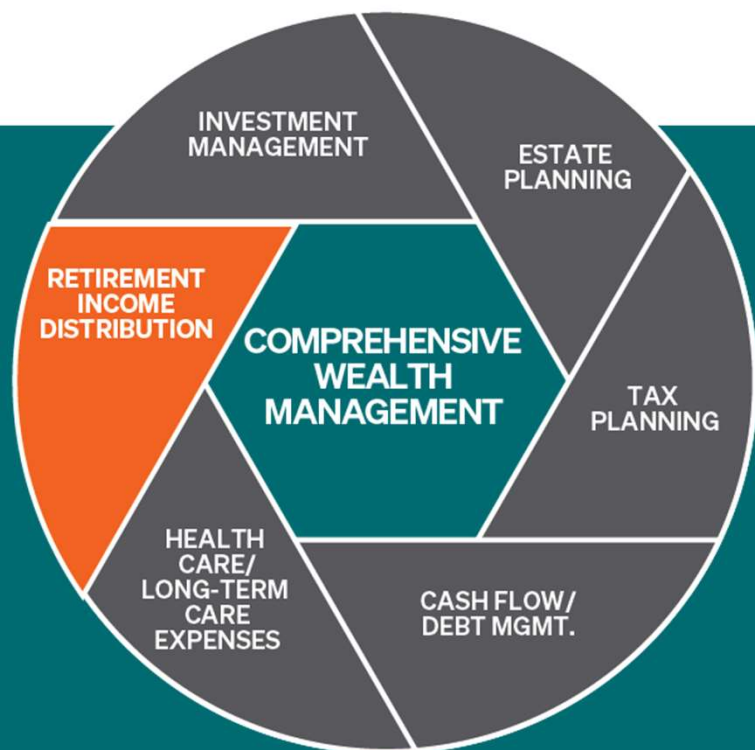
Rising healthcare costs will affect **income strategy** during retirement.

SOURCE: 7 MASSMUTUAL CHRONIC CARE RESEARCH STUDY, 2020 8 2018 NATIONWIDE HEALTH CARE AND LONG-TERM CARE CONSUMER SURVEY, THE NATIONWIDE RETIREMENT INSTITUTE

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# Client Needs are Changing

## RETIREMENT INCOME DISTRIBUTION



# 11%

Retirees had only spent 11% of their assets 18 years into retirement.

## WHAT THIS MEANS TO YOU

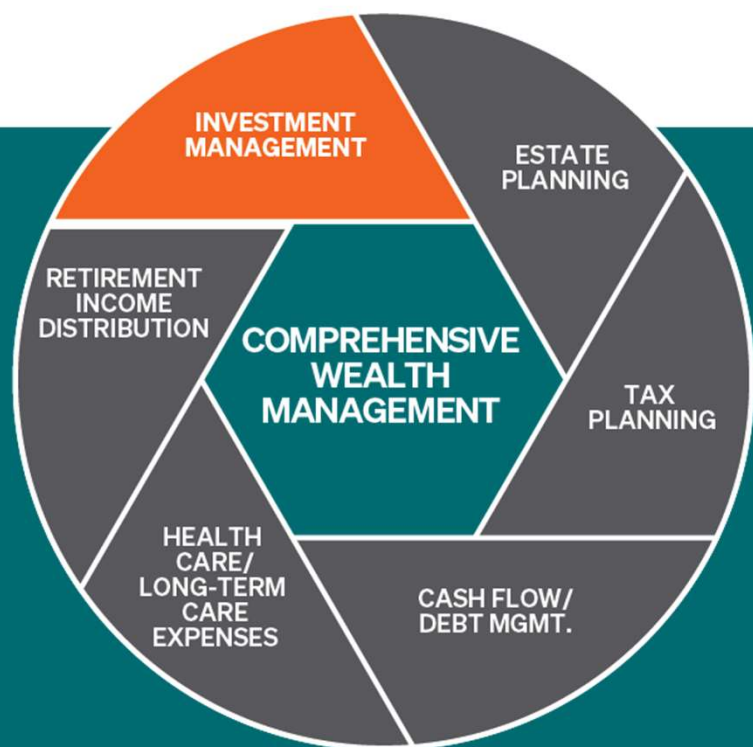
You need to **plan for volatility** in the stock market and its impact on future income needs.

SOURCE: 9 "SPENDING PATTERNS IN RETIREMENT: RETIREES ARE SLOW TO EXHAUST THEIR ASSETS," EBRI, APRIL 3, 2018 10 RETIREMENT INCOME LITERACY SURVEY, THE AMERICAN COLLEGE OF FINANCIAL SERVICES, 2017

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# Client Needs are Changing

INVESTMENT SELECTION / ASSET ALLOCATION



# \$2.5 TRILLION

Managed through  
Outsource Investment  
Consulting in 2021.

## WHAT THIS MEANS TO YOU

Finding a trusted  
investment solution partner  
will increase your time to  
meet with clients and  
prospects.

SOURCE: 9 "SPENDING PATTERNS IN RETIREMENT: RETIREES ARE SLOW TO EXHAUST THEIR ASSETS," EBRI, APRIL 3, 2018 10 RETIREMENT INCOME LITERACY SURVEY, THE AMERICAN COLLEGE OF FINANCIAL SERVICES, 2017

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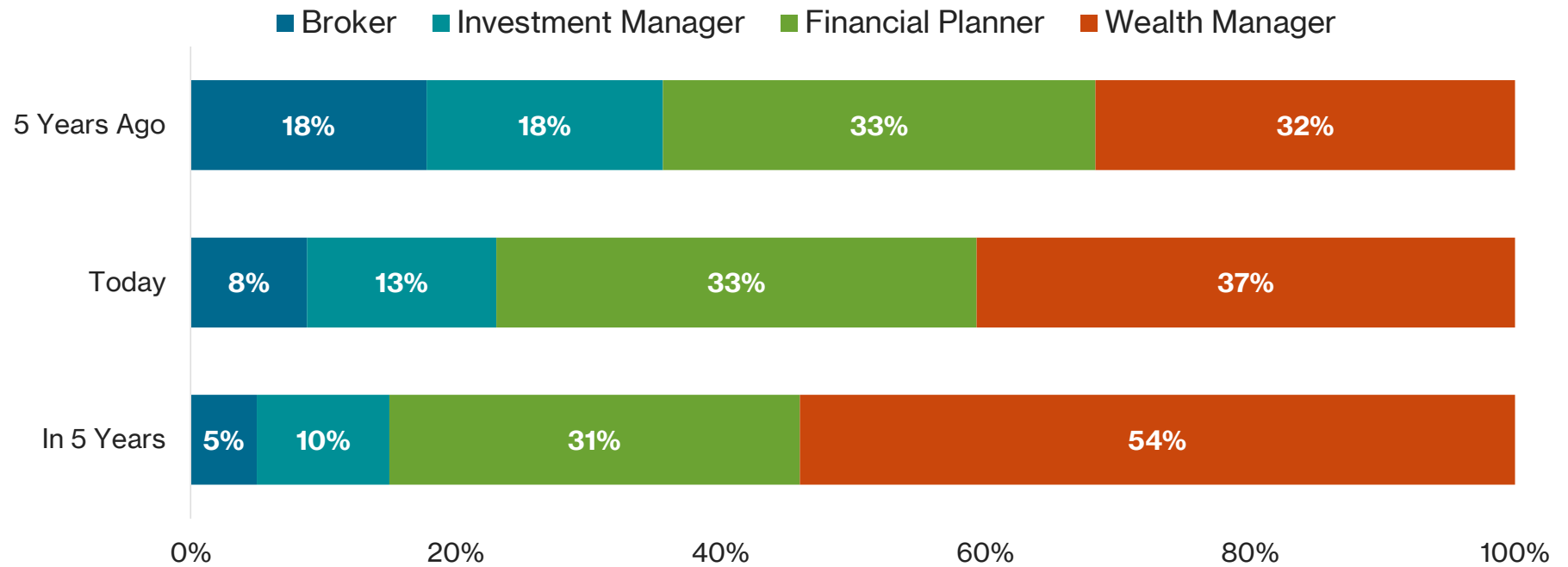
# Advisors Need to Redefine Themselves

# What Advisors Can Do

THE DEFINITION OF "ADVISOR"



## ADVISORS ARE CHANGING HOW THEY DEFINE THEMSELVES



SOURCE: ADVISOR TREND MONITOR: ADVISOR TOP TRENDS FOR 2021, FUSE RESEARCH, WEALTHMANAGEMENT.COM, MARCH 2021

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# Advisors Will Drive Practice Efficiency

# Understanding Your Client Expectations



71%

of advisors believe clients prefer  
**in-house investment  
management**



90%

of investors are open to using  
**model portfolios**



# Key Drivers of Model Use



**1**  
CHANGE IN  
ADVISOR  
INVESTMENT  
APPROACH

**2**  
NEW OFFERING  
THAT WORKS  
FOR CLIENT  
NEEDS

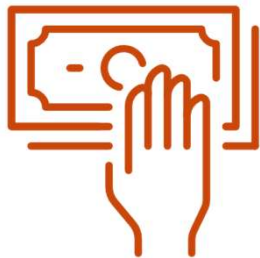
**3**  
MEETING WITH  
INVESTMENT  
MANAGER

**4**  
ONLINE  
INFORMATION  
FROM  
MANAGER



# Personalizing the Client Experience is a Must

# Managing your efforts according to your client's needs



**ACCUMULATION**  
[GROWTH]



**PRESERVATION**  
[BALANCED]



**DISTRIBUTION**  
[INCOME]

**GEN Z**

**GEN Y  
MILLENNIALS**

**GEN X**

**BABY  
BOOMERS**

**GI & SILENT  
GENERATION**

1995-2012

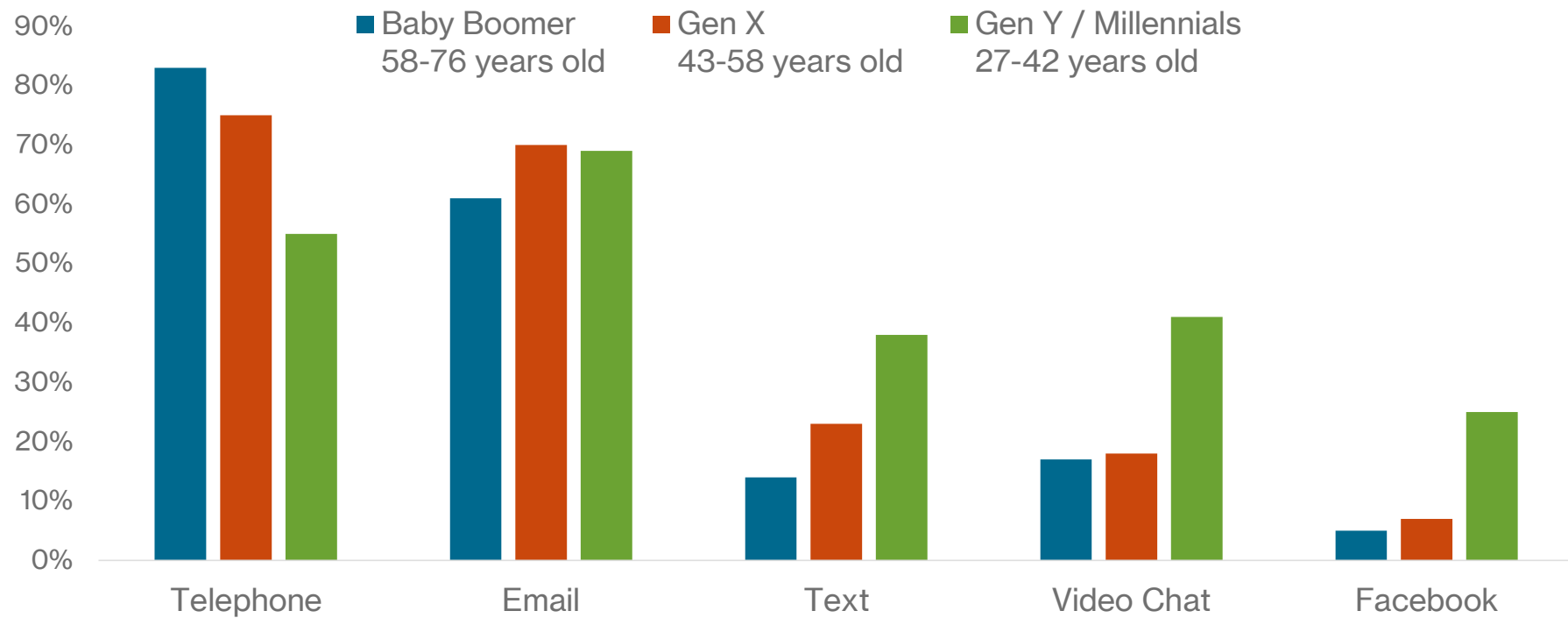
1981-1995

1961-1980

1945-1960

Pre 1945

# Clients Communicate Preferences



SOURCE: "COMMUNICATION PREFERENCES OF 2021," THE VOICE OF THE INVESTOR, SPECTREM GROUP, 2021

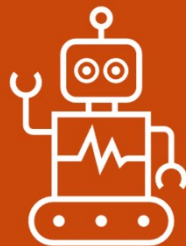
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# Millennials Have a Need for Financial Advisors



71%

believe their portfolios are too complicated to be trusted to a **Robo-Advisor**



91%

of millennials **trust a financial advisor**



# Communication More Important Given Intergenerational Wealth Transfer



60%

of investors say they have not had a family wealth **discussion with an advisor**



60%

of investors who have inherited \$2M+ fired the advisor as they had no previous interaction with them



# Pursue Growth in Business Valuation

# Keys to Building Value



**BECOME EFFICIENT**

**GROW THE BUSINESS**

**RETAIN THE ASSETS**



---

# WHAT CAN ADVISORS DO?



# Utilizing Your Trusted Advisors

# MEEDER FIRM OVERVIEW



NEARLY  
**50 YEARS**  
OF EXPERIENCE



OVER  
**\$45 BILLION**  
IN ASSETS UNDER  
ADVISEMENT  
(As of 12/31/2022)



OVER  
**125**  
PROFESSIONALS

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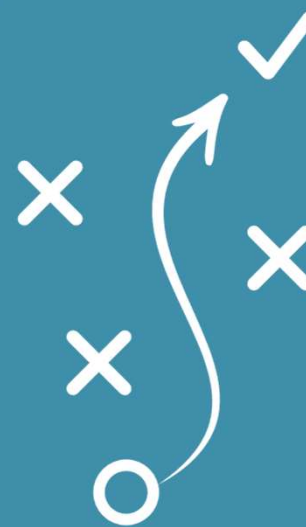


# Turn-Key

## TACTICAL FUNDS & MODELS

# Customized

## TAX MANAGED SOLUTIONS



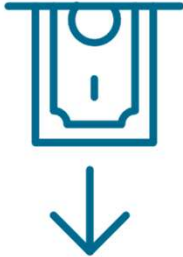
# Lifecycle of the Investment Management Relationship



**ACCUMULATION**  
[GROWTH]



**PRESERVATION**  
[BALANCE]



**DISTRIBUTION**  
[INCOME]

RISK / RETURN POTENTIAL

HIGHER RISK .....> LOWER RISK

**DYNAMIC  
GROWTH  
PORTFOLIO**



**GROWTH  
PORTFOLIO**



**MODERATE  
GROWTH  
PORTFOLIO**



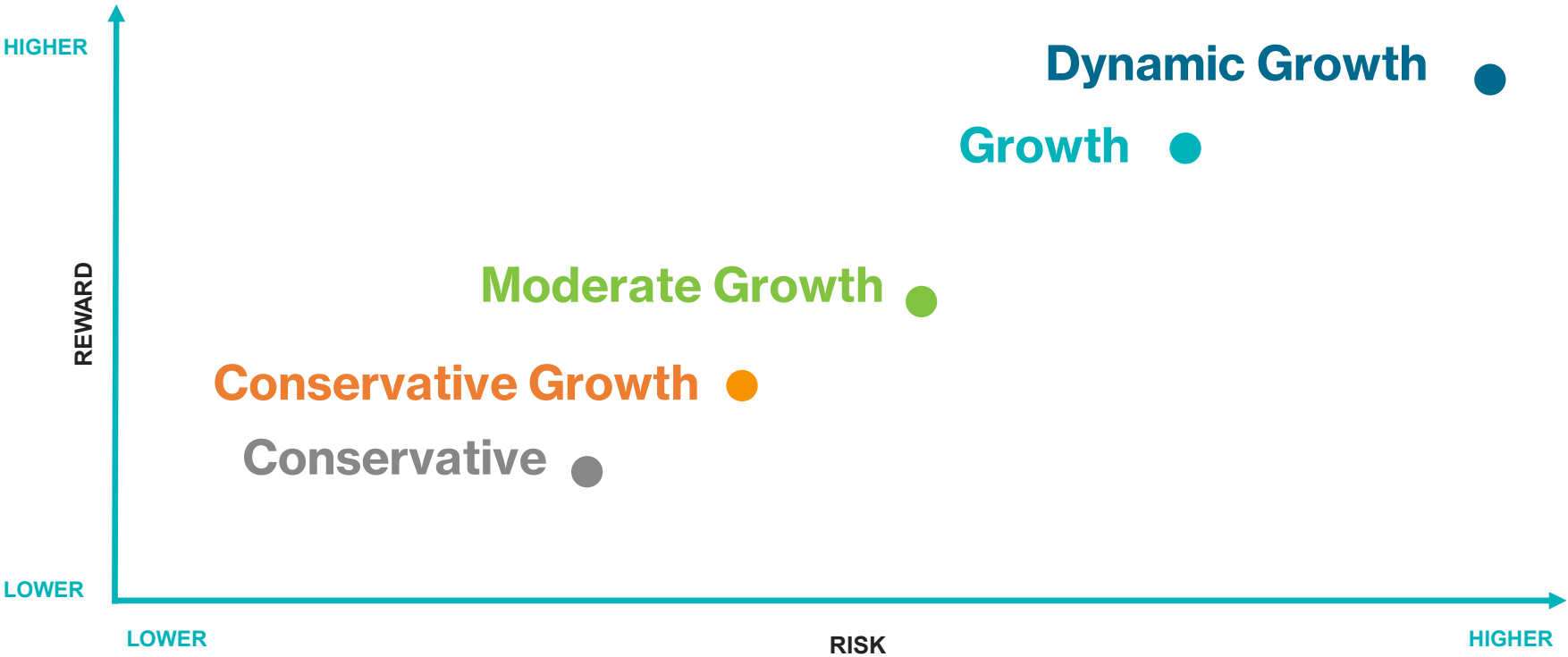
**CONSERVATIVE  
GROWTH  
PORTFOLIO**



**CONSERVATIVE  
PORTFOLIO**



# Model Portfolio Efficient Frontier



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# Meeder Tactical Strategies

A large blue circular ring with a small white gap at the top, containing the text "DYNAMIC GROWTH" in blue, bold, uppercase letters.

**DYNAMIC  
GROWTH**

A large green circular ring with a small white gap at the top, containing the text "DEFENSIVE EQUITY" in green, bold, uppercase letters.

**DEFENSIVE  
EQUITY**

A large orange circular ring with a small white gap at the top, containing the text "TACTICAL FIXED INCOME" in orange, bold, uppercase letters.

**TACTICAL  
FIXED  
INCOME**

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# Meeder Tactical Strategies



- **LONG-TERM GROWTH OBJECTIVE**
- **INDIVIDUAL STOCK SELECTION**
- **VARIOUS MARKET CAPS RANGES**
- **INTERNATIONAL EQUITIES**

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# Meeder Tactical Strategies



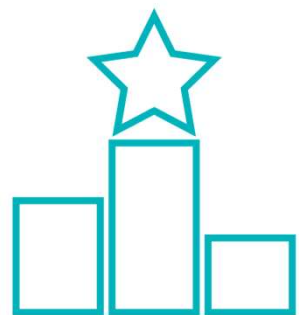
- **UNCONSTRAINED TACTICAL**
- **SHIFTS FROM STOCKS TO FIXED INCOME**

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# OBJECTIVES FOR MEEDER TACTICAL FUNDS & PORTFOLIOS



## TOP 1/3 OF OUR PEER GROUP

# OVER A FULL MARKET CYCLE

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# Meeder Dynamic Allocation Fund (DYGIX)-Instl

## PERCENTILE RANKINGS

As of June 30, 2023



(As of 6/30/2023)

	1-YEAR	3-YEAR	5-YEAR	10-YEAR
<b>Dynamic</b>	<b>8</b>	<b>21</b>	<b>8</b>	<b>8</b>
U.S. Allocation 85%+ Equity Category				
Number of Investments Ranked	198	196	191	171

**Dynamic**

U.S. Allocation 85%+ Equity Category

Number of Investments Ranked

SOURCE: MORNINGSTAR, INC. RANKINGS ARE BASED ON TOTAL RETURNS, ARE HISTORICAL AND DO NOT GUARANTEE FUTURE RESULTS. MORNINGSTAR RATINGS ARE OVERALL

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# Meeder Muirfield Fund (FLMIX)-Instl

## PERCENTILE RANKINGS

As of June 30, 2023



(As of 6/30/2023)

### Muirfield

Tactical Allocation Category

Number of  
Investments Ranked

	1-YEAR	3-YEAR	5-YEAR	10-YEAR
Muirfield Tactical Allocation Category	19	12	21	5
Number of Investments Ranked	253	230	216	163

SOURCE: MORNINGSTAR, INC. RANKINGS ARE BASED ON TOTAL RETURNS, ARE HISTORICAL AND DO NOT GUARANTEE FUTURE RESULTS. MORNINGSTAR RATINGS ARE OVERALL

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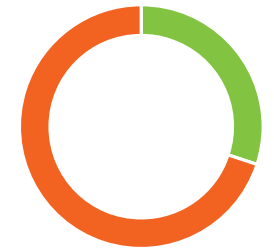
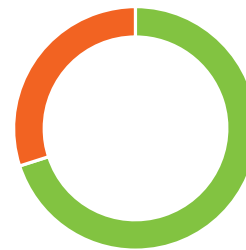
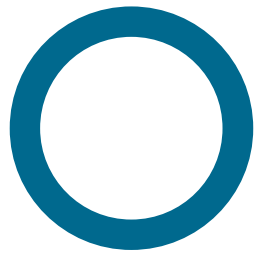
# VALIDATION OF OUR INVESTMENT PROCESS



# COMMITMENT TO CONTINUOUS IMPROVEMENT



# Lifetime Investment Model Portfolios



DYNAMIC  
GROWTH

GROWTH

MODERATE  
GROWTH

CONSERVATIVE  
GROWTH

CONSERVATIVE

GROWTH

100%

0%

0%

0%

0%

DEFENSIVE  
EQUITY

0%

100%

70%

50%

30%

FIXED  
INCOME

0%

0%

30%

50%

70%

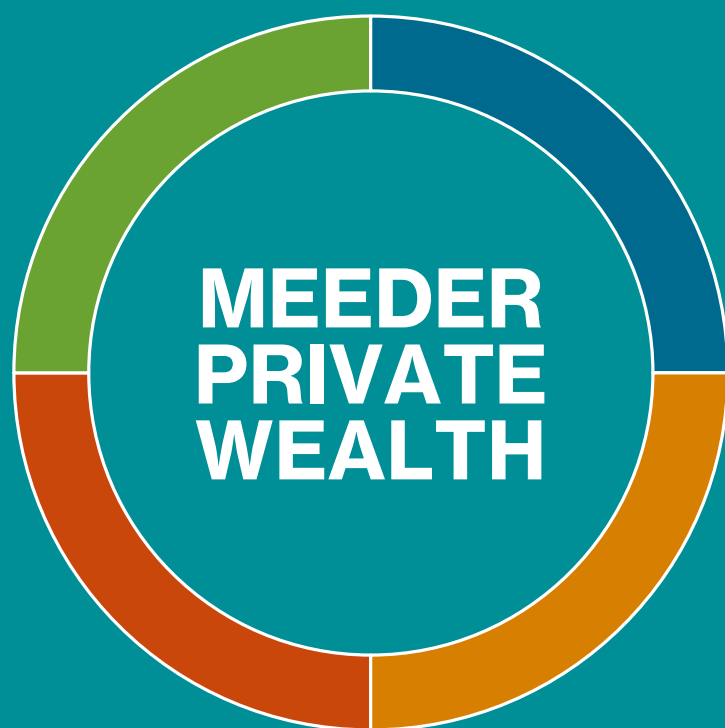
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# Tax Managed Solutions

## CREATE EFFICIENCIES AT THE CLIENT LEVEL



# TAX MANAGED SOLUTION OBJECTIVES



ACTIVE TAX MGMT

PERSONALIZATION

RISK MANAGEMENT

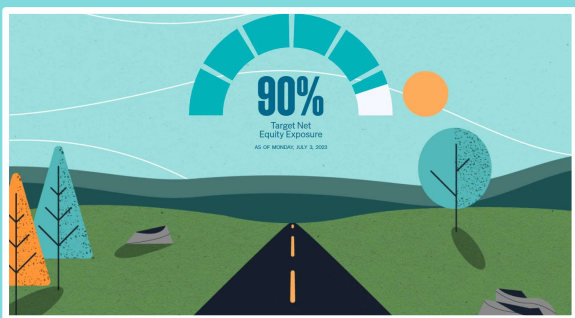
INCOME

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# INFORMATION AVAILABLE TO YOU AND YOUR CLIENTS NOW



## DRIVE WITH MEEDER



EVERY DAY

## MEEDER MINUTE & INVESTMENTVIEW

**InvestmentView**  
OVER THE LAST WEEK  
AS OF MAY 24, 2022

**Quick Take**

- The short term model is driving to all on short and long term momentum indicators everywhere.
- Despite the S&P 500 increasing over 9% year to date, which would indicate very positive sentiment, the portfolio has been down to the intermediate term model, there is a conservative approach.
- Intermediate term global leading economic indicators and market trends have helped the long term model to continue maintaining inflation and Fed policy remains a watch.

**OVERALL MODEL OUTPUT**

- LONG TERM: [Progress bar]
- INTERMEDIATE TERM: [Progress bar]
- SHORT TERM: [Progress bar]
- MARKET RISK: [Progress bar]

**A Closer Look at Our Tactical Positioning Targets**  
Each day, Meeder analyzes and ranks over 70 different factors from our short, intermediate, and long-term models. The dynamic statistical model incorporates factors covering macroeconomic, fundamental, trends and technical analysis to estimate the potential reward and market risk of the equity markets. The Meeder Spectrum, Market, Balanced, Moderate Allocation, and Conservative Allocation funds utilize this strategy for the Defensive Equity portion of their portfolios. The Defensive Equity Strategy guides the allocation of each fund's equity sleeve and the actual proportion of equity investments in any fund will vary depending on the investment objectives of the fund.

**DEFENSIVE EQUITY SNAPSHOT**  
MARKET RISK

**DEFENSIVE EQUITY ALLOCATION**  
Net Equity Exposure 80%

**UNDERSTANDING THE DEFENSIVE EQUITY SNAPSHOT**  
The vertical axis of the grid combines the scores of our long, intermediate, and short term models to give us the reward value for the stock market. The horizontal axis represents the model's internal measures of stock market risk. The reward value is divided by market risk to arrive at our recommended percentage of Net Equity Exposure.

MEEDER

EVERY MONDAY

## MARKETS IN FOCUS

MEEDER

**MARKETS IN FOCUS**

JOE BELL, CFA, CMT, CFP • JULY 8, 2022

The Bull Market Ended in Q2

Quick Look at Bear Markets in History

Fed Funds Rate Well Below Inflation is Still a Large Risk

Thumbnail image of Joe Bell, a man with short brown hair, wearing a white shirt, looking directly at the camera.

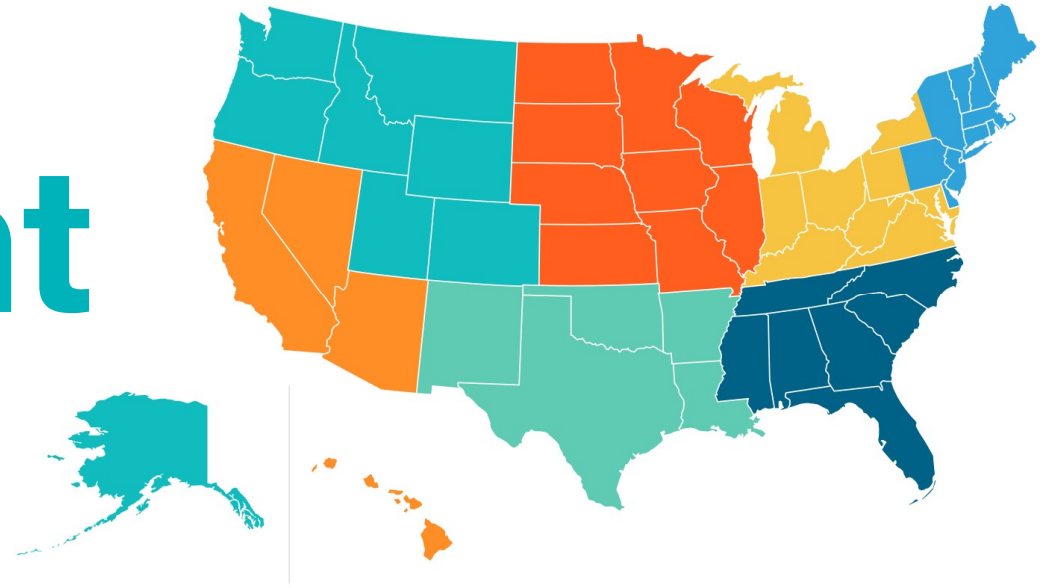
EVERY OTHER FRIDAY

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# Regional Consultant Coverage



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**(866) 633-3371**

**advisorconsulting@meederinvestment.com**

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## Slide 49

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**DH0** Should change to AC email? Maybe add MeederAdvisorConsulting.com too?

Dawn Haskins-Powell, 2022-06-23T15:46:12.005

**LC0 0** You are right!

Leah Curtis, 2022-06-23T15:55:20.386



**M E E D E R**

**With you. For you.**

**[MeederInvestment.com](http://MeederInvestment.com)**

## Disclosure



**Investors cannot invest directly in indexes. The performance of any index is not indicative of the performance of any investment and does not take into account the effects of inflation and the fees and expenses associated with investing.**

**The S&P 500** is a capitalization-weighted index of 500 stocks designed to measure performance of the broad domestic economy through changes in the aggregate market value of 500 stocks representing all major industries.

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**Meeder Investment  
Management**

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