



MEEDER

Target Withdrawal Portfolios



DESIGNED TO PROVIDE INCOME THROUGH RETIREMENT

“Outliving my assets” remains the number one concern for today’s retirees.

People are living longer than ever before, and many are worried about outliving their savings. Those nearing or in retirement face concerns about longevity, income, and determining the right investment mix.

Financial advisors can partner with Meeder to manage the retirement savings for their clients, help optimize lifestyles, and capture long-term loyalty.

PEOPLE ARE LIVING LONGER

U.S. Census reports show that, since 1950, people are living on average more than 10 years longer today and a couple in the United States has nearly a 50% chance that one of them will live to age 90. Longer lifespans indicate that retirees will have larger spending needs than ever before.

INFLATION

Inflationary pressures on health care costs continue to increase projections for future expenses. Our research shows that the probability of success (not running out of money during retirement) improves with a significant allocation to equity. In addition, the greater the desired withdrawal rate, the greater the need for a larger equity allocation.

INTEREST RATES

Given today's interest rate environment, it is highly unlikely that fixed income investments will be able to deliver the same level of returns as they have historically. Large allocations to fixed income may not be enough, leaving many retirees with the difficult decision of determining how much risk to take with their retirement savings.

Target Lifelong Income to Fund Clients' Futures

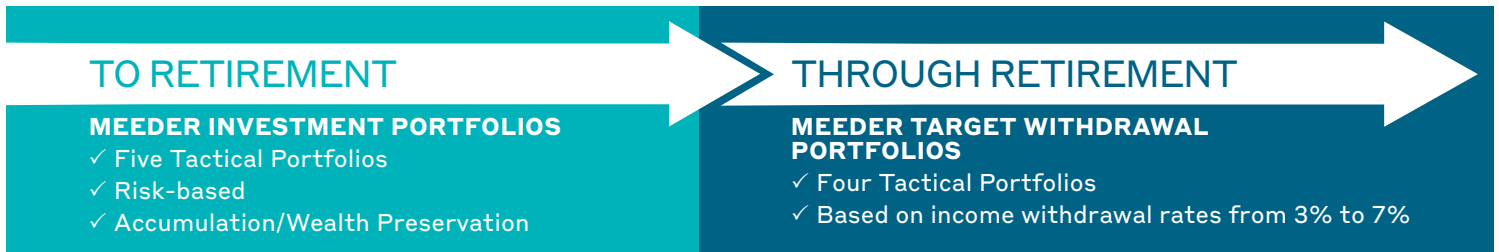
Meeder Target Withdrawal Portfolios are designed to help retirees reduce their longevity risk, protect wealth, and confidently meet their spending needs through retirement. The four tactical portfolios are designed to meet the spending needs for retirees with desired withdrawal rates from 3 to 7 percent.

Meeder Target Withdrawal Portfolios offer a proven alternative to traditional retirement strategies for both qualified and non-qualified accounts. These actively-managed target withdrawal portfolios are designed to provide income, with portfolio allocations representing growth, defensive equity, and fixed income.

Partnering with Meeder, advisors can provide a retirement solution that is designed to meet their client's spending needs while growing their advisory practice. And, clients can trust their advisor to deliver predictable income, protect their wealth, and provide peace of mind as they navigate their golden years.

Meeder Investment Portfolios: Solutions for Savers and Retirees

Meeder Investment Portfolios are constructed using Meeder Funds. Meeder's core strategies of growth, defensive equity, and fixed income are used in different capacities to achieve client objectives at different stages of the investor's life cycle.



TARGET WITHDRAWAL PORTFOLIOS				
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%

GROWTH

The blue portion of the portfolio is designated for growth in the portfolio. The Meeder Dynamic Allocation Fund helps maintain longevity by providing diversified exposure to U.S. and international equity. The Meeder Sector Rotation Fund is an aggressive allocation mutual fund that rotates investments in equity securities between and among market sectors, overweighting those considered most promising. This segment of the portfolio is designed to fund long-term spending needs and help reduce longevity risk through retirement.

DEFENSIVE EQUITY

The teal portion of the portfolio represents the defensive equity strategy, which is comprised of the Meeder Muirfield and Meeder Spectrum Funds. These two defensive equity strategies are designed to provide the upside potential of the equity market, while focusing on limiting downside risk in high risk environments. This helps reduce sequence of returns risk for retirees while still managing for longevity risk. As the desired withdrawal rate increases, the need for growth and defensive equity increases. These portfolio strategies are designed to specifically meet the target withdrawal rate of each portfolio and is why there is a gradual increase in both funds within the category.

FIXED INCOME

The orange portion of each portfolio is allocated to fixed income, which is invested in the Meeder Tactical Income Fund. The Fund can shift between U.S. government and agency securities, investment grade bonds, high-yield corporate bonds, and emerging market bonds. The Fund can also adjust the portfolio duration based on the anticipated movement of interest rates. While tactical fixed income is extremely important, the income required through retirement will likely not be generated by fixed income alone. This portion of the portfolio provides diversification from our growth and defensive equity strategies, reducing the sequence of returns risk and providing income for retirees.



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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 to request a free copy of the prospectus. Please read the prospectus carefully before investing.

Each model portfolio is allocated among Meeder Funds selected to achieve the objectives of the portfolio. Information concerning the portfolio allocation and holdings reflects the model portfolio for the strategy and does not necessarily reflect any actual account. Actual portfolio allocations and investment results will vary from the model.

The portfolios are invested in Meeder Funds. Both equity and income funds bear risks of loss. Some funds routinely utilize equity index futures to equitize cash positions in the portfolio. The Spectrum Fund regularly utilizes short positions to achieve its investment objectives and may utilize leverage. Portfolios carrying the highest target withdrawal ranges are exposed to the greatest risk of loss. Actual returns will vary from year to year and there is no guarantee that any portfolio will achieve the projected withdrawal target for any period. Asset allocation and diversification do not assure a profit or protect against loss. In the event market volatility and asset class performance do not meet the assumptions of the portfolio, investors may sustain loss of capital.

Portfolio success rate research generated from Monte Carlo simulations of various portfolio asset allocations and inflation adjusted withdrawal rates over the period 1950 to 2017. A portfolio was deemed successful if \$1 remained in the portfolio at end of the period. Simulations are hypothetical in nature, do not represent actual investment results, and are not guarantees of future results. The simulations are based on assumptions and there can be no guarantee that any particular result will be achieved. Actual results will vary and may be better or worse than simulated scenarios.

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