

# Meeder Aggressive Growth

## Investment Strategy

Utilizing Meeder Funds as the building blocks of a diversified portfolio, the Portfolio can shift between sectors, styles, global opportunities and capitalization ranges. The Portfolio is suitable for investors whose risk profile is such that they can tolerate volatility that is slightly greater than the stock market.

## Objective

The Aggressive Growth Portfolio seeks growth of capital over a long-term time horizon with the goal of outperforming the broad stock market over a complete market cycle, while remaining fully invested in equities under normal circumstances.

## About Promoter

Meeder engages unaffiliated investment advisers to identify and refer clients to its investment programs. Promoters are not employees or current clients of the firm. Promoters are eligible to receive cash compensation for the endorsement of Meeder's services, which provides them with an incentive to refer clients.

## Top Equity Holdings

Apple Inc	4.34%
Berkshire Hathaway Inc Class	4.31%
Microsoft Corp	4.03%
Alphabet Inc Class C	1.65%
NVIDIA Corp	1.47%
Copart Inc	1.40%
Mastercard Inc Class A	1.32%
Texas Instruments Inc	1.22%
UnitedHealth Group Inc	0.97%
Chevron Corp	0.89%

## Average Annual Total Returns

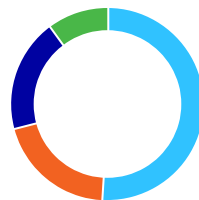
	YTD	1 YEAR	3 YEAR	5 YEAR	10 YEAR	INCEPTION DATE
Gross Return	10.52%	14.44%	11.55%	5.76%	7.49%	4/30/2010
Net Return	9.71%	12.75%	9.90%	4.19%	5.90%	-
Morningstar Aggressive Target Risk Index	10.03%	14.24%	10.36%	7.18%	8.55%	-

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. The Net Composite Return represents the Gross Composite Return of the portfolio reduced by an annual fee of 1.5%, the maximum Promoter's Fee charged to clients in this program.

## Expense Ratios

Net 1.18%	Gross 1.29%	Weighted gross and net expense ratios for the funds in the portfolio
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## Underlying Funds



Meeder Dynamic Allocation Fund	51%
Meeder Global Allocation Fund	20%
Meeder Quantex Fund	19%
Meeder Spectrum Fund	10%

## Morningstar Style Box

VALUE	BLEND	GROWTH	
18	20	27	LARGE
8	14	4	MID
3	3	2	SMALL

## DISCLOSURE

**Composite Description:** The portfolio composite includes all fully discretionary accounts utilizing the selected investment strategy, each of which is designed to meet specific investment objectives and risk tolerance levels. Assets are allocated exclusively among a portfolio of Meeder mutual funds designed to meet the strategic allocation target while utilizing an unconstrained tactical strategy that seeks to reduce equity exposure below the strategic target during times of higher market risk. Meeder is the investment adviser for the Meeder Funds and Meeder and its affiliates earn investment advisory, administrative, transfer agent and distribution fees for various services provided to the funds.

**Composite Performance:** Investment performance reflects the time weighted return of the composite and 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 Return includes all internal expenses of the Meeder Funds included in the Portfolio. Net Return reflects deduction of a 1.5% annual fee, the maximum Promoter's Fee charged to clients in this program, which is paid to unaffiliated referring advisers.

**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 in the portfolio as set forth in the fund's most recent annual report, which includes the effect of voluntary and contractual fee waivers and expense reimbursements. Without these waivers, performance would have been lower.

**Portfolio Benchmarks:** 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 Aggressive Target Risk Index** seeks approximately 95% exposure to global equity markets. The **Morningstar Moderately Aggressive Target Risk Index** seeks approximately 80% exposure to global equity markets. The **Morningstar Moderate Target Risk Index** seeks approximately 60% exposure to global equity markets. The **Morningstar Moderately Conservative Target Risk Index** seeks approximately 40% exposure to global equity markets. The **Morningstar Conservative Target Risk Index** seeks approximately 20% exposure to global equity markets.

**Risk Considerations:** The Portfolio is invested in Meeder Funds. Some Meeder Funds routinely utilize equity index futures to equitize cash positions in the portfolio. The Spectrum Fund utilizes short positions and leverage to achieve its investment objectives. Carefully consider the investment objectives, risks and expenses of the component funds before investing. The prospectus contains this and other information about the funds.

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# Meeder Growth

## Investment Strategy

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## Objective

The Growth Portfolio seeks growth of capital over a long-term time horizon with the goal of outperforming the broad stock market over a complete market cycle, while remaining fully invested in equities under normal circumstances.

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## Average Annual Total Returns

	YTD	1 YEAR	3 YEAR	5 YEAR	10 YEAR	INCEPTION DATE
Gross Return	10.79%	14.85%	11.12%	6.43%	7.39%	9/30/2010
Net Return	9.98%	13.15%	9.48%	4.85%	5.80%	-
Morningstar Aggressive Target Risk Index	8.58%	11.58%	7.97%	6.38%	7.48%	-

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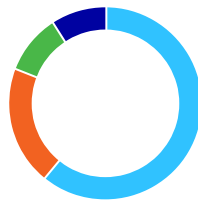
## Top Equity Holdings

MSCI EAFE Index Future Sept 23	15.43%
MSCI EAFE Index Future Sept 23	7.20%
E-mini S&P 500 Future Sept 23	3.54%
E-mini Russell 2000 Index Future Sept 23	3.52%
MSCI Emerging Markets Index Future Sept 23	3.47%
MSCI Emerging Markets Index Future Sept 23	1.68%
Apple Inc	4.96%
Berkshire Hathaway Inc Class B	4.93%
Microsoft Corp	4.59%
Alphabet Inc Class C	1.88%

## Expense Ratios

Net 1.14%	Gross 1.26%	Weighted gross and net expense ratios for the funds in the portfolio
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## Underlying Funds



Meeder Dynamic Allocation Fund	61%
Meeder Global Allocation Fund	20%
Meeder Spectrum Fund	10%
Meeder Quantex Fund	9%

## Morningstar Style Box

VALUE	BLEND	GROWTH	
16	29	22	LARGE
7	11	5	MID
4	4	2	SMALL

## DISCLOSURE

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# Meeder Moderate Growth

## Investment Strategy

Utilizing Meeder Funds as the building blocks of a diversified portfolio, the portfolio seeks out the best opportunities for returns in the financial markets while managing the inherent risks of investing by shifting assets from equities to fixed income and money market securities when our analysis determines the risk/reward relationship of the stock market is unfavorable.

## Objective

The Moderate Growth Portfolio seeks capital appreciation for growth-oriented investors looking to minimize volatility.

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## Top Equity Holdings

Apple Inc	5.00%
Microsoft Corp	4.97%
Berkshire Hathaway Inc Class	4.55%
Alphabet Inc Class C	1.97%
NVIDIA Corp	1.79%
Mastercard Inc Class A	1.75%
Texas Instruments Inc	1.61%
UnitedHealth Group Inc	1.42%
Copart Inc	1.32%
Chevron Corp	1.23%

## Top Fixed Income Holdings

Meeder Institutional Prime Money Market Fund	0.95%
iShares Core US Aggregate Bond ETF	0.59%
SPDR® Blmbg Barclays High Yield Bd ETF	0.42%
iShares JP Morgan USD Em Mkts Bd ETF	0.33%
Xtrackers USD High Yield Corp Bd ETF	0.18%
Diamond Hill Short Duration Securitized Bond Fund Class Y	0.15%
PGIM Short-Term Corporate Bond Fund-Class R6	0.14%
iShares 3-7 Year Treasury Bond ETF	0.13%
Segall Bryant & Hamill Plus Bond Instl	0.11%
DoubleLine Total Return Bond I	0.10%

## Average Annual Total Returns

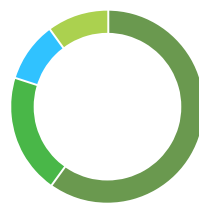
	YTD	1 YEAR	3 YEAR	5 YEAR	10 YEAR	INCEPTION DATE
Gross Return	8.76%	14.81%	16.14%	8.71%	9.26%	12/31/2009
Net Return	7.96%	13.12%	14.43%	7.10%	7.64%	-
Morningstar Moderate Target Risk Index	6.91%	8.39%	5.07%	5.19%	6.05%	-

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## Expense Ratios

Net	1.00%	Gross	1.09%	Weighted gross and net expense ratios for the funds in the portfolio
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## Underlying Funds



Meeder Muirfield Fund	60%
Meeder Spectrum Fund	20%
Meeder Dynamic Allocation Fund	10%
Meeder Balanced Fund	10%

## Morningstar Style Box

VALUE	BLEND	GROWTH	
19	20	30	LARGE
6	11	3	MID
4	5	3	SMALL

## Fixed Income Style Box

SHORT	INTERM.	LONG	
11	2	10	GOV'T AGENCY U.S. TREASURY
30	15	0	INV. GRADE BOND
0	20	12	HIGH YIELD/ GLOBAL BOND

Average Duration: 4.3 Years

## DISCLOSURE

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**Portfolio Benchmarks:** 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 Aggressive Target Risk Index** seeks approximately 95% exposure to global equity markets. The **Morningstar Moderately Aggressive Target Risk Index** seeks approximately 80% exposure to global equity markets. The **Morningstar Moderate Target Risk Index** seeks approximately 60% exposure to global equity markets. The **Morningstar Moderately Conservative Target Risk Index** seeks approximately 40% exposure to global equity markets. The **Morningstar Conservative Target Risk Index** seeks approximately 20% exposure to global equity markets.

**Risk Considerations:** The Portfolio is invested in Meeder Funds. Some Meeder Funds routinely utilize equity index futures to equitize cash positions in the portfolio. The Spectrum Fund utilizes short positions and leverage to achieve its investment objectives. Carefully consider the investment objectives, risks and expenses of the component funds before investing. The prospectus contains this and other information about the funds.

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# Meeder Balanced

## Investment Strategy

Utilizing Meeder Funds as the building blocks of a diversified portfolio, the Balanced Portfolio seeks to achieve its objective using a maximum exposure of 70% to equity securities and a minimum exposure of 30% to fixed income securities. However, by utilizing our Defensive Investing strategy, the portion of the portfolio that is allocated to our Defensive Growth strategy (70%), may at times be invested in fixed income and/or money market securities, which will result in a fixed income allocation between 30% and 100% of the total portfolio.

## Objective

The Balanced Portfolio seeks long-term growth of capital with a secondary objective of current income.

## About Promoter

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## Top Equity Holdings

Apple Inc	4.03%
Microsoft Corp	3.97%
Berkshire Hathaway Inc Class B	3.63%
Alphabet Inc Class C	1.56%
NVIDIA Corp	1.42%
Texas Instruments Inc	1.31%
Copart Inc	1.31%
Mastercard Inc Class A	1.30%
Chevron Corp	0.99%
UnitedHealth Group Inc	0.98%

## Top Fixed Income Holdings

Meeder Institutional Prime Money Market Fund	7.86%
iShares Core US Aggregate Bond ETF	4.41%
SPDR® Blmbg Barclays High Yield Bd ETF	4.19%
iShares JP Morgan USD Em Mkts Bd ETF	3.28%
Xtrackers USD High Yield Corp Bd ETF	1.78%
Diamond Hill Short Duration Securitized Bond Fund Class Y	1.50%
PGIM Short-Term Corporate Bond Fund-Class R6	1.48%
iShares 3-7 Year Treasury Bond ETF	1.32%
Segall Bryant & Hamill Plus Bond Instl	1.09%
DoubleLine Total Return Bond I	1.03%

## Average Annual Total Returns

	YTD	1 YEAR	3 YEAR	5 YEAR	10 YEAR	INCEPTION DATE
Gross Return	6.42%	7.75%	7.34%	4.39%	5.96%	12/31/2009
Net Return	5.63%	6.16%	5.75%	2.84%	4.38%	-
Morningstar Moderate Target Risk Index	6.91%	8.39%	5.07%	5.19%	6.05%	-

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## Expense Ratios

Net 1.00%	Gross 1.14%	Weighted gross and net expense ratios for the funds in the portfolio
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## Underlying Funds



Meeder Balanced Fund	50%
Meeder Muirfield Fund	15%
Meeder Moderate Allocation Fund	13%
Meeder Conservative Allocation Fund	12%
Meeder Spectrum Fund	10%

## Morningstar Style Box

VALUE	BLEND	GROWTH	
19	19	31	LARGE
6	11	3	MID
4	5	3	SMALL

## Fixed Income Style Box

SHORT	INTERM.	LONG	
11	2	10	GOV'T AGENCY U.S. TREASURY
30	15	0	INV. GRADE BOND
0	20	12	HIGH YIELD/ GLOBAL BOND

Average Duration: 4.3 Years

## DISCLOSURE

**Composite Description:** The portfolio composite includes all fully discretionary accounts utilizing the selected investment strategy, each of which is designed to meet specific investment objectives and risk tolerance levels. Assets are allocated exclusively among a portfolio of Meeder mutual funds designed to meet the strategic allocation target while utilizing an unconstrained tactical strategy that seeks to reduce equity exposure below the strategic target during times of higher market risk. Meeder is the investment adviser for the Meeder Funds and Meeder and its affiliates earn investment advisory, administrative, transfer agent and distribution fees for various services provided to the funds.

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# Meeder Moderate Conservative

## Investment Strategy

Utilizing Meeder Funds as the building blocks of a diversified portfolio, the Moderate Conservative Portfolio seeks to achieve its 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 Growth 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.

## Objective

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

## About Promoter

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## Top Equity Holdings

Apple Inc	2.79%
Microsoft Corp	2.73%
Berkshire Hathaway Inc Class B	2.45%
Alphabet Inc Class C	1.06%
NVIDIA Corp	0.96%
Mastercard Inc Class A	0.94%
Texas Instruments Inc	0.87%
Copart Inc	0.79%
Chevron Corp	0.74%
UnitedHealth Group Inc	0.62%

## Top Fixed Income Holdings

Meeder Institutional Prime Money Market Fund	15.70%
SPDR® Blmbg Barclays High Yield Bd ETF	7.04%
iShares JP Morgan USD Em Mkts Bd ETF	5.53%
iShares Core US Aggregate Bond ETF	5.17%
Xtrackers USD High Yield Corp Bd ETF	3.00%
Diamond Hill Short Duration Securitized Bond Fund Class Y	2.24%
PGIM Short-Term Corporate Bond Fund-Class R6	1.75%
iShares 3-7 Year Treasury Bond ETF	1.56%
Segall Bryant & Hamill Plus Bond Instl	1.28%
DoubleLine Total Return Bond I	1.21%

## Average Annual Total Returns

	YTD	1 YEAR	3 YEAR	5 YEAR	10 YEAR	INCEPTION DATE
Gross Return	4.91%	5.68%	4.69%	3.60%	4.74%	12/31/2009
Net Return	4.13%	4.11%	3.14%	2.06%	3.18%	-
Morningstar Moderately Conservative Target Risk Index	5.53%	5.67%	2.39%	4.01%	4.62%	-

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. The Net Composite Return represents the Gross Composite Return of the portfolio reduced by an annual fee of 1.5%, the maximum Promoter's Fee charged to clients in this program.

## Expense Ratios

Net 0.95%	Gross 1.12%	Weighted gross and net expense ratios for the funds in the portfolio
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## Underlying Funds



Meeder Moderate Allocation Fund	50%
Meeder Muirfield Fund	15%
Meeder Tactical Income Fund	15%
Meeder Balanced Fund	10%
Meeder Conservative Allocation Fund	10%

## Morningstar Style Box

VALUE	BLEND	GROWTH	
19	19	31	LARGE
6	11	4	MID
4	5	3	SMALL

## Fixed Income Style Box

SHORT	INTERM.	LONG	
11	2	10	GOV'T AGENCY U.S. TREASURY
30	15	0	INV. GRADE BOND
0	20	12	HIGH YIELD/ GLOBAL BOND

Average Duration: 4.3 Years

## DISCLOSURE

**Composite Description:** The portfolio composite includes all fully discretionary accounts utilizing the selected investment strategy, each of which is designed to meet specific investment objectives and risk tolerance levels. Assets are allocated exclusively among a portfolio of Meeder mutual funds designed to meet the strategic allocation target while utilizing an unconstrained tactical strategy that seeks to reduce equity exposure below the strategic target during times of higher market risk. Meeder is the investment adviser for the Meeder Funds and Meeder and its affiliates earn investment advisory, administrative, transfer agent and distribution fees for various services provided to the funds.

**Composite Performance:** Investment performance reflects the time weighted return of the composite and 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 Return includes all internal expenses of the Meeder Funds included in the Portfolio. Net Return reflects deduction of a 1.5% annual fee, the maximum Promoter's Fee charged to clients in this program, which is paid to unaffiliated referring advisers.

**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 in the portfolio as set forth in the fund's most recent annual report, which includes the effect of voluntary and contractual fee waivers and expense reimbursements. Without these waivers, performance would have been lower.

**Portfolio Benchmarks:** 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 Aggressive Target Risk Index** seeks approximately 95% exposure to global equity markets. The **Morningstar Moderately Aggressive Target Risk Index** seeks approximately 80% exposure to global equity markets. The **Morningstar Moderate Target Risk Index** seeks approximately 60% exposure to global equity markets. The **Morningstar Moderately Conservative Target Risk Index** seeks approximately 40% exposure to global equity markets. The **Morningstar Conservative Target Risk Index** seeks approximately 20% exposure to global equity markets.

**Risk Considerations:** The Portfolio is invested in Meeder Funds. Some Meeder Funds routinely utilize equity index futures to equitize cash positions in the portfolio. The Spectrum Fund utilizes short positions and leverage to achieve its investment objectives. Carefully consider the investment objectives, risks and expenses of the component funds before investing. The prospectus contains this and other information about the funds.

**Promoter Disclosure:** Meeder contracts with unaffiliated investment advisers to identify and refer clients to its investment programs. Promoters are not employees or clients of Meeder and recommend its services under the terms of a written agreement in exchange for a portion of the investment advisory fees paid by clients successfully referred to the program. Promoter may receive an annual fee up to 1.5% of the assets under management. Clients that engage Meeder as a result of a Promoter's referral will receive written disclosure of the nature of the relationship and the compensation terms. This arrangement provides the Promoter with an incentive to refer clients and secure their participation in the program. In addition, the Promoter may participate in other programs that pay compensation for the endorsement of Meeder's products or services.

**Morningstar Disclosure:** Equity style box analysis provided by Morningstar®. The style box reveals a portfolio's investment style. For equity funds the vertical axis shows the market capitalization of the stocks owned and the horizontal axis shows investment style (value, blend, or growth). For fixed-income funds, the vertical axis shows the credit quality of the bonds owned and the horizontal axis shows interest rate sensitivity as measured by a bond's effective duration (limited, moderate, or extensive).

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**Firm Information:** The portfolios are managed by Meeder Asset Management, Inc., a registered investment adviser. The company also manages the 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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# Meeder Conservative

## Investment Strategy

Utilizing Meeder Funds as the building blocks of a diversified portfolio, the Conservative Portfolio seeks to achieve its objective using a minimum exposure of 70% to fixed income securities and a maximum exposure of 30% to equity securities. In addition, by utilizing our Defensive Investing strategy, the portion of the portfolio that is allocated to our Defensive Growth strategy (30%) may at times be invested in fixed income and/or money market securities, which will result in a fixed income allocation between 70% and 100% of the total portfolio.

## Objective

The Conservative Portfolio seeks to provide risk averse investors with an asset mix that experiences lower volatility of returns.

## About Promoter

Meeder engages unaffiliated investment advisers to identify and refer clients to its investment programs. Promoters are not employees or current clients of the firm. Promoters are eligible to receive cash compensation for the endorsement of Meeder's services, which provides them with an incentive to refer clients.

## Top Equity Holdings

Berkshire Hathaway Inc Class B	1.63%
Microsoft Corp	1.55%
Apple Inc	1.37%
Texas Instruments Inc	0.64%
NVIDIA Corp	0.49%
Johnson & Johnson	0.47%
Chevron Corp	0.46%
Copart Inc	0.43%
Exxon Mobil Corp	0.43%
UnitedHealth Group Inc	0.42%

## Top Fixed Income Holdings

Meeder Institutional Prime Money Market Fund	23.32%
SPDR® Blmbg Barclays High Yield Bd ETF	9.89%
iShares JP Morgan USD Em Mkts Bd ETF	7.76%
iShares Core US Aggregate Bond ETF	7.03%
Xtrackers USD High Yield Corp Bd ETF	4.21%
Diamond Hill Short Duration Securitized Bond Fund Class Y	3.13%
PGIM Short-Term Corporate Bond Fund-Class R6	2.30%
iShares 3-7 Year Treasury Bond ETF	2.07%
iShares Core 1-5 Year USD Bond ETF	1.87%
BBH Limited Duration Fund Class Institutional	1.79%

## Average Annual Total Returns

	YTD	1 YEAR	3 YEAR	5 YEAR	10 YEAR	INCEPTION DATE
Gross Return	3.57%	3.89%	2.19%	2.73%	3.49%	12/31/2009
Net Return	2.80%	2.35%	0.67%	1.21%	1.95%	-
Morningstar Conservative Target Risk Index	3.43%	2.11%	-0.68%	2.24%	2.74%	-

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## Expense Ratios

Net	0.92%	Gross	1.12%	Weighted gross and net expense ratios for the funds in the portfolio
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## Underlying Funds



Meeder Conservative Allocation Fund	50%
Meeder Tactical Income Fund	25%
Meeder Moderate Allocation Fund	13%
Meeder Balanced Fund	12%

## Morningstar Style Box

VALUE	BLEND	GROWTH	
20	19	31	LARGE
5	11	4	MID
3	4	3	SMALL

## Fixed Income Style Box

SHORT	INTERM.	LONG	
11	2	10	GOV'T AGENCY U.S. TREASURY
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0	20	12	HIGH YIELD/ GLOBAL BOND

Average Duration: 4.3 Years

## DISCLOSURE

**Composite Description:** The portfolio composite includes all fully discretionary accounts utilizing the selected investment strategy, each of which is designed to meet specific investment objectives and risk tolerance levels. Assets are allocated exclusively among a portfolio of Meeder mutual funds designed to meet the strategic allocation target while utilizing an unconstrained tactical strategy that seeks to reduce equity exposure below the strategic target during times of higher market risk. Meeder is the investment adviser for the Meeder Funds and Meeder and its affiliates earn investment advisory, administrative, transfer agent and distribution fees for various services provided to the funds.

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**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 in the portfolio as set forth in the fund's most recent annual report, which includes the effect of voluntary and contractual fee waivers and expense reimbursements. Without these waivers, performance would have been lower.

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