

Meeder Investment Portfolios Rollover Disclosure Form

It is important to understand your options when considering rolling over assets from an employer sponsored retirement plan into an individual retirement account (IRA) or from one IRA to another. Retirement plans and IRAs involve investment-related expenses (e.g., investment advisory fees, ETF or mutual fund expenses) and plan or account fees (e.g., recordkeeping, compliance, trustee and administrative fees for services such as access to a customer service representative). These expenses and fees negatively impact investment performance.

Please review the advantages, disadvantages, considerations, and disclosures outlined below. You should consult with your Financial Adviser prior to deciding the best option for your retirement assets.

LEAVE YOUR MONEY IN YOUR CURRENT RETIREMENT PLAN

ADVANTAGES

- » You may have access to loans, distribution options, and other services and features in the existing plan.
- » Retirement plans may offer a lower cost structure than an IRA account.

DISADVANTAGES

- » You may not have access to individualized investment advice within a retirement plan.
- » Your range of investment choices and your ability to transfer assets among funds may be limited.
- » Managing savings left in multiple retirement plans can be time consuming.

ROLL YOUR MONEY FROM YOUR EXISTING RETIREMENT PLAN TO A NEW RETIREMENT PLAN

ADVANTAGES

- » You may have access to investment choices, loans, distribution options, and other services and features in your new plan.
- » Consolidating retirement assets can simplify administration.
- » You may be able to borrow against the new retirement plan's account if retirement plan loans are available.

DISADVANTAGES

- » If you are holding company stock in your retirement plan, rolling over the stock may have negative tax implications.
- » The new retirement plan may have age or years-of-service limitations, making you ineligible to roll over funds immediately.

ROLL YOUR MONEY FROM AN EXISTING RETIREMENT PLAN OR IRA TO A NEW IRA

ADVANTAGES

- » You may have access to additional investment choices and other services and features.
- » You may have the ability to work with the financial professional of your choice.
- » You may be able to consolidate several accounts into a single IRA to simplify management.

DISADVANTAGES

- » An IRA account may be subject to higher fees, costs, and expenses.
- » You cannot borrow against an IRA or Roth IRA as you may be able to with a retirement plan.

TYPICAL RETIREMENT PLAN FEES

In order to determine the costs associated with your retirement plan, you should review the most recent account statement or Form 5500 which lists retirement plan costs. You may look up 5500 Forms at www.5500search.dol.gov. If a statement or Form 5500 is unavailable, this grid can be utilized to estimate the average costs of an employer-sponsored retirement plan broken out by retirement plan size; however the averages shown on the grid may differ substantially from the actual cost of your retirement plan.

PLAN ASSETS	WEIGHTED COSTS	PLAN ASSETS	WEIGHTED COSTS
\$1M–\$10M	1.24%	\$250M–\$500M	0.57%
\$10M–\$50M	0.98%	\$500M–\$1B	0.50%
\$50M–\$100M	0.74%	Over \$1B	0.44%
\$100M–\$250M	0.27%		

Fees are calculated where each participant is treated equally (participant-weighted costs). Total plan cost includes asset-based investment management fees, asset-based administrative and advice fees, and other fees from Form 5500 and audited financial statements of ERISA-covered 401(k) plans.

SOURCE: BRIGHTSCOPE/ICI DEFINED CONTRIBUTION PLAN PROFILE AND LIPPER

CONSIDERATIONS WHEN ROLLING AN ACCOUNT TO AN ADVISORY ARRANGEMENT

- » Advisory arrangements offer managed account services not found in an unmanaged plan or IRA.
- » Advisory arrangements charge an advisory fee for professional money management services and will generally carry greater costs than an unmanaged account.
- » Please review the Meeder Asset Management ADV and Form CRS to understand the services our financial advisers provide, fees charged, and other aspects of an advisory arrangement. You may obtain a copy from your adviser or visit <https://www.meederinvestment.com/Resources/Literature>

FIDUCIARY DISCLOSURE

When we provide investment advice to you regarding your retirement plan account or individual retirement account (IRA), we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act (ERISA) and/or the Internal Revenue Code (Code), as applicable, which are laws governing retirement accounts. The way we make money creates some conflicts with your interests, so we operate under a special rule that requires us to act in your best interest and not put our interest ahead of yours. Under this special rule's provisions, we must:

- » Meet a professional standard of care when making investment recommendations (give prudent advice);
- » Never put our financial interests ahead of yours when making recommendations (give loyal advice);
- » Avoid misleading statements about conflicts of interest, fees, and investments;
- » Follow policies and procedures designed to ensure that we give advice that is in your best interest;
- » Charge no more than is reasonable for our services; and
- » Give you basic information about conflicts of interest.

When we provide investment advice, we are subject to various legal requirements that are overseen by different regulators. We are required to acknowledge fiduciary status under ERISA and the Code for advice we provide to your retirement plan account or IRA. This acknowledgment is not intended to create or modify any agreement, relationship, or obligation we may have to you under other federal and state laws governing the provision of advice to retail investors.

CONFLICTS OF INTEREST

When our firm and our financial advisers recommend you roll your assets over, we, our affiliates, and our financial professionals will earn fees if you accept our recommendation. This compensation serves as an incentive for us and our financial professionals to recommend our products and services. Please read the Meeder Asset Management Form ADV brochure to understand the conflicts of interest and costs associated with the products and services our firm provides. You may request these documents from your financial adviser or you may visit <https://www.meederinvestment.com/Resources/Literature>

ACKNOWLEDGMENT

RATIONALE FOR A ROLLOVER

Please select all additional needs and objectives that are important to you:

Desire to work with a specific financial professional

Access to individualized financial planning (consulting arrangement)

Access to ongoing management and advice through an advisory program (advisory arrangement)

Desire for greater control over investment assets

Account consolidation

Availability of services and investing tools

Other: _____

I have read this document and discussed its contents with my Financial Adviser. I have reviewed the advantages and disadvantages of the various rollover options. I understand IRA accounts may impose higher fees and expenses than a retirement plan and rolling assets from a retirement plan to an IRA could decrease my overall investment returns over time. In addition, I have received the Meeder Asset Management Form CRS, Form ADV brochure, and understand the costs, services, and the material conflicts of interest Meeder Asset Management and its financial advisers have in making a rollover recommendation. I have decided that the benefits of this rollover are in my best interest.

NAME

SIGNATURE

DATE

FINANCIAL ADVISER SIGNATURE

DATE