



MEEDER WEALTH MANAGEMENT

Investment Portfolios



MEEDER



One of the most important financial decisions that investors make is how to properly allocate assets within their investment portfolio. There are two philosophies that dominate the asset allocation landscape: strategic and tactical. Strategic management is generally considered to be the best philosophy for building wealth when the economic picture brightens, tactical management is thought to be better suited for dealing with market uncertainty.

What is Strategic Asset Allocation?

Strategic asset allocation involves setting target allocations for broad asset classes such as stocks, bonds, and cash along with sub-categories which may include large-cap, small-cap, and international equities. This **passive** management philosophy is consistent with a buy-and-hold strategy in which the portfolio allocations are only rebalanced on a periodic basis.

What is Tactical Asset Allocation?

Tactical asset allocation is a portfolio management strategy in which stocks, bonds and cash positions are **actively** adjusted. The ultimate objective of tactical asset allocation is to maximize portfolio returns while keeping market risk to a minimum, as compared to a benchmark index. This strategy allows portfolio managers to create extra value by taking advantage of opportunities in the market.

How Meeder Does it

MULTI-DISCIPLINE/MULTI-FACTOR APPROACH

We believe smart investing means looking at the big picture. It is difficult to predict what type of market you are in until you have lived it. Consequently, many investors sell when things look bad and buy after markets have already recovered. Because we are focused on our clients and their outcomes, regardless of market conditions, we prepare for a variety of market environments. Meeder employs a model-based investment discipline, the roots of which date back to the firm's inception in 1974. Today, we employ an integrated approach that incorporates both strategic and tactical strategies. Additionally, many of our portfolios incorporate our defensive equity strategy to help mitigate risk in volatile markets. We believe a holistic view of the investment process brings the right balance for various market environments and helps position our clients for long-term success.

INVESTMENT PORTFOLIOS

GROWTH STRATEGY

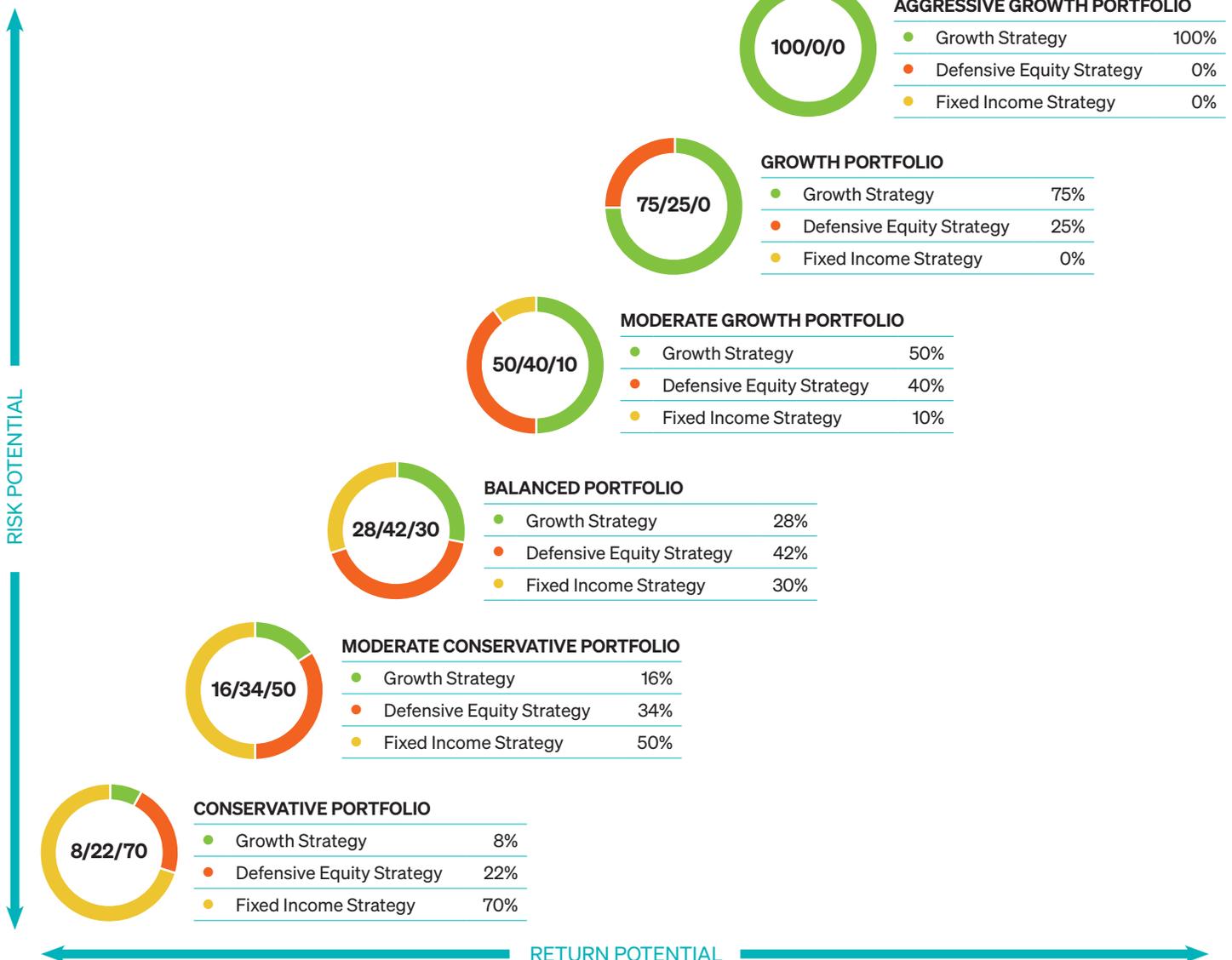
Our fully invested equity strategy combines strategic and tactical disciplines. The strategic portion of the portfolio applies target allocations to multiple asset classes. Conversely, the tactical segment can shift exposure among equity securities, including sector overweights and underweights, international markets, and capitalization ranges.

DEFENSIVE EQUITY STRATEGY

Our defensive strategy combines strategic and tactical disciplines that shift from equity securities to cash or fixed income securities when the risk/reward relationship of the stock market is deemed unfavorable.

FIXED INCOME STRATEGY

Our bond strategy can shift between U.S. government and agency securities, investment-grade bonds, high-yield corporate bonds, and emerging market debt. It also incorporates duration management to efficiently position the portfolio for changes in interest rates.





6125 Memorial Drive, Dublin, Ohio 43017 | meederinvestment.com | 866.633.3371

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 your particular circumstances. Meeder does not provide accounting, legal or tax advice. Consult your financial adviser regarding your specific situation.

Portfolio allocation, opinions and forecasts regarding markets, securities, products, portfolios or holdings are given as of the date provided and are subject to change at any time. 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 achieve its investment objective. Past performance is no guarantee of future results.

Investment advisory services offered by Meeder Asset Management, Inc.

© 2022 Meeder Investment Management

0115-MAM-2/24/22-15258