

# Meeder Advisory Services, Inc.

## CLIENT RELATIONSHIP SUMMARY FORM CRS

We are registered with the Securities and Exchange Commission as an investment adviser. Brokerage and advisory services and fees differ, and it is important that retail investors understand the differences. Free and simple tools are available to research firms and financial professionals at [www.Investor.gov/CRS](http://www.Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

### What investment services and advice can you provide me?

We principally provide portfolio management services as a sub-adviser, strategist, or wrap fee program manager to retail clients using programs sponsored by third-party financial institutions (Sponsor Firm). We are typically engaged by the Sponsor Firm to offer investment management services to clients who select one of our investment programs.

Our services are offered on a discretionary basis that allows us to buy and sell investments in your account based on your selected strategy and risk profile without asking you in advance. Your investment management agreement will grant us this authority until such time as it is modified or terminated. We actively monitor these accounts and make appropriate changes in light of market conditions or changes in the selected strategy.

Investment strategies vary depending on the third-party program our services are offered on. Some programs and strategies are limited to certain types of investments, such as non-proprietary exchange-traded funds (ETFs), non-proprietary mutual funds, or proprietary Meeder mutual funds. Many programs have a minimum account size that varies between programs and is set by the Sponsor Firm.

For further information regarding our investment advisory services, please refer to our [Form ADV, Part 2 Brochure](#)

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### CONVERSATION STARTERS ASK US ABOUT:

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Given my financial situation, should I choose an investment advisory service? Why or why not?

How will you choose investments to recommend to me?

What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

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### What fees will I pay?

Sponsor Firms set the fees for clients who select our services in their programs. In most cases, the client pays a single asset-based fee to the Sponsor Firm, which includes fees for our portfolio management services. In other cases, clients pay an asset-based fee for our services in addition to the fees they pay to the Sponsor Firm. Our advisory fees are negotiable but will not exceed the rates found in our Form ADV Disclosure Brochure. Mutual funds and ETFs charge internal management fees and other expenses, which have the effect of reducing the overall performance of the investment. These fees and expenses are disclosed in the prospectus.

You will pay fees and expenses whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure that you understand what fees and expenses you are paying. Because we charge an asset-based fee in most cases, the total fees you pay us will increase with the size of your account. This creates an incentive for us to recommend that you increase assets in your account. Our firm earns fees for investments in Meeder Investment Portfolios, which are allocated principally or exclusively among Meeder mutual funds, creating an incentive for us to recommend Meeder Investment Portfolios for a client's account.

For further information regarding our fees and how we calculate them, please refer to our [Form ADV, Part 2 Brochure](#)

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#### CONVERSATION STARTERS ASK US ABOUT:

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Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

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#### **What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?**

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means:

**Proprietary Products.** We earn fees for investments in the Meeder Funds, which creates an incentive for us to recommend Meeder Funds to our clients.

**Third Party Payments.** We receive payments from third parties when we sell certain products, which creates an incentive for us to recommend these products to our clients.

For further information regarding our conflicts of interest, please refer to our [Form ADV, Part 2 Brochure](#)

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#### CONVERSATION STARTERS ASK US ABOUT:

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How might your conflicts of interest affect me, and how will you address them?

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#### **How do your financial professionals make money?**

Our portfolio managers and financial advisers are employees of the firm and are paid a salary. Bonuses or incentives may reflect assets under management in any given program.

#### **Do you or your financial professionals have legal or disciplinary history?**

No. For a free and simple search tool to research us and our financial professionals, visit [www.investor.gov/CRS](http://www.investor.gov/CRS)

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#### CONVERSATION STARTERS ASK US ABOUT:

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As a financial professional, do you have any disciplinary history? For what type of conduct?

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#### **Additional Information**

For additional information regarding our firm and its services or to obtain a current copy of our Form CRS, visit our website at [www.meederinvestment.com](http://www.meederinvestment.com) or call 866.633.3371.

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#### CONVERSATION STARTERS ASK US ABOUT:

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Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?

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