

# Meeder Aggressive Growth

## 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.

## 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.

## Average Annual Total Returns

	YTD	1 Year	3 Year	5 Year	Inception Date
Gross Return	-23.80%	-16.58%	-1.92%	-0.27%	4/30/2010
Net Return	-24.11%	-17.85%	-3.39%	-1.75%	—
Benchmark	-19.61%	-6.16%	5.22%	6.69%	—

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 Return represents the Gross Return of the portfolio reduced by the maximum Solicitor's Fee charged to clients in this program.

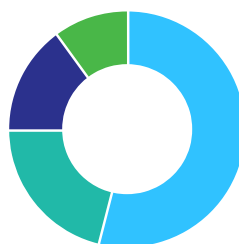
## Top Equity Holdings

Microsoft Corp	2.80%
Apple Inc	2.44%
Amazon.com Inc	1.75%
Alphabet Inc Class C	1.16%
Berkshire Hathaway Inc B	1.13%
Johnson & Johnson	0.83%
JPMorgan Chase & Co	0.81%
Facebook Inc A	0.77%
Merck & Co Inc	0.73%
Intel Corp	0.71%

## Expense Ratios

Net	1.13%	Gross	1.28%	Weighted gross and net expense ratios for the funds in the portfolio

## Underlying Funds



Meeder Dynamic Allocation Fund	54%
Meeder Global Allocation Fund	21%
Meeder Quantex Fund	15%
Meeder Spectrum Fund	10%

## Morningstar Style Box

Value	Blend	Growth	
22	23	19	Large
12	7	5	Mid
7	4	1	Small

**Description:** Each portfolio is allocated exclusively among Meeder mutual funds selected by the portfolio manager to meet specific investment objectives and risk tolerance levels stated in the objective of each portfolio.

**Model Performance:** Portfolio performance does not reflect the actual investment results of any individual client or account, but represents the performance of each individual model from its inception date to present.

**Investment Performance.** Investment performance 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. 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 Solicitor'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 Benchmark:** The Benchmark for the portfolio is 100% **Lipper S&P 500 Fund Index**. Lipper Indexes are based on the 30 largest funds by asset size within the Lipper objective and do not include multiple share classes of similar funds. The **Lipper S&P 500 Fund Index** consists of funds that are passively managed limited-expense funds designed to replicate the performance of the Standard & Poor's 500 Index on a reinvested basis.

**Risk Disclosure:** The portfolio is invested in Meeder Funds. 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. Carefully consider the investment objectives, risks and expenses of the component funds before investing. The prospectus contains this and other information about the funds.

**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:** Meeder Investment 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 Adviser Dealer Services, Inc., an affiliated broker dealer, Member FINRA.

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MIP-FST-AS1.5 (04/20)

# Meeder Growth

## 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.

## 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. This portfolio is suitable for investors whose risk profile is such that they can tolerate the volatility of the stock market.

## Top Equity Holdings

Microsoft Corp	3.00%
Apple Inc	2.62%
Amazon.com Inc	1.88%
Alphabet Inc Class C	1.25%
Berkshire Hathaway Inc B	1.22%
Johnson & Johnson	0.90%
JPMorgan Chase & Co	0.88%
Facebook Inc A	0.82%
Merck & Co Inc	0.78%
Intel Corp	0.76%

## Average Annual Total Returns

	YTD	1 Year	3 Year	5 Year	10 Year	Inception Date
Gross Return	-21.88%	-13.92%	-0.55%	0.70%	5.61%	12/31/2009
Net Return	-22.19%	-15.22%	-2.03%	-0.80%	<b>4.04%</b>	—
Benchmark	-19.61%	-6.16%	5.22%	6.69%	10.36%	—

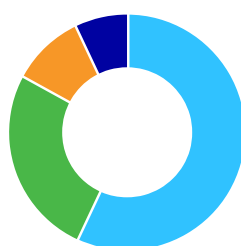
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The Net Return represents the Gross Return of the portfolio reduced by the maximum Solicitor's Fee charged to clients in this program.

## Expense Ratios

Net	1.11%	Gross	1.27%	Weighted gross and net expense ratios for the funds in the portfolio
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## Underlying Funds



Meeder Dynamic Allocation Fund	57%
Meeder Global Allocation Fund	26%
Meeder Spectrum Fund	10%
Meeder Quantex Fund	7%

## Morningstar Style Box

Value	Blend	Growth	
24	25	20	Large
10	7	5	Mid
5	3	1	Small

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**Investment Performance.** Investment performance 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. 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 Solicitor'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 Benchmark:** The Benchmark for the Composite is 100% **Lipper S&P 500 Fund Index**. Lipper Indexes are based on the 30 largest funds by asset size within the Lipper objective and do not include multiple share classes of similar funds. The **Lipper S&P 500 Fund Index** consists of funds that are passively managed limited-expense funds designed to replicate the performance of the Standard & Poor's 500 Index on a reinvested basis.

**Risk Disclosure:** The portfolio is invested in Meeder Funds. 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. 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 Moderate Growth

## Objective

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

## 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.

## Top Equity Holdings

Microsoft Corp	3.44%
Apple Inc	3.02%
Amazon.com Inc	2.20%
Alphabet Inc Class C	1.47%
Berkshire Hathaway Inc B	1.42%
JPMorgan Chase & Co	1.16%
Johnson & Johnson	1.05%
Facebook Inc A	0.99%
Mastercard Inc A	0.94%
PepsiCo Inc	0.90%

## Top Fixed Income Holdings

iShares Core US Aggregate Bond ETF	0.86%
Vanguard Total Bond Market ETF	0.42%
Vanguard Short-Term Bond ETF	0.30%
US Treasury Note 1/31/2024	0.24%
Baird Core Plus Bond Inst	0.18%
PGIM Total Return Bond R6	0.17%
Dodge & Cox Income	0.16%
US Treasury Note 11/15/2025	0.16%
iShares Short Treasury Bond ETF	0.16%
Segall Bryant & Hamill Plus Bond Instl	0.13%

## Average Annual Total Returns

	YTD	1 Year	3 Year	5 Year	10 Year	Inception Date
Gross Return	-18.53%	-10.30%	0.82%	1.45%	6.00%	12/31/2009
Net Return	-18.86%	-11.65%	-0.69%	-0.06%	<b>4.43%</b>	—
Benchmark	-11.90%	-2.67%	4.00%	4.58%	6.53%	—

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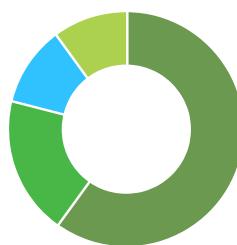
The Net Return represents the Gross Return of the portfolio reduced by the maximum Solicitor's Fee charged to clients in this program.

## Expense Ratios

Net	0.99%	Gross	1.16%
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Weighted gross and net expense ratios for the funds in the portfolio

## Underlying Funds



Meeder Muirfield Fund	60%
Meeder Spectrum Fund	19%
Meeder Balanced Fund	11%
Meeder Dynamic Allocation Fund	10%

## Morningstar Style Box

Value	Blend	Growth	
26	26	22	Large
8	6	5	Mid
3	3	1	Small

## Fixed Income Style Box

Short	Interm.	Long	
13	10	8	Gov't Agency U.S. Treasury
14	49	6	Inv. Grade Bond
0	0	0	High Yield/ Global Bond

Average Duration: 4.8 Years

**Description:** Each portfolio is allocated exclusively among Meeder mutual funds selected by the portfolio manager to meet specific investment objectives and risk tolerance levels stated in the objective of each portfolio.

**Model Performance:** Portfolio performance does not reflect the actual investment results of any individual client or account, but represents the performance of each individual model from its inception date to present.

**Investment Performance.** Investment performance 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. 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 Solicitor'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 Benchmark:** The benchmark used for comparison is comprised of 60% **Lipper S&P 500 Fund Index**, 40% **Lipper Money Market Fund Index**. The benchmark is rebalanced monthly. Lipper Indexes are based on the 30 largest funds by asset size within the Lipper objective and do not include multiple share classes of similar funds. The **Lipper S&P 500 Fund Index** consists of funds that are passively managed limited-expense funds designed to replicate the performance of the Standard & Poor's 500 Index on a reinvested basis. The **Lipper Money Market Fund Index** consists of funds that invest in high-quality financial instruments rated in the top two grades with dollar-weighted average maturities of less than 90 days. These funds intend to keep constant net asset value.

**Risk Disclosure:** The portfolio is invested in Meeder Funds. 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. 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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MIP-FST-AS1.5 (04/20)

# Meeder Balanced

## Objective

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

## 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.

## Top Equity Holdings

Microsoft Corp	2.36%
Apple Inc	2.09%
Amazon.com Inc	1.51%
Alphabet Inc Class C	1.01%
Berkshire Hathaway Inc B	0.98%
JPMorgan Chase & Co	0.80%
Johnson & Johnson	0.73%
Facebook Inc A	0.68%
Mastercard Inc A	0.65%
PepsiCo Inc	0.63%

## Top Fixed Income Holdings

Vanguard Total Bond Market ETF	4.20%
iShares Core US Aggregate Bond ETF	4.18%
Vanguard Short-Term Bond ETF	2.99%
US Treasury Note 1/31/2024	2.35%
Baird Core Plus Bond Inst	1.90%
PGIM Total Return Bond R6	1.73%
Dodge & Cox Income	1.64%
iShares Short Treasury Bond ETF	1.62%
US Treasury Note 11/15/2025	1.58%
Segall Bryant & Hamill Plus Bond Instl	1.32%

## Average Annual Total Returns

	YTD	1 Year	3 Year	5 Year	10 Year	Inception Date
Gross Return	-13.73%	-6.31%	1.52%	1.74%	5.04%	12/31/2009
Net Return	-14.07%	-7.71%	0.01%	0.23%	<b>3.48%</b>	—
Benchmark	-9.86%	-1.66%	3.57%	3.99%	5.69%	—

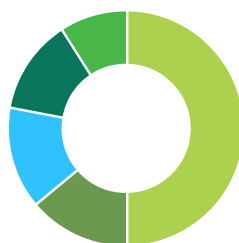
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The Net Return represents the Gross Return of the portfolio reduced by the maximum Solicitor's Fee charged to clients in this program.

## Expense Ratios

Net	0.99%	Gross	1.27%	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	14%
Meeder Moderate Allocation Fund	14%
Meeder Conservative Allocation Fund	13%
Meeder Spectrum Fund	9%

## Morningstar Style Box

	Value	Blend	Growth	
	26	26	23	Large
	8	6	5	Mid
	3	2	1	Small

## Fixed Income Style Box

	Short	Interm.	Long	
	13	10	8	Gov't Agency U.S. Treasury
	14	49	6	Inv. Grade Bond
	0	0	0	High Yield/ Global Bond

Average Duration: 4.8 Years

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**Model Performance:** Portfolio performance does not reflect the actual investment results of any individual client or account, but represents the performance of each individual model from its inception date to present.

**Investment Performance.** Investment performance 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. 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 Solicitor'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 Benchmark:** The benchmark used for comparison is comprised of 42% **Lipper S&P 500 Fund Index**, 28% **Lipper Money Market Fund Index**, 21% **Lipper Intermediate Investment Grade Bond Index**, 3% **Lipper Intermediate U.S. Government Index**, 3% **Lipper High Current Yield Bond Index**, 3% **Lipper Emerging Markets Debt Fund Index**. The benchmark is rebalanced monthly. Lipper Indexes are based on the 30 largest funds by asset size within the Lipper objective and do not include multiple share classes of similar funds. The **Lipper S&P 500 Fund Index** consists of funds that are passively managed limited-expense funds designed to replicate the performance of the Standard & Poor's 500 Index on a reinvested basis. The **Lipper Money Market Fund Index** consists of funds that invest in high-quality financial instruments rated in the top two grades with dollar-weighted average maturities of less than 90 days. **Lipper Intermediate Investment Grade Bond Index** consists of funds that invest at least 85% in domestic investment-grade debt issues with any remaining investment in non-benchmark sectors such as high-yield, global, and emerging market debt. These funds maintain dollar-weighted average maturities of five to ten years. The **Lipper Intermediate U.S. Government Index** consists of funds that invest primarily in securities issued or guaranteed by the U.S. government, its agencies, or its instrumentalities, with dollar-weighted average maturities of five to ten years. The **Lipper High Current Yield Bond Index** consists of funds that aim at high (relative) current yield from fixed income securities, have no quality or maturity restrictions, and tend to invest in lower-grade debt issues. The **Lipper Emerging Markets Debt Index** consists of funds that seek either current income or total return by investing at least 65% of total assets in emerging market debt securities, where "emerging market" is defined by a country's GNP per capita or other economic measures. These funds intend to keep constant net asset value.

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# Meeder Moderate Conservative

## Objective

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

## 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.

## Top Equity Holdings

Microsoft Corp	1.66%
Apple Inc	1.49%
Amazon.com Inc	1.05%
Alphabet Inc Class C	0.69%
Berkshire Hathaway Inc B	0.67%
JPMorgan Chase & Co	0.52%
Johnson & Johnson	0.52%
PepsiCo Inc	0.45%
Facebook Inc A	0.44%
Merck & Co Inc	0.43%

## Top Fixed Income Holdings

Vanguard Total Bond Market ETF	7.30%
iShares Core US Aggregate Bond ETF	7.17%
Vanguard Short-Term Bond ETF	4.19%
US Treasury Note 1/31/2024	3.73%
Baird Core Plus Bond Inst	3.38%
PGIM Total Return Bond R6	2.91%
Dodge & Cox Income	2.80%
US Treasury Note 11/15/2025	2.63%
Segall Bryant & Hamill Plus Bond Instl	2.34%
iShares Short Treasury Bond ETF	1.91%

## Average Annual Total Returns

	YTD	1 Year	3 Year	5 Year	10 Year	Inception Date
Gross Return	-9.94%	-3.21%	1.99%	1.86%	4.33%	12/31/2009
Net Return	-10.29%	-4.66%	0.47%	0.35%	<b>2.79%</b>	–
Benchmark	-8.49%	-1.02%	3.26%	3.58%	5.12%	–

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The Net Return represents the Gross Return of the portfolio reduced by the maximum Solicitor's Fee charged to clients in this program.

## Expense Ratios

Net	0.94%	Gross	1.27%
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Weighted gross and net expense ratios for the funds in the portfolio

## Underlying Funds



Meeder Moderate Allocation Fund	50%
Meeder Total Return Bond Fund	16%
Meeder Muirfield Fund	14%
Meeder Conservative Allocation Fund	10%
Meeder Balanced Fund	10%

## Morningstar Style Box

Value	Blend	Growth	
27	27	24	Large
7	5	5	Mid
2	2	1	Small

## Fixed Income Style Box

Short	Interm.	Long	
13	10	8	Gov't Agency U.S. Treasury
14	49	6	Inv. Grade Bond
0	0	0	High Yield/ Global Bond

Average Duration: 4.8 Years

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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.

**Portfolio Benchmark:** The benchmark used for comparison is comprised of 35% **Lipper Intermediate Investment Grade Bond Index**, 30% **Lipper S&P 500 Fund Index**, 20% **Lipper Money Market Fund Index**, 5% **Lipper Intermediate U.S. Government Index**, 5% **Lipper High Current Yield Bond Index**, 5% **Lipper Emerging Markets Debt Fund Index**. The benchmark is rebalanced monthly. Lipper Indexes are based on the 30 largest funds by asset size within the Lipper objective and do not include multiple share classes of similar funds. The **Lipper S&P 500 Fund Index** consists of funds that are passively managed limited-expense funds designed to replicate the performance of the Standard & Poor's 500 Index on a reinvested basis. The **Lipper Money Market Fund Index** consists of funds that invest in high-quality financial instruments rated in the top two grades with dollar-weighted average maturities of less than 90 days. **Lipper Intermediate Investment Grade Bond Index** consists of funds that invest at least 85% in domestic investment-grade debt issues with any remaining investment in non-benchmark sectors such as high-yield, global, and emerging market debt. These funds maintain dollar-weighted average maturities of five to ten years. The **Lipper Intermediate U.S. Government Index** consists of funds that invest primarily in securities issued or guaranteed by the U.S. government, its agencies, or its instrumentalities, with dollar-weighted average maturities of five to ten years. The **Lipper High Current Yield Bond Index** consists of funds that aim at high (relative) current yield from fixed income securities, have no quality or maturity restrictions, and tend to invest in lower-grade debt issues. The **Lipper Emerging Markets Debt Index** consists of funds that seek either current income or total return by investing at least 65% of total assets in emerging market debt securities, where "emerging market" is defined by a country's GNP per capita or other economic measures. These funds intend to keep constant net asset value.

**Risk Disclosure:** The portfolio is invested in Meeder Funds. 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. Carefully consider the investment objectives, risks and expenses of the component funds before investing. The prospectus contains this and other information about the funds.

**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:** Meeder Investment 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 Adviser Dealer Services, Inc., an affiliated broker dealer, Member FINRA.

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# Meeder Conservative

## Objective

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

## 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.

## Top Equity Holdings

Microsoft Corp	0.98%
Apple Inc	0.86%
Amazon.com Inc	0.61%
Alphabet Inc Class C	0.40%
Berkshire Hathaway Inc B	0.40%
Johnson & Johnson	0.30%
JPMorgan Chase & Co	0.30%
PepsiCo Inc	0.26%
Facebook Inc A	0.26%
Intel Corp	0.26%

## Top Fixed Income Holdings

Vanguard Total Bond Market ETF	10.26%
iShares Core US Aggregate Bond ETF	10.02%
Vanguard Short-Term Bond ETF	5.56%
US Treasury Note 1/31/2024	5.26%
Baird Core Plus Bond Inst	4.79%
PGIM Total Return Bond R6	4.16%
Dodge & Cox Income	3.98%
US Treasury Note 11/15/2025	3.68%
Segall Bryant & Hamill Plus Bond Instl	3.34%
iShares Short Treasury Bond ETF	2.52%

## Average Annual Total Returns

	YTD	1 Year	3 Year	5 Year	10 Year	Inception Date
Gross Return	-6.35%	-0.41%	2.35%	2.01%	3.55%	12/31/2009
Net Return	-6.71%	-1.90%	0.83%	0.49%	<b>2.01%</b>	—
Benchmark	-7.12%	-0.41%	2.92%	3.14%	4.52%	—

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 Return represents the Gross Return of the portfolio reduced by the maximum Solicitor's Fee charged to clients in this program.

## Expense Ratios

Net	0.90%	Gross	1.33%
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Weighted gross and net expense ratios for the funds in the portfolio

## Underlying Funds



Meeder Conservative Allocation Fund	50%
Meeder Total Return Bond Fund	27%
Meeder Moderate Allocation Fund	12%
Meeder Balanced Fund	11%

## Morningstar Style Box

Value	Blend	Growth	
27	27	24	Large
7	5	5	Mid
2	2	1	Small

## Fixed Income Style Box

Short	Interm.	Long	
13	10	8	Gov't Agency U.S. Treasury
14	49	6	Inv. Grade Bond
0	0	0	High Yield/ Global Bond

Average Duration: 4.8 Years

**Description:** Each portfolio is allocated exclusively among Meeder mutual funds selected by the portfolio manager to meet specific investment objectives and risk tolerance levels stated in the objective of each portfolio.

**Model Performance:** Portfolio performance does not reflect the actual investment results of any individual client or account, but represents the performance of each individual model from its inception date to present.

**Investment Performance.** Investment performance 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. 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 Solicitor's Fee charged to clients in this program, which is paid to unaffiliated referring advisers.

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**Portfolio Benchmark:** The benchmark used for comparison is comprised of 49% **Lipper Intermediate Investment Grade Bond Index**, 18% **Lipper S&P 500 Fund Index**, 12% **Lipper Money Market Fund Index**, 7% **Lipper Intermediate U.S. Government Index**, 7% **Lipper High Current Yield Bond Index**, 7% **Lipper Emerging Markets Debt Fund Index**. The benchmark is rebalanced monthly. Lipper Indexes are based on the 30 largest funds by asset size within the Lipper objective and do not include multiple share classes of similar funds. The **Lipper S&P 500 Fund Index** consists of funds that are passively managed limited-expense funds designed to replicate the performance of the Standard & Poor's 500 Index on a reinvested basis. The **Lipper Money Market Fund Index** consists of funds that invest in high-quality financial instruments rated in the top two grades with dollar-weighted average maturities of less than 90 days. **Lipper Intermediate Investment Grade Bond Index** consists of funds that invest at least 85% in domestic investment-grade debt issues with any remaining investment in non-benchmark sectors such as high-yield, global, and emerging market debt. These funds maintain dollar-weighted average maturities of five to ten years. The **Lipper Intermediate U.S. Government Index** consists of funds that invest primarily in securities issued or guaranteed by the U.S. government, its agencies, or its instrumentalities, with dollar-weighted average maturities of five to ten years. The **Lipper High Current Yield Bond Index** consists of funds that aim at high (relative) current yield from fixed income securities, have no quality or maturity restrictions, and tend to invest in lower-grade debt issues. The **Lipper Emerging Markets Debt Index** consists of funds that seek either current income or total return by investing at least 65% of total assets in emerging market debt securities, where "emerging market" is defined by a country's GNP per capita or other economic measures. These funds intend to keep constant net asset value.

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