

Cetera and Meeder

Partnering to Optimize Your Business

Investors' journeys are becoming more complex, and your wealth management advice has never been more valued by them. Explore solutions and portfolios available through **Cetera Financial Group** to help you personalize investments to align with each investor's objectives.

Meeder Investment Management has successfully navigated various market cycles for nearly five decades. Our investment advisory experience drives our deep understanding for taking a more holistic approach to investment management, including tactical strategies and defensive equity approaches.

WE'RE HERE WITH YOU, FOR YOU:

- » Capture and capitalize on opportunities at each stage of the investor journey with **Meeder Model Portfolios**



**RISK-BASED
MODELS**

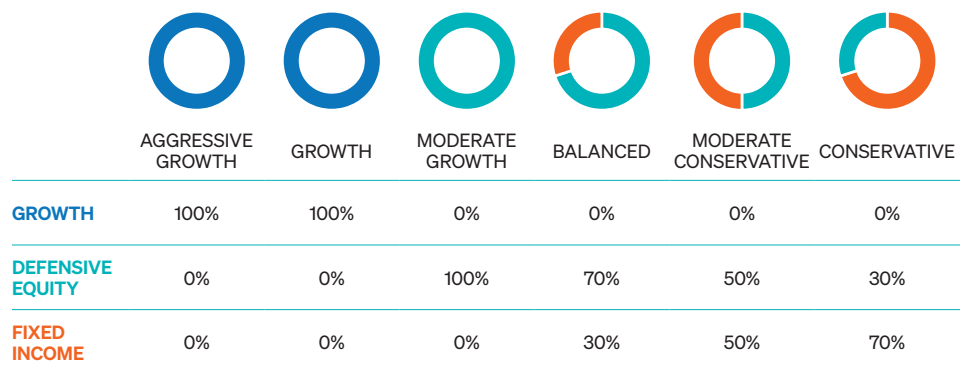


**TARGET
WITHDRAWAL
MODELS**

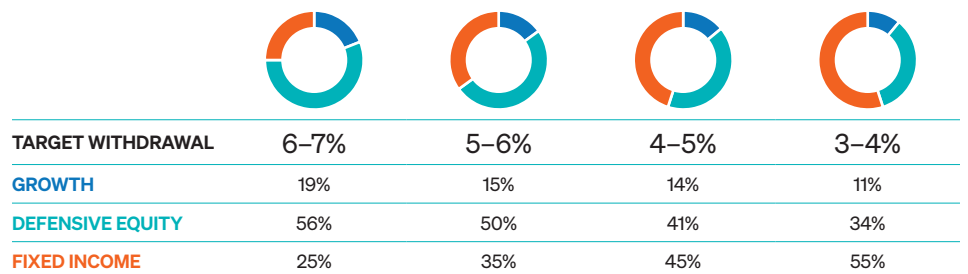
- » Solve the challenges of portfolio personalization for your high-net-worth investors with **Meeder Private Wealth SMA** portfolios, available in My Advice Architect – Manager Program.
- » Elevate your practice utilizing customized investment advisory solutions with **Meeder Edge Investment Consulting** services

MY ADVICE ARCHITECT – UNIFIED PROGRAM

RISK-BASED MODEL PORTFOLIOS



TARGET WITHDRAWAL MODEL PORTFOLIOS



AGGRESSIVE GROWTH/ GROWTH STRATEGY

- » Long-term growth objective
- » Individual stock selection
- » Shifts exposures between domestic and international

DEFENSIVE EQUITY STRATEGY

- » Unconstrained tactical approach
- » Shifts from stocks to cash or fixed income

FIXED INCOME STRATEGY

- » Maneuvers between shorter and longer durations
- » Can shift exposures to Government/Agencies, Investment grade, High Yield, and International
- » May utilize cash

Cetera and Meeder Custom Solutions

Meeder Private Wealth

Sophisticated investors can present complex challenges. Meeder Private Wealth helps Cetera advisors capture business and gain efficiency with personalized investment solutions created for affluent investors. Meeder Private Wealth portfolios are available in My Advice Architect – Manager Program to help Cetera advisors create a personalized Separately Managed Account (SMA) designed for each investor's personal goals which focuses on their risk profile, investment horizon, tax management needs, income, and more.



PORTFOLIO CUSTOMIZATION

- » Build portfolios to match unique goals and objectives
- » Create a separate portfolio for each client
- » Achieve a greater level of control using Individual equities



TAX MANAGEMENT

- » Maximize after-tax wealth
- » Harvest losses
- » Create a unique tax budget for each individual client



RISK MANAGEMENT

- » Diversify risks in and outside current portfolio
- » Drive ongoing communication to accommodate changes in outside risk



INVESTMENT MANAGEMENT

- » Experienced and deep portfolio management team
- » No proprietary products

Meeder Edge Investment Consulting

An increasing workload means advisors are time-pressed to address business development potential. Meeder Edge Investment Consulting services provide outsourced investment management solutions customized to elevate your practice and advance investor relationships. Meeder offers portfolio analytics, institutional research, model oversight, trade recommendations, and more.



1. DISCOVERY

Through a comprehensive consulting and inquiry process, we work with you to understand the opportunities and challenges in your business.



2. DIAGNOSIS

A detailed proposal is created for you, based on your firm's and your clients' unique needs and includes a comparative analytical review of new vs. existing portfolios.



3. DESIGN

Custom investment portfolios are developed to align with your investment clients' needs under the research and guidance of our investment team.



4. DEPLOY

We assist with portfolio validation and deployment through your client base, with research and information to help you manage the progress.



5. DELIVER

To help you be a reliable fiduciary of your clients' assets, we provide timely and ongoing analysis by conducting investment analytics, portfolio reviews, due diligence and calls with our investment team.

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The portfolios may not be suitable for all investors. 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 its objectives, generate positive returns, or avoid losses. Meeder does not provide tax advice and does not represent that any portfolio design will result in a particular tax consequence. 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 any circumstances.

Investment advisory services offered by Meeder Advisory Services, Inc.