

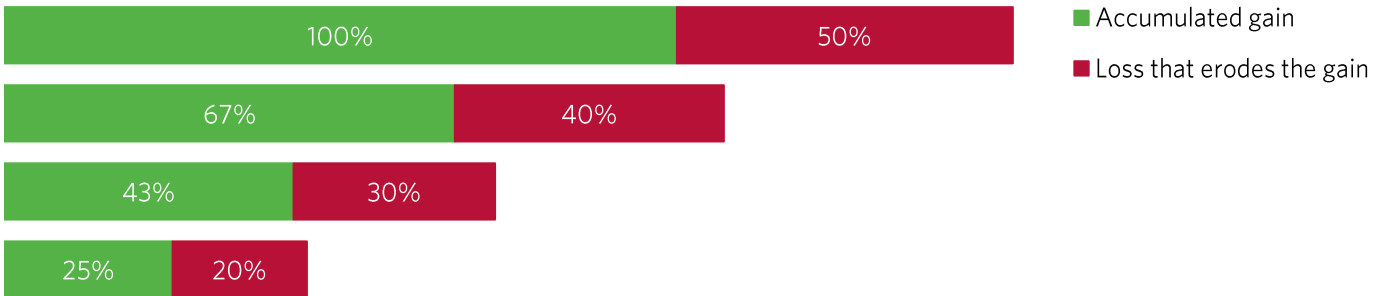
# When Half Is More

## Risk Management Series | Number 6 | 4Q18

### Seeking to Protect Long Term Gains

It can take years to accumulate a meaningful gain from investing. Unfortunately, those gains can be wiped out by a single bear market cycle. A 100% gain accumulated over 7-10 years will be completely eroded by a 50% loss. Market corrections can happen at any time, including the time when you need your money most — during retirement.

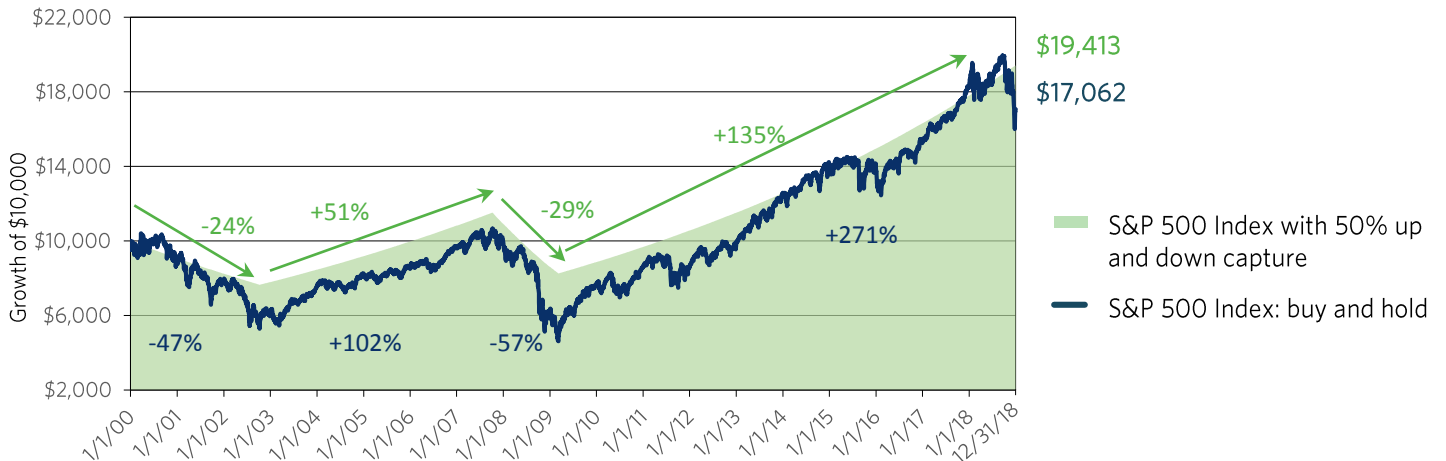
#### In Percentage Terms, Gains and Losses Are Not Equal



### When It Comes to Growing and Protecting Your Wealth, Half May be Worth More

Instead of seeking benchmarked returns, might there be a better approach? Achieving just 50% of the markets gains and losses can have a positive effect on your account value. Stadion’s defensively biased strategies seek to participate in market gains while protecting during market downturns.

#### S&P 500 Index vs. Half of the Market’s Gains and Losses, 1/1/00 - 12/31/18



An investor should consider the investment objectives, risks, and charges and expenses of the Fund carefully before investing. The prospectus contains this and other information about the Fund. A copy of the prospectus is available by calling Shareholder Services at 1-866-383-7636. The prospectus should be read carefully before investing. An investment in the funds involve risk, including loss of principal.

There is no assurance that the investment process will consistently lead to successful investing. The hypothetical example does not represent the returns of any particular investment. The chart above has been reformatted with permission from Crestmont Research (www.CrestmontResearch.com). Percentages in graphs are rounded. The S&P 500 Index is the Standard & Poor’s Composite Index of 500 stocks and is a widely recognized, unmanaged index of common stock prices. One cannot invest directly in an index. Stadion and the Stadion S are a registered service mark of Stadion Money Management, LLC. Stadion Funds are distributed by ALPS Distributors, Inc. stadionfunds.com • 800.222.7636 • support@stadionmoney.com