



## Bogus Target Date Fund Objectives

Target date fund brochures say the objectives of TDFs are to:

- replace pay and
- manage longevity risk

**These are not real objectives.**

If they were real objectives they would be in prospectuses, but they're not. Click here for a complete list of [the real TDF objectives in prospectuses](#).

Brochure objectives are not in prospectuses because their achievement [requires adequate savings](#), a behavioral challenge outside the scope of TDFs. See [Current Practices](#) & this [Video](#).

Deceptive marketing doesn't mean target date funds are bad. Quite the contrary:

- There are [three great benefits](#) in TDFs, but they each vary widely across providers.
- So we've wrapped these benefits into a composite [Prudence Score](#) that could also be called a **Benefits Score**.

Please contact [me](#) to learn more about what we do and how we can help you.