



The Hemlock Fund

Offered by Socrates Investment Management LLC, ticker FINI

Objective^v

The primary objective of The Hemlock Fund is to manage longevity risk. Investors who are concerned about outliving their money should consider the Hemlock Fund. Some target date funds purport to manage longevity risk, but they cannot because you can't manage a risk that you can't control. We are the real deal.

Risks

The only risk that is of concern to the Hemlock Fund is longevity risk. You can rest assured that you will not outlive your money; sleep well knowing that longevity risk is being professionally managed.

Policies

∞ Subscriber chooses any asset allocation. It really doesn't matter.

∞ Subscriber is provided an envelope addressed to The Hemlock Fund and the following instructions: *"When you are down to your last \$20 please place it in the envelope and send it to us. You will receive a cup of hemlock within the week. Adieu."*

^vIf your objective is more sensible, like accumulating sufficient wealth at retirement to live in dignity, please consider the Safe Landing Glide Path[®] offered at www.TargetDateSolutions.com