

# Stand Out

A man in a dark suit, light blue shirt, and purple patterned tie stands in the center of a large crowd of people. The crowd consists of many individuals in business attire, mostly seen from the back, creating a sense of being the only person who stands out.

Age Sage

The Mature Robo Analyst

IRAs, 401(k)s, Other Retirement Assets



Select low-cost, conflict-free diversified investment solutions to meet unique client needs in line with the best interest requirements of the DOL fiduciary rule.

The First and Only Portfolios that

**Manage Sequence of Return Risk**

**The Biggest Risk in Retirement Investing**

Investment losses sustained during the transition from working life to retirement can devastate lifestyles, even if markets subsequently recover.

# Risk Has Different Meaning for Different Ages

## Sequence of Return Risk

Losses During the Transition From Working Life to Retirement Can Devastate Lifestyles



There is a time in all of our lives when the timing decision is easy, although most don't know about it. It's a time when a special kind of risk is at its highest and that risk could ruin our lifestyle for the rest of our life **because our savings are at their highest**. Unless we feel exceptionally lucky we really should move to safety during the Risk Zone that spans our transition from working life to retirement when Sequence of Return Risk peaks.



# Sequence of Return Risk

This chart shows two 30-year income scenarios. The red line shows a withdrawal plan that started off with three years of negative returns in a row. The blue line represents a withdrawal plan with the negative years at the end.

Both plans started with \$250,000 and both took out \$12,500 per year inflated by 3% for inflation. No other actions were taken to manage income withdrawals.

Both plans had a 6.6% average annual rate of return on the underlying investment for the 30-year period.



Investor A (early negative returns) ●  
Investor B (late negative returns) ●

# Why not just risk-based models like everyone else?

## Why Risk and Age?

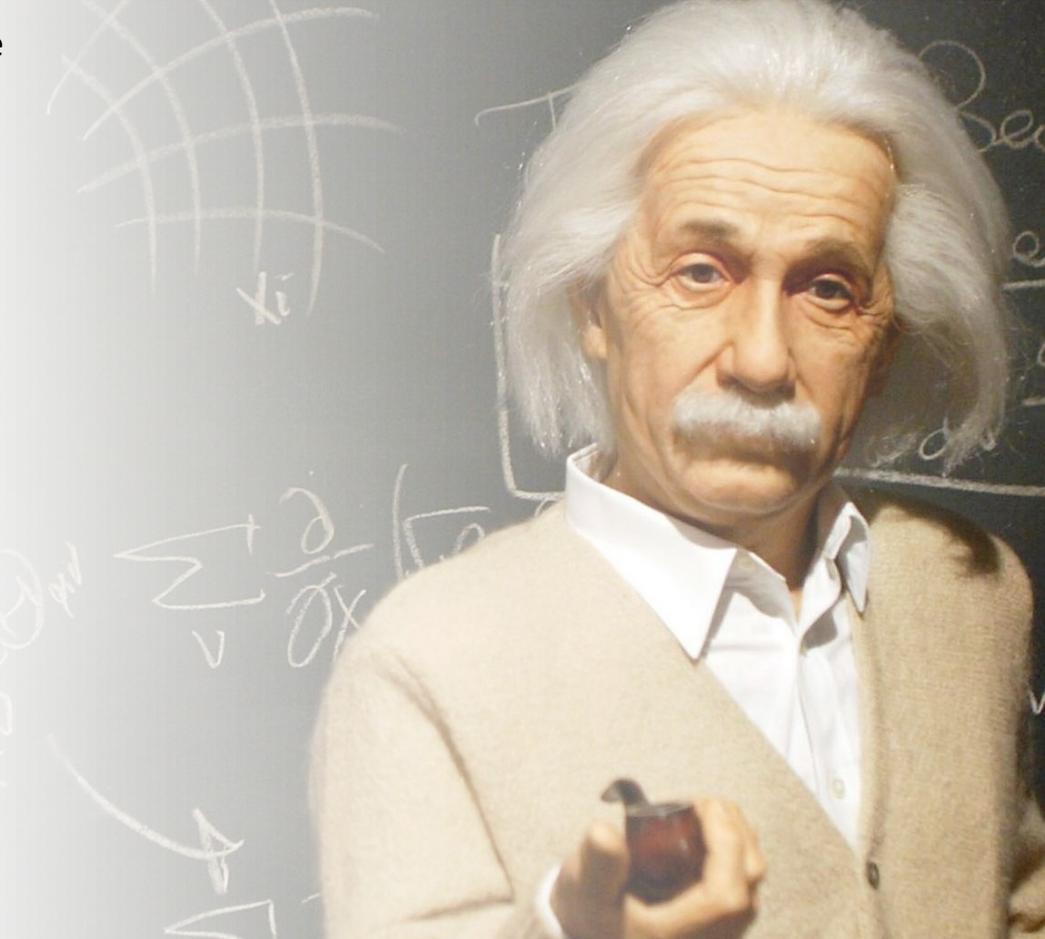


Your client's age is the best indicator of the time they have to invest, the most important factor in setting an investment strategy. Diversification is the only free lunch in investing, but its benefits work best over many years. In addition to having enough time for diversification to work, your client's future earning power is always greatest when they're young, which means they can take bigger risks knowing they'll recover by the time they retire.

But as your client's working life comes to an end **Sequence of Return Risk** is a very real and serious threat, although most don't grasp its gravity. Lifestyles can be ruined if we are unfortunate enough to experience losses during the transition from working life to retirement, even if markets subsequently recover. We only get to do this once. It is the obligatory running of the gauntlet in lifetime investing.

Our patented target date fund glide path is **designed to defend against this devastating risk**. Risk is not one dimensional; age is an important dimension that no one else acknowledges.

As a Robo Analyst, rather than a Robo Advisor, we serve you rather than compete with you. Age Sage is a tool you need for prudent, conflict-free model selection in your clients' best interests.



# Making the Complex Simple:

Answer 2 Simple Questions to Get A Portfolio That Works



**Answer: Representative low cost portfolio**

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# The Cost of Your Representative Portfolio is Less Than .03% Because it is Comprised of the Lowest Cost ETFs

## You Can Decide to Use Different Funds.

For example, you could use funds on an existing 401(k) platform

### EQUITIES



1. US Stocks
2. Foreign Stocks
3. Real Estate

### BONDS



4. US Bonds
5. Foreign Bonds

### SAFE



6. Short term Treasuries
7. Short-intermediate TIPS

Each Solution is Uniquely Yours

DOL Prudence Standards favor low cost

The investments you've been looking for at a price worth paying for.

# Very Broad Diversification for a Very Low Price

Choose “Least Expensive”



You pay less than .03%, far less than the 1%+ [fee charged by other global multi-asset funds](#)

This feature alone makes Age Sage a Great Bargain

## The wisdom of diversification is indisputable.

But diversifying client portfolios beyond mainstream stocks and bonds comes with challenges, starting with clients’ unfamiliarity with diversifying asset classes and a tendency for clients to regret diversifying when results disappoint. Age Sage helps advisors strike a sensible balance between adopting diversification and client comfort.



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# Meet client needs and serve their best interests



Protect Against  
Sequence of Return Risk



SMART: Patented, using  
Nobel prize winning  
theories



LOW COST: \$50 per  
usage; portfolios less  
than 3 bps



DIVERSIFIED: Global  
equities and bonds



# About Us: The Only Robo Advisor With a Patented Target Date Fund Glide Path

[www.TargetDateSolutions.com](http://www.TargetDateSolutions.com)



## About Ron Surz

MS in Applied Mathematics, University of Illinois

Northrop Engineer designing electronic countermeasures to jam heat-seeking missiles

Senior VP of Investment Policy at AG Becker pension consultants. Advised several \$trillion in asset allocation & investment policy

MBA Finance, University of Chicago

Serial entrepreneur : Pension consulting, manager due diligence innovations, target date funds, hedge funds, factor investing...

## About Target Date Solutions

DBA of PPCA, a registered investment advisor and 3(38) fiduciary

PPCA founded in 1992, owned entirely by Ron

TDS founded in 2008

Patented Safe Landing Glide Path

Sub-advisor of the SMART Target Date Fund Index on Hand Benefit & Trust, Houston, launched in 2008

TDS Book for Fiduciaries is on IFE BP Resource list

Focus on Prudence

Fiduciary Library, including videos

Dream Big.  
Think Future.  
**ACT NOW**



Get Started NOW

Click on This Logo:



A high-angle, black and white photograph of a large crowd of people in business attire. In the center, a man in a dark suit, light blue shirt, and patterned tie stands out, looking directly at the camera. The rest of the crowd is seen from behind, creating a sense of being part of a large group.

# Stand Out

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Win and keep more  
business by being  
different and better.



# Investment Risk Warning and Financial Disclaimer

## **Background**

Age Sage provides strategic asset allocation models that investors or their financial advisers can choose to implement, modify, use in part or disregard as they see fit. Age Sage does not collect or evaluate personal financial information from investors, and does not render investment advice, whether personal or impersonal. As a provider of education and information, Age Sage is not a registered investment advisor and does not act as a fiduciary. Interested parties can view sample asset allocation models tied to a selected age and risk preference. Created by Ron Surz, who developed the patented Safe Landing Glide Path target date fund glide path used by his Target Date Solutions, Age Sage charges a nominal fee for its information.

## **Investment Risk Warning and Financial Disclaimer**

The information presented by the Age Sage service is for informational purposes only. We do not invest money or act as a financial adviser to clients or accept investment commissions. We do charge a fee for our information. We provide educational services only and you agree to take responsibility for any actual trades based on the information contained therein. You accept all liability resulting from your investment decisions.

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By using our service and our investment education and information you agree that you are assuming all responsibility for making any decision to invest and you agree that we are not making any recommendation to you and we are not responsible for the success or failure of your investment decisions.

You understand that there is a substantial risk of loss associated with any trading and financial investment markets. Financial investment losses can and will occur. No financial investment system exists that can guarantee investment profits and protection from losses.

You agree that all information, opinions, news, research, analyses, prices, commentary, or other content contained in our service is only for educational and informational purposes and does not constitute investment advice. You understand that although we have taken reasonable measures to ensure the accuracy of the information we provide, we are not liable for any errors or loss or damage, including without limitation any loss of profit that may arise directly or indirectly from use of or reliance on said information. The content on our website is subject to change at any time without notice.