

Choosing Investments for your Portfolio

Age Sage

The Mature Robo Analyst

IRAs, 401(k)s, Other Retirement Assets



Choose a low-cost, diversified investment portfolio to meet your unique needs.

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 age is the best indicator of the time you 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 future earning power is always greatest when you're young, which means you can take bigger risks knowing you'll recover by the time you retire.

But as your working life comes to an end **Sequence of Return Risk** is a very real and serious threat, although most don't grasp its gravity. Your lifestyle can be ruined if you are unfortunate enough to experience losses during the transition from working life to retirement, even if markets subsequently recover. You 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.





Making the Complex Simple:

Answer 2 Simple Questions to Get A Portfolio That Works



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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

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





Invest for Success



**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



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 IFEFP Resource list

Focus on Prudence

Fiduciary Library, including videos

Dream Big.
Think Future.
ACT NOW



Get Started NOW

Click on This Logo



Winning the End Game



You work hard, and save until it's time for your savings to work hard for you.

Your savings can only work as hard as your investments. Invest smart & profitably in a patented and time-tested target date fund plan.

Invest to win





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

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