

## PRESS RELEASE

November 28, 2017



### **Announcing the Next Generation of Robo Analyst: Experts in Serving Adults and Boomers Using a Patented Time-tested Target Date Fund Design**

San Clemente, Calif. November 28, 2017 – Target Date Solutions, a pioneer in target date fund research and design, announces the launch of a new second generation Robo analyst, [Age Sage](#). Kids don't care about [the issues that face adult investors](#), so first generation Robo advisors are just fine for them. But adults worry about saving enough and investing it for a comfortable retirement. Age Sage sets itself apart by customizing allocations to [Age and Risk](#) at a very low cost. All other asset allocation services are expensive and jam users into a risk-based model, of which there are just a few.

Age Sage effectively supports thousands of models, with a different set of risk models for each age. It also allows users to choose a platform, like Vanguard or Fidelity. Importantly, solutions default to "Least Expensive" which produces multi-asset global portfolios that cost less than 6 bps ( .06% ), and are easy to buy. Compare this to typical multi-asset portfolios that cost north of 100 bps.

Adults need to worry about [Sequence of Return Risk](#) and the [Risk Zone](#) that spans the 5 years before and after retirement. Age Sage guides adults safely into their retirement years, and helps them manage their assets in retirement. This is the first generation to face saving for retirement on their own, and they need real help, not the standard decrepit model for old people.

Unlike a Robo [Advisor](#) that competes with human advisors, the Age Sage Robo [Analyst](#) is Financial Technology ( FinTech ) designed for use by human advisors and do-it-yourself investors. Most investors prefer human advisors, [including millennials](#).

## **How do 75 million boomers avoid the next meltdown and retire with financial security?**

Most investors are unaware of the devastation that is caused by losses occurring during the transition from working life to retirement. Because account balances are at their highest, lifestyles can be ruined even if markets subsequently recover. That is why Professor Moshe Milevsky calls this the Risk Zone. Unless you feel extraordinarily lucky, you want the guidance that it takes to get safely through the Risk Zone, defending against the risk of ruin. You only get to do this once. The scary thing about the dangers that lurk ahead is that they often surprise. For example global markets are poised for a [Minsky Moment](#). Being unlucky in the Risk Zone is like being unlucky in sky diving – there is no recovery.

Investors need the protection of our [patented Safe Landing Glide Path](#)<sup>®</sup> The [SMART Target Date Fund](#) that tracks our glidepath defended very well in 2008, with a low single digit loss versus an average TDF loss of 30%. There will be another 2008.

## **In Retirement**

Arriving safely in retirement is just the beginning of the rest of your life. Studies show that today's retirees will need their assets to last 30 years or more. Age Sage guides retirees through re-risking with discipline, making it easier to sustain lifestyle. Age Sage is an excellent resource for individual retirement accounts (IRAs). Smart investing doesn't end at retirement; it begins a new era.

## **Very Low Cost Strategic Allocations are in Investors' Best Interests**

Subscribers receive customized asset allocation guidelines that track the patented Safe Landing Glide Path using low-cost ETFs that keep implementation costs below 6 basis points (.06%). Subscribers pay \$50 or less for each customized guideline. Contrast these costs to the 80 basis points (.8%) average fee for a target date fund, and the fees for multi-asset funds in excess of 100 basis points. [Age Sage saves investors at least 90%.](#)

Allocations are broadly diversified and conflict free, in accordance with the best interests of the investor and DOL prudence standards.

## Who Needs Age Sage?

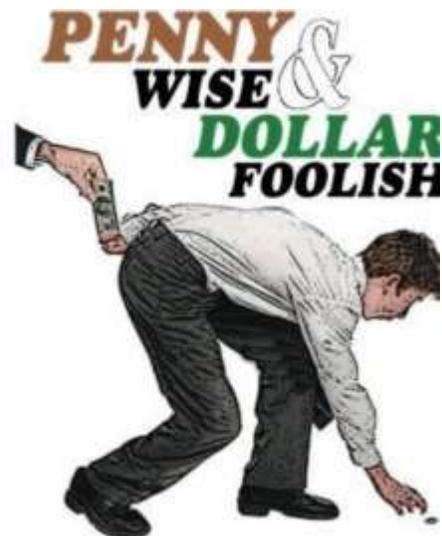
- Investment Advisors routinely invest their clients in [model portfolios](#). A typical consulting firm uses 5-10 risk-based models. Age Sage offers more than 12,000 age-and-risk-based models thereby providing a much closer match to client needs and wants. Risk is not one-dimensional. Age Sage sets advisors apart because no other models incorporate investor age and protect clients in the Risk Zone. And it's very easy and inexpensive for advisors to use.
- Individual Investors in IRAs and self-directed 401(k)s need asset allocation guidance, especially in the Risk Zone. In addition to saving enough, financial planning and asset allocation are the keys to success. Age Sage is in essence a very low cost [Managed Account](#) guide.

## You can't afford to not know your age-and-risk-based customized asset allocation

A mere \$50 buys you an insight that could change your life, an insight that you can't get elsewhere. Asset allocation [explains 100%](#) of investment performance.



Visit our website at [AgeSage](#).



## Contact

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## About Target Date Solutions

Target Date Solutions developed the [patented Safe Landing Glide Path](#)<sup>®</sup>, the basis for the [SMART Funds](#)<sup>®</sup> [Target Date Index](#) collective investment funds on [Hand Benefit & Trust](#), Houston, the only investable target date fund index. TDS's President, [Ron Surz](#), is co-author of the [Fiduciary Handbook for Understanding and Selecting Target Date Funds](#)



(1) When do you plan to retire? (if you've already retired, enter the date you retired)

01 / 2025

(2) Risk Preference?

Defensive/Conservative (Recommended)

Moderate/Average

Aggressive/Growth

(3) Funds?

Lowest Cost (Recommended)

Schwab

Vanguard

Fidelity

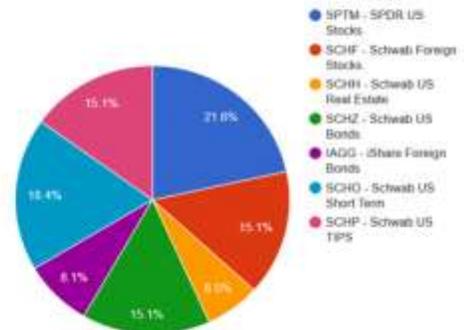
Environmental, Social, and Governance

### Sample Report Request

Allocation	Ticker (Click for details)	Asset	Vendor	Fee
43% Equity				
21.0%	SPTM	US Stocks	SPDR	3
15.1%	SCHF	Foreign Stocks	Schwab	6
6.5%	SCHH	US Real Estate	Schwab	7
23% Bond				
15.1%	SCHZ	US Bonds	Schwab	4
8.1%	IAGG	Foreign Bonds	iShare	9
34% Cash				
18.4%	SCHO	US Short Term	Schwab	6
15.1%	SCHP	US TIPS	Schwab	5
<b>Total Fee (bps):</b>				<b>5.2</b>

( Average target date fund fee is 80 basis points )

Fund Allocation



These allocations and funds are examples, provided for educational purposes only. You should choose your own allocations and funds.