

# Smarter Than a Target Date Fund

*An investment in knowledge pays the best dividends.* Benjamin Franklin



At \$2 trillion and growing, target date funds (TDFs) are a huge deal in 401(k) pension plans. They're where the smart money is going, but you can be even smarter. TDFs adjust risk through time, beginning with substantial risk for younger investors and then reducing risk as investors age, allocating along a glide path.

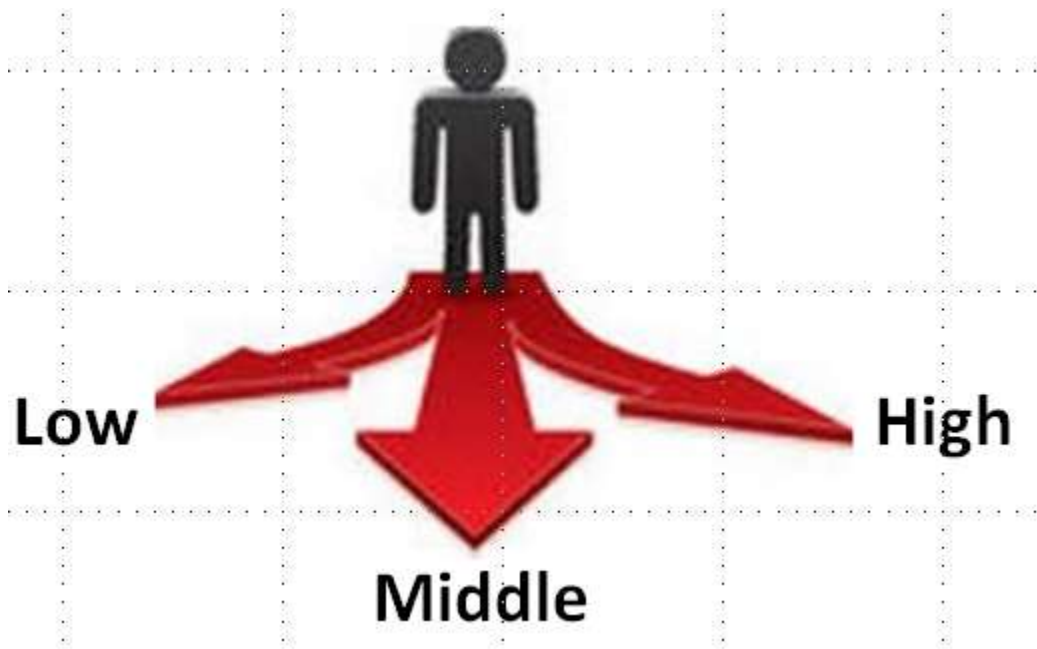
Institutional investors tolerate several known deficiencies in TDFs that you, as an individual investor, don't have to accept. You can be smarter than the professionals by overcoming these deficiencies.

- One size fits all
- High fees
- Excessive risks that lost more than 30% in 2008

A computer application called [Age Sage](#) gives you the ability to: (1) customize your glide path, (2) pay very low fees and (3) manage your risk much more efficiently than it is managed in traditional TDFs. These benefits are not available to 401(k) plan participants or to those who purchase TDF mutual funds.

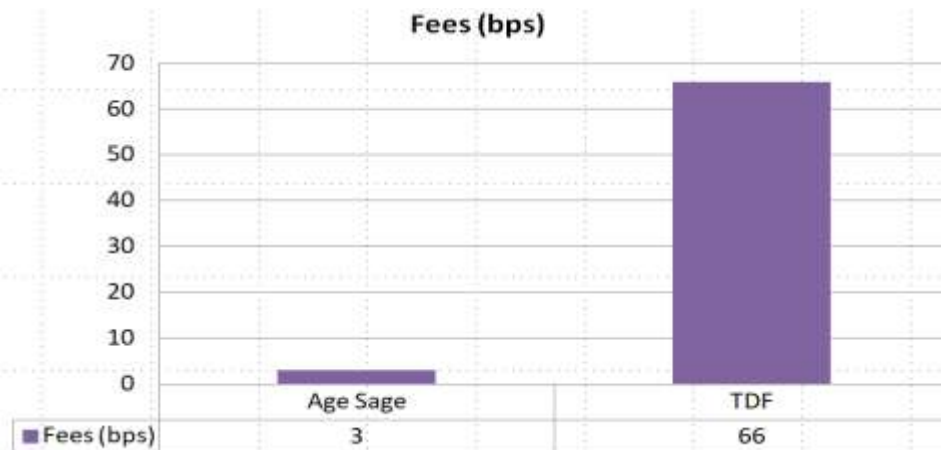
## Customize your glide path

You choose your risk level: low, middle or high. And you can change this level anytime you'd like. Life's surprises often require adjustments.



## Very low cost

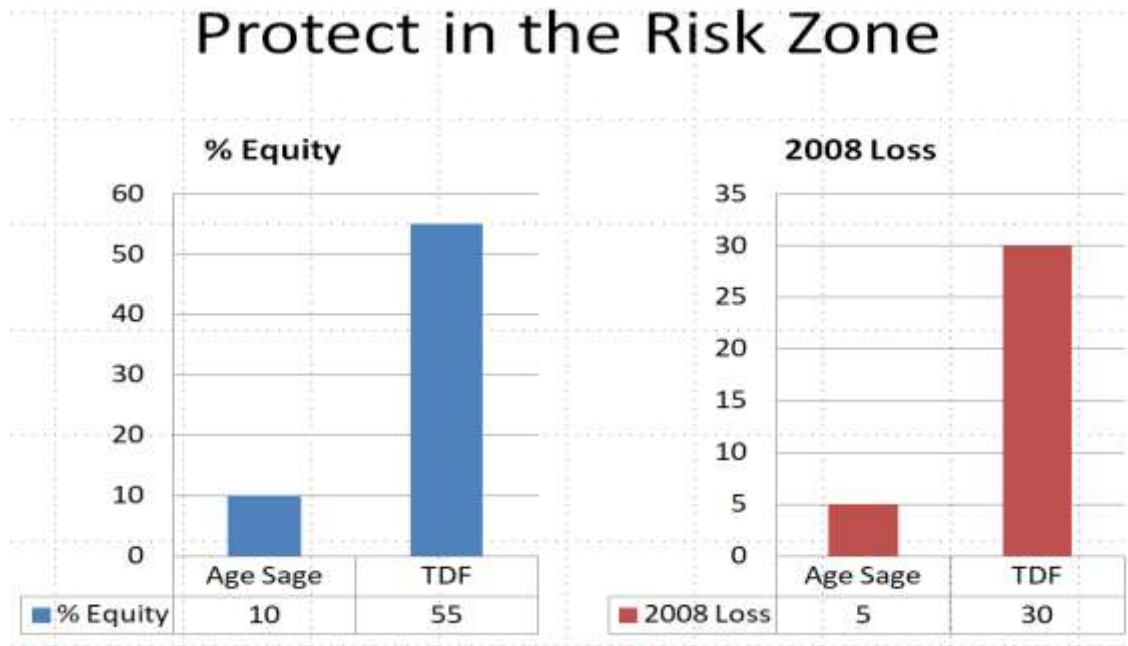
You pay as little as 3 basis points (.03%) as compared to an average TDF mutual fund fee of 66 basis points (.66%) – 22 times higher.



## Protect your savings

There is a Risk Zone that spans the 5 years before and after retirement. Losses sustained during this period can have debilitating effects on standard of living in retirement. Age

Sage's patented Low Risk glide path has 80% less risk than mutual fund TDFs in the Risk Zone.



**Act now**

Visit [Age Sage](#)



**Age Sage**

Cut Loss and Cost



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Select low-cost, diversified portfolios that meet investor needs and protect best interests.

**Age Sage**

The First and Only Model Portfolios That Integrate

**Age and Risk**

Using Patented Target Date Fund Technology  
At a Much Lower Cost Than TDF Mutual Funds

