

THE TWO TYPES OF TARGET DATE FUNDS

SAFE OR RISKY: CLICK ON IMAGE

SAFE IS BETTER FOR BENEFICIARIES



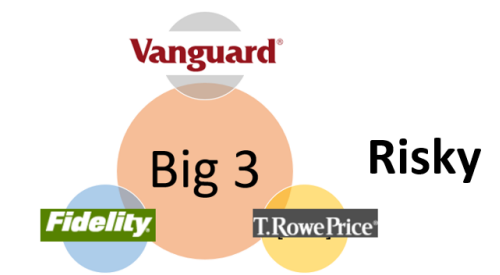
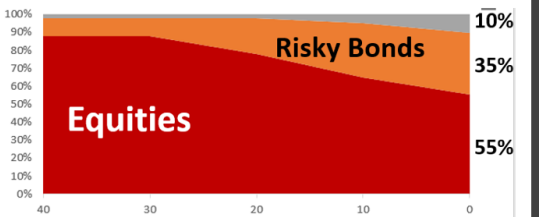
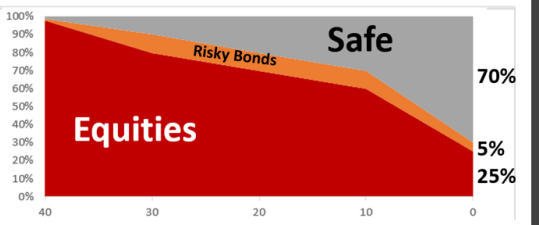
Two Types of TDFs: Safe & Risky (“To” versus “Through” is a distinction without a difference)

OPEIU is in the SAFE Group with TSP



Thrift Savings Plan TSP is the largest savings plan in the world

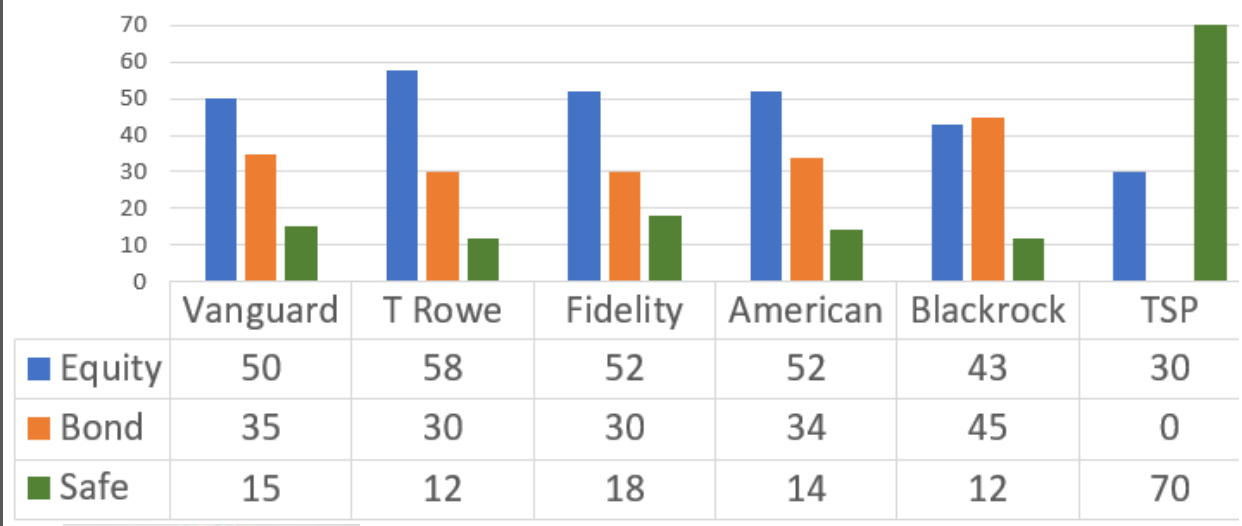
Safe “SMART Group” Ends 70% Safe



Typical “Big 3 Group” is 90% Risky Throughout

“Safe” for TSP is Government Guaranteed Fund G.
 For SMART & OPEIU it’s T-bills & Intermediate TIPS.

85%+ Risky at the Target Date, Except TSP



Source: PIMCO Glide Path Analyzer

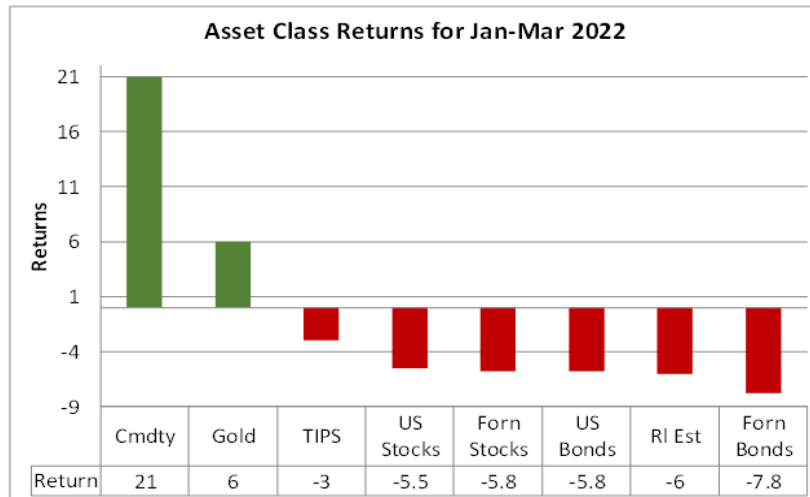


85% Risky at the Target Date is
Shocking

A Worrisome Start for 2022

Click Here for [What Just Happened](#)

Inflation raises commodity prices & slams bond prices. Fear raises gold price.



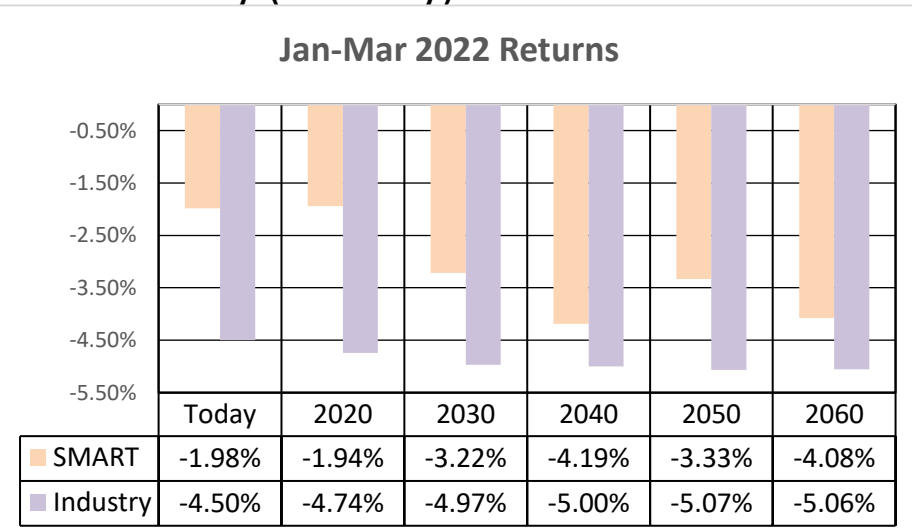
Source: The Capital Spectator

Fiduciaries should be concerned:

<https://401kspecialistmag.com/the-3-trillion-gamble-fiduciaries-are-about-to-regret/>

2020 Target Date Funds:

- Safe (SMART) lost 2%
- Risky (Industry) lost 4.7%




Source: Target Date Solutions



Stock Market
Ukraine war
Future
Federal Reserve
Extrême inflation
Retirement crisis

Tougher or SUFFER?

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Target Date Funds That Actually
Protect

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