

Partner with



Partnership opportunities for:

- Advisors
- Money managers
- Recordkeepers
- Plan sponsors

Best of Both

Soteria Personalized Target Date Accounts

**Managed
Accounts**

**Target
Date
Funds**

Personalization is revolutionizing 401(k) investments



Soteria is the real deal

Personalized Target Date Accounts (PTDAs) are NOT all alike. Soteria is unique and special, and is currently seeking partners.

This partnership phase won't last long.

Introducing Soteria Personalized Target Date Account Software Because Investing is Personal

Click image to read press release



Soteria is the goddess of deliverance from harm

Target Date Funds

- One-size-fits-all
- Set-it-and-forget-it
- All proprietary funds
- High risk at target date
- Little protection against Sequence of Return Risk
- Old school
- Oligopoly dominated
- Loser in 2008 and 2022
- Grouped in 10-year ranges
- Moderate cost

Soteria

- Multiple glidepaths
- Participant choice
- Best of breed funds
- Low risk at target date
- Protects against Sequence of Return Risk
- Disruptive innovation
- Partners welcome
- Winner in 2008 and 2022
- Monthly allocations
- Low cost

Target Date
"Fund"
versus
"Account"

Funds are One-size-fits-all	Accounts are personal
No customization	Participants "manage" their unique glidepaths
Advisor "signs on" for glidepath and the underlying funds	Advisor "drives" the process by specifying underlying funds
RK posts holding in a CIT	RK rebalances to underlying fund holdings
Participant sees the CIT	Participant sees underlying holdings
Target date is in 10-year groupings	Target date is actual month of retirement
Advisor is client	Advisor is partner

Soteria partners benefit from replacing the oligopoly in the \$3.5 trillion target date fund industry.

Everyone contributes & profits when Soteria software is used.



Partners
It takes a team

Advisors

- Run the show
- Choose investments

Money Managers

- Manage assets
- Promote their funds

Recordkeepers

- Collect participant choices
- Rebalance

Plan Sponsors

- Integrate with service providers
- License Soteria software



Profiting with Soteria

Increase market share by being different and better

- Personalization is the next wave in 401(k)s. Marry TDFs with Managed Accounts
- Typical TDFs will shock with losses in the next stock market crash

Patented Safe Landing Glidepath is

- Substantively prudent, protecting against Sequence of Return Risk
- Has 16-year live history of winning by not losing
- U-shape glidepath innovation is both “To” and “Through”

Soteria Personalized Target Date Account Software

- Driven by advisors and implemented by recordkeeper
- Self-directed participants manage personal glidepaths.
- Sponsors “build” unique QDIA following DOL guidelines

Complements your current offerings

- There is no downside – only upside
- No cost. Just implement.
- Become Soteria’s partner.

Preparation Meets Opportunity



**Personalized
And
Safe**

**Market
Crash**

The next market crash will create demand for safety

The 1st slides tell most of the Soteria story.
Details are presented in the rest of this show.



Learn more

Continue viewing this show

OR

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The Details:

Click on box below to open topic
or simply advance slides

Personalization is a
big game changer

How & why
participants and
partners benefit

Soteria Glidepaths

Target date
glidepath theory

Importance of
Prudence NOW

Participant
decisions

Possible special
partner?

Advisors are in
Soteria's driver seat

**Next
Steps**



Personalization is a big game changer Unfortunately, many are faking “Personalization”

(Click image to read article)

The Game is Changing for Target Date Funds

Marginal players

by Ron Surz · October

401K Specialist

GAME CHANGER

Personalized: Not one-size-fits-all- set-it-and-forget-it	Prudent: Defend against Sequence of Return Risk
Affordable: Modest license fee can be paid by sponsor	Best investments: Not all proprietary funds. Examples include ESG, union, etc

A smart personalized target date account

The door is closing on “me too” non-oligarchs.
Another door is opening to smarter solutions

Replacing the oligopoly



Everyone Wins!!



Participants

- Protected against Sequence of Return Risk
- Serves both defaulted and self-directed
- Personalized because investing is personal.

Partners

- Compete against the oligopoly
- Do what is right and good
- Work on a well-structured team

Return
to
Detail

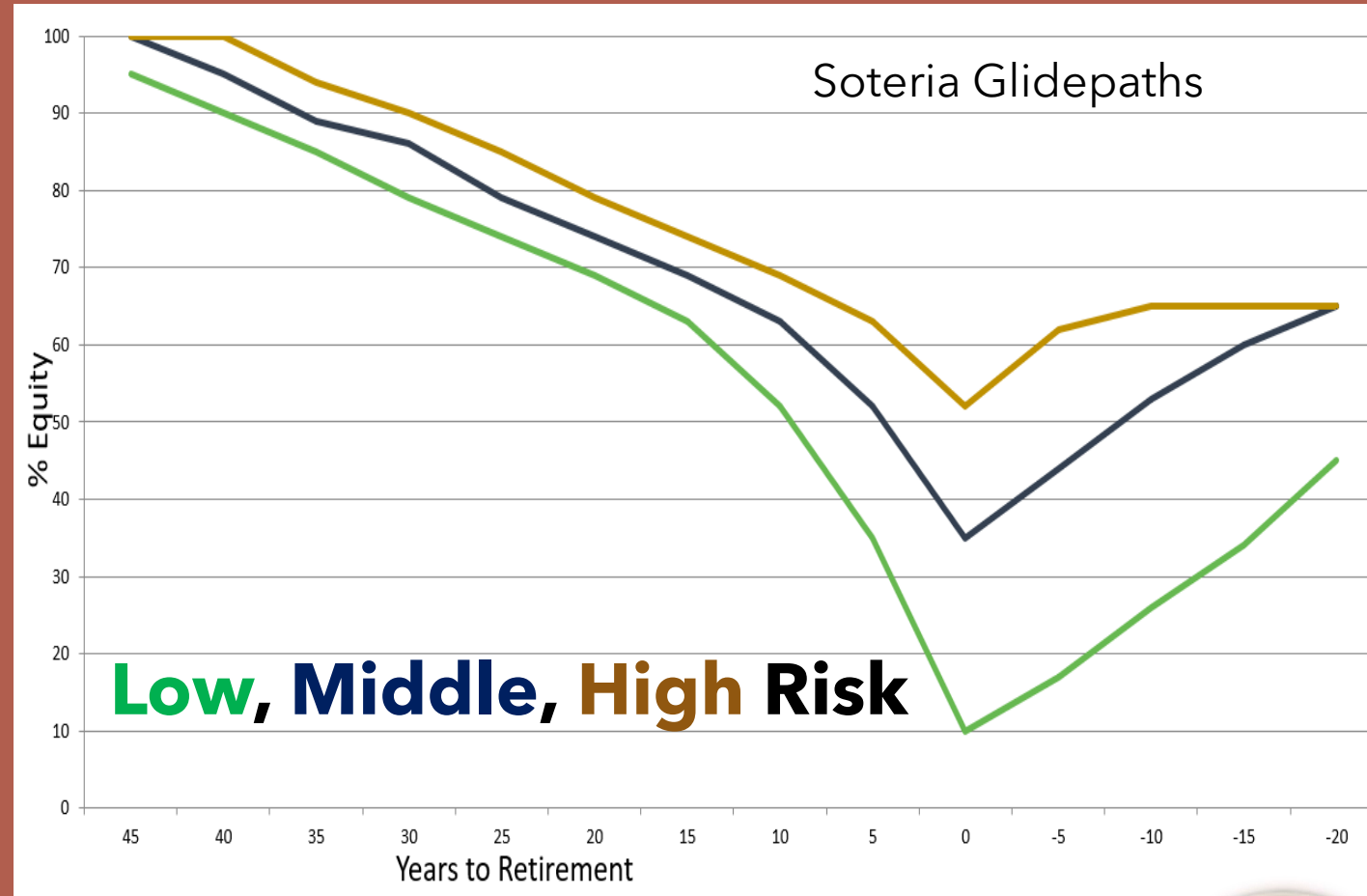
Patented Prudent U-shaped Glidepaths

Unique Design is Good “To” and
“Through”

16-year History: 2008-Present

Manages Sequence of Return Risk

The SMART Target Date Fund Index
is on Morningstar. Soteria and
SMART follow the patented Safe
Landing Glidepath[®]



Different and Better

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Theory Vs. Practice

Substantive vs Procedural Prudence

Click images for articles

Lawsuits would correct excessive risk

Theory is Safe.
Practice is Risky

Theory: 80% Risk-free at retirement date

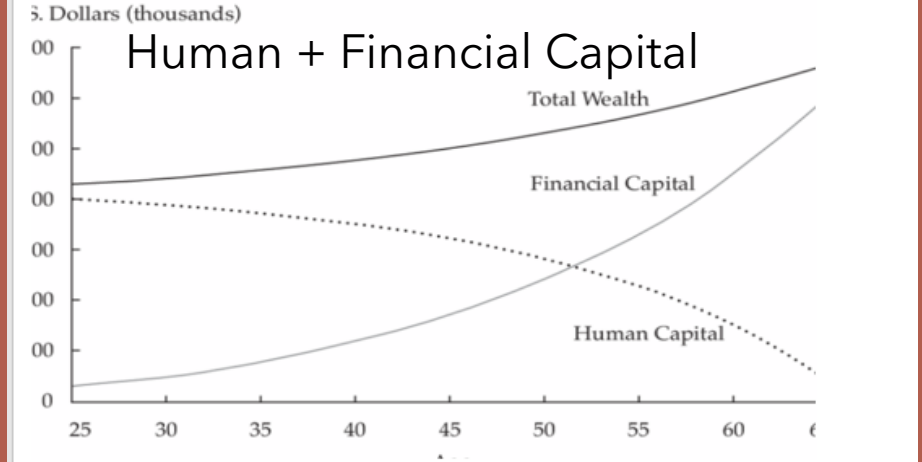
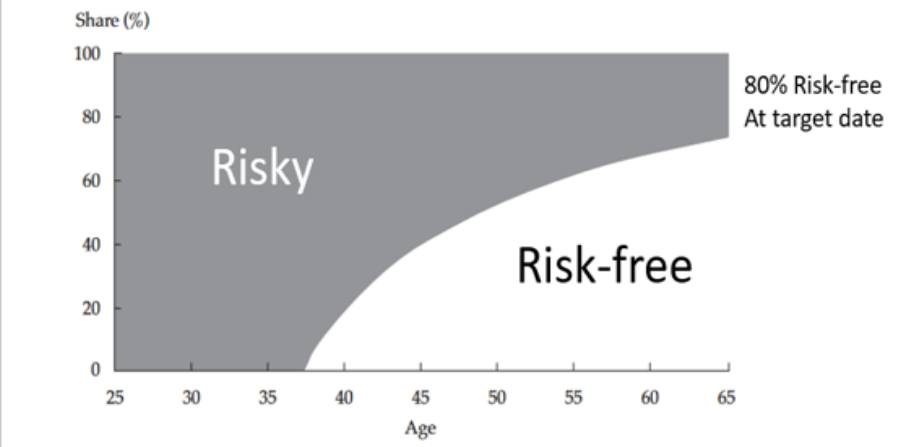
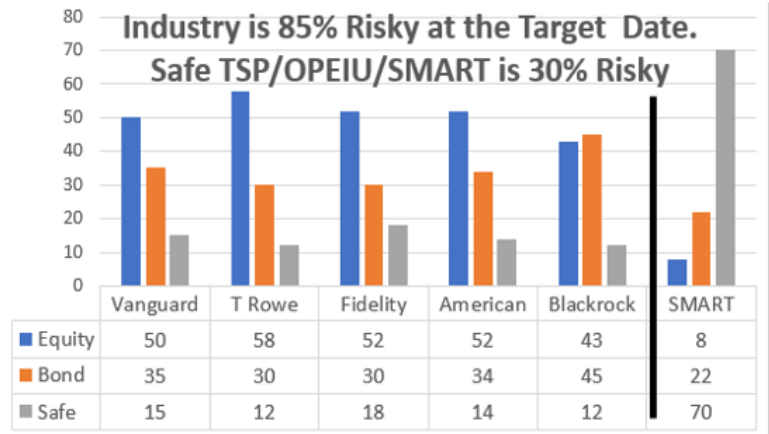


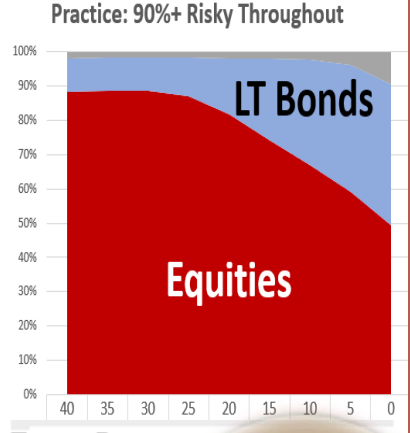
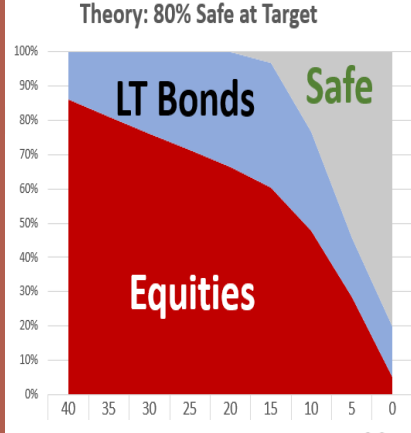
Figure 2.4. Case #1: Optimal Asset Allocation to the Risk-Free Asset over Life Cycle



Practice: 90% Risky Higher Profits



Source: PIMCO Glidepath Analyzer



In their sales pitches fund companies say they follow the theory.

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Why Prudence Matters **NOW**

Click images for reasons.

Soteria follows the patented **Safe** Landing Glidepath®



78 MILLION BABY BOOMERS
ARE IN THE RISK ZONE



WORST STOCK MARKET
CRASH EVER IS LIKELY

The Prudence Difference: Excessive risk at target date is procedurally prudent currently.

- Procedural prudence is doing what everyone else does, regardless of whether it's best for participants.
- Substantive prudence is doing what is best for participants, even if it's not popular.

Excessive fees were procedurally prudent until lawsuits changed that.

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Participant Decisions with Soteria

Defaulted

- Plan sponsor “builds/customizes” a QDIA pursuant to DOL guidelines.
- Sponsor specifies retirement age

Not defaulted (self-directed)

- Chooses risk blend of low, middle and high risk glidepaths.
- Chooses retirement date
- Changes choices anytime



Other PTDA's use defaulted participant wealth data on the recordkeeper system that is rarely accurate. They're pretending to personalize.

The QDIA decision is best left to plan sponsors unless we can somehow acquire accurate total wealth data for people who don't want to engage.

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A Possible Overlay: A Risk Assessment Partner

Defaulted participants do not want to engage so the QDIA challenge is actually thinking on behalf of people who don't want to tell you much.

Age and wealth are the keys.

In this era of artificial intelligence there may be a service provider who can acquire accurate wealth information and make a risk decision that would feed into Soteria. We'd embrace such a partner

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Click image to read article

**New System Puts
Advisors Behind the
Wheel of a
Remarkable 401(k)
Breakthrough**



Personalized Target
Date Accounts

Advisors are the
Architects

Soteria is the Glue



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Contact Ron Surz for Next Steps

Partner NOW Don't wait



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It will be too late if you wait for
the next stock market crash

**DON'T WAIT FOR THE
PERFECT MOMENT,
TAKE THE MOMENT
AND MAKE IT
PERFECT.”**
ZOEY SAYWARD

Success is where
preparation and
opportunity meet.

BOBBY UNSER

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