

CONTACT INFORMATION:

Target Date Solutions

Ronald Surz

(949)488-8339

Ron@TargetDateSolutions.com



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New Disruptive Innovation Replaces Target Date Funds & Managed Accounts in 401(k) Plans

Soteria Personalized Target Date Accounts

Includes Evaluation Software. Soteria is the goddess of deliverance from harm.

San Clemente, CA Ronald Surz, President of Target Date Solutions, announces the release of Soteria software that facilitates personalized target date accounts by blending patented safe-landing target date glidepaths with the personalization of managed accounts. Target date funds (TDFs) are the most popular Qualified Default Investment Alternative (QDIA). Managed accounts (MAs) are the second most popular.

Both TDFs and MAs suffer known shortcomings that Soteria overcomes by using the best in both while eliminating their deficiencies. See how in this [introduction](#) and watch [our February 15 webinar](#).

“Our pioneering innovation equips recordkeepers with software that revolutionizes 401(k) investing for both defaulted and self-directed participants” says Ronald Surz.

Benefits include:

- Unlike other QDIAs, Soteria manages Sequence of Return Risk.
- Cost is below 20 bps, significantly less than half Managed Account fees.
- Self-directed participants easily manage their risk.
- Uses a patented design with a proven 16-year track record. .

About the developer. Ronald Surz is a highly regarded financial consultant who has advised \$trillions in pension assets during his 50 year career. He is a prolific writer and talk show co-host. Ron earned an MS in Applied Mathematics from the University of Illinois and an MBA in Finance from the University of Chicago.