



1. The next **market correction** could bring [lawsuits](#). Also see [inviting lawsuits](#).
2. [Survey says](#) **beneficiaries want protection** near retirement. Also see [safe landing](#). Most TDFs are around 55% in equities which is too risky.
3. **Fiduciaries** are [breaching their Duty of Care](#).
4. **The TDF market** is an [Oligopoly/Monopoly](#), choking out innovation.
5. **TDF prudence** Is a matter of [just 3 things](#)
6. There are only **2 TDF choices**: [\(1\) The Herd, and \(2\) Safety First](#).
7. A **TDF glide path** can be [both "To" and "Through."](#) Also see [V-shaped](#).
8. **One-size-fits-all** is a [failed model](#).
9. **The only demographic** that all defaulted beneficiaries have in common is [financial naiveté](#).
10. **Objectives** should be [set by fiduciaries](#) rather than fund companies.

Let's discuss please. Please e-mail me at Ron@TargetDateSolutions.com. For a quick overview of some of these points please visit this [slide presentation](#). Thanks.