

75 Million Baby Boomers are in the Retirement Risk Zone and Need Help NOW  
The Next Stock Market Crash Will Devastate Boomers in Target Date Funds

Audio Visual  
**Tour**



Investing  
Is  
Personal



SOTERIA

Begin the New Year With a **Brilliant Improvement** to  
Target Date Investments

# Take The Tour



**Highly  
Recommended**

- **Visit Soteria Websites (start here):**

Baby Boomer Investing Show: <https://babyboomerinvesting.show/soteria>

YouTube: <https://www.youtube.com/@TheBabyBoomerInvestingShow>

- **Watch these 1-minute Snippets (quick important points)**

Why Target Date Funds Could Devastate: <https://www.youtube.com/shorts/wtUhXyoTq6k>

The Hidden Truth About Target Date Funds: <https://www.youtube.com/shorts/i7J6bHFbR1Q>

- **Watch these Videos from the Baby Boomer Investing Show (entertaining)**

5-minute Introduction: <https://www.youtube.com/watch?v=DhYSHGKhQ7A>

50-minute Overview and Demonstration with Ron & Kathy: <https://www.youtube.com/watch?v=-BTEUEKhZKk>

5-minute Safe Landing Glidepath Flight Manual: <https://www.youtube.com/watch?v=kn-aLIUziJM&t=3s>

5-minute Hidden Risks in Target Date Funds: <https://www.youtube.com/watch?v=JarULEbLRuM>

- **Listen to these Podcasts (worth hearing)**

30-minute Fiduciary Prudence: <https://www.youtube.com/watch?v=qNsW6kGeaY8>

15-minute Debate: <https://www.youtube.com/watch?v=noCeHdqaEdo>

- **Read (details)**

White Paper on Personalized Investments: <https://targetdatesolutions.com/articles/Personalized-Investment-Models.pdf>

Book on Fixing Target Date Funds: [https://www.amazon.com/dp/1945578238?ref\\_=pe\\_93986420\\_774957520](https://www.amazon.com/dp/1945578238?ref_=pe_93986420_774957520)

# Soteria's Unique U-shaped Glidepath Suite





# Next steps

Join the Soteria team

# The Team



We invite a team to implement leading edge academic research on optimal lifetime investments. Target date funds do not follow the academic theory that they claim to follow; we do. Join the Soteria team.

. **Advisors** to retirement savings plans use Soteria to create and manage a leading edge custom TDF. And they manage allocations to equities, bonds and cash.

- **Recordkeepers** gather the inputs for Soteria and rebalance to Soteria's allocations.
- Best of breed **investment managers** manage assets.
- Self-directed plan **participants** have hands-on access.
- Plan **sponsors** decide on behalf of defaulted participants, customizing a Qualified Default Investment Alternative (QDIA).
- **Individual investors in IRAs** use Soteria to make their investment decisions and to ask “what if” questions, like how I would invest if I planned to retire 10 years sooner/later. Or what if I decided to take more/less risk?

# Using Soteria



Soteria is Software as a Service (SaaS) that you can use now. Just contact us at [Ron@TargetDateSolutions.com](mailto:Ron@TargetDateSolutions.com) and we will give you the software on a trial basis if you are sincere in your interest and agreeable to our license.

The success of flexPATH demonstrates the benefit of offering multiple glidepaths, as does Soteria. flexPATH is a suite of CITs managed by Great Grey. Soteria is a team project. We need you.

Soteria's Safe Landing Glidepath will shine in the next stock market crash, which will happen according to Stein's Law that *if something cannot go on forever, it will end*. Soteria has a history of [success for winning by not losing](#).

# Contact us

- (949)488-8339
- [Ron@TargetDateSolutions.com](mailto:Ron@TargetDateSolutions.com)



A photograph taken from the interior of a car, looking out through the windshield. The view shows a vast landscape with rolling hills, a large body of water (a lake or reservoir), and distant mountains under a cloudy sky. The foreground is filled with trees and vegetation in autumn colors (yellows, oranges, and browns). The car's interior, including the dashboard and side mirror, is visible in the foreground.

The Tour

Soteria Land

Watch, Listen, Read

Appendix

# Watch these videos, Page 1 of 2

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5-minute Hidden Risks in  
Target Date Funds:

<https://www.youtube.com/watch?v=JaruLEbLRuM>



# Visit Soteria websites

Baby Boomer Investing Show:  
<https://babyboomerinvesting.show/soteria>

## Prudent Personalization of Retirement Investments in Group Plans and IRAs

Stop Exposing Your Participants to Excessive Risk.  
Modernize Your QDIA Now.



YouTube:  
<https://www.youtube.com/@TheBabyBoomerInvestingShow>



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[babyboomerinvesting.show](https://babyboomerinvesting.show) and 4 more links

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Why Target Date Funds :  
could devastate ...



The Hidden Truth About :  
Target-Date Funds: Th...

# Listen to these podcasts



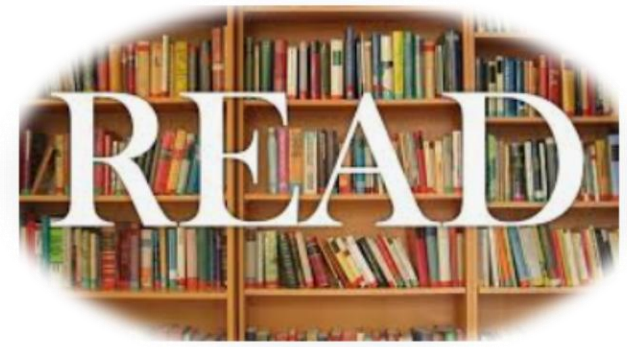
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# Read this white paper and book



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**FIXING  
TARGET DATE  
FUNDS**



A top-down view of various items laid out on a light-colored, distressed wooden surface. On the left, a grey knitted beanie sits atop a blue denim jacket. A pair of white over-ear headphones with a coiled cable lies on the beanie. Below the jacket, a pair of round, dark-framed sunglasses is visible. To the right, a black DSLR camera with a lens attached is positioned diagonally. A black and red camera strap is connected to the camera. In the upper right corner, a white sneaker is partially visible. A black backpack with a red stripe is partially seen at the bottom. The entire scene is framed by a white, torn-paper-like border at the bottom.

Thanks for taking  
our tour

Tell us what you think