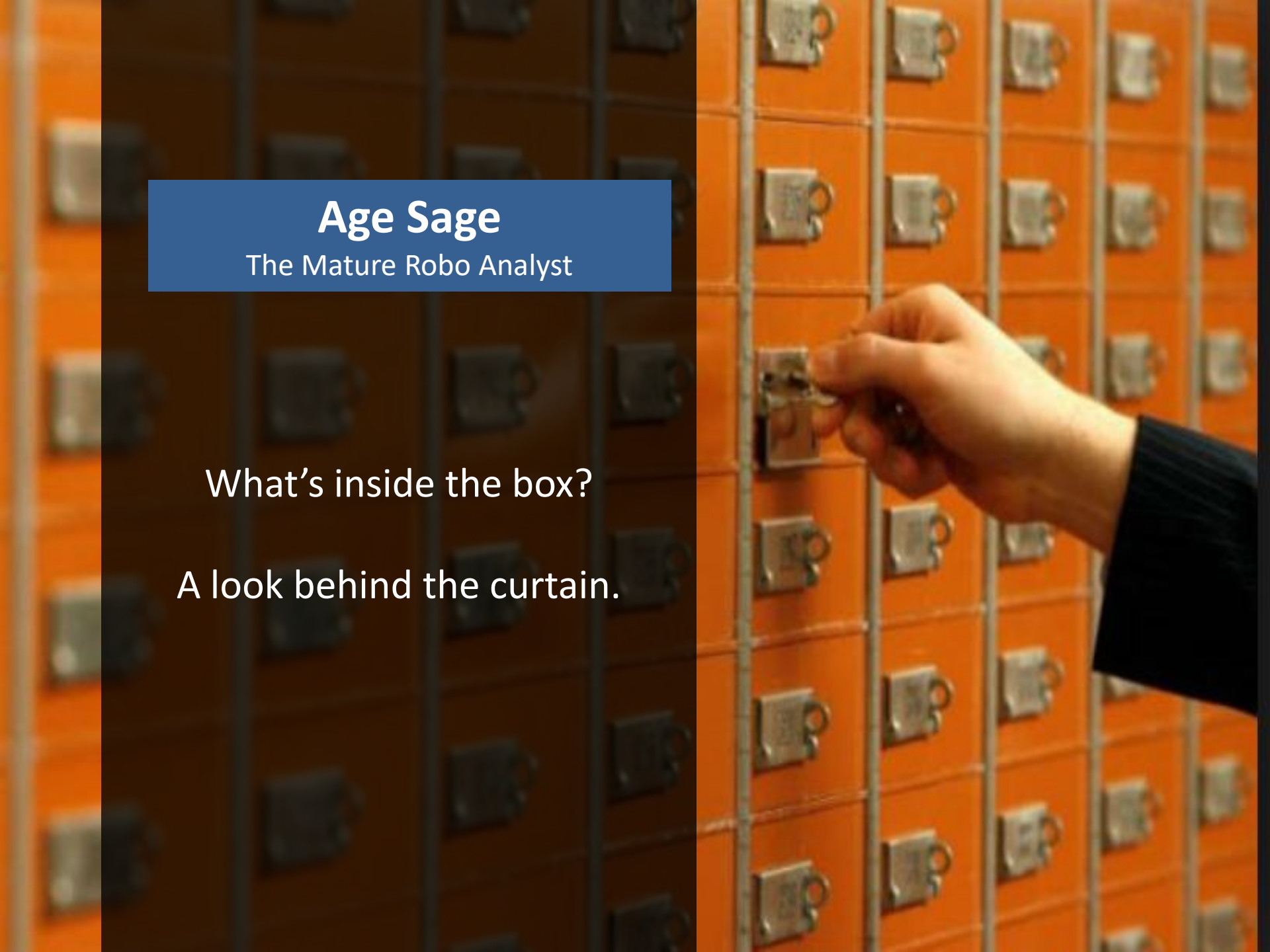


Age Sage

The Mature Robo Analyst

What’s inside the box?

A look behind the curtain.

A Look Behind the Solution Curtain: Patented Target Date Fund Design is **Best-in-Class**

- ❖ Easy
- ❖V-shaped glidepaths protect against sequence of return risk
- ❖ Three different risk choices
- ❖ Broad diversification
- ❖ Low fees
- ❖ Investor takes precedence over profits
- ❖Proven 10 year track record

3 Simple Questions Produce an Important Low Cost Answer

(1) When do you plan to retire? Month & year

If you've already retired, enter the date you retired.

(2) Risk Preference?

- ❑ **Defensive/Conservative (Recommended)**
- ❑ Moderate/Average
- ❑ Aggressive/Growth

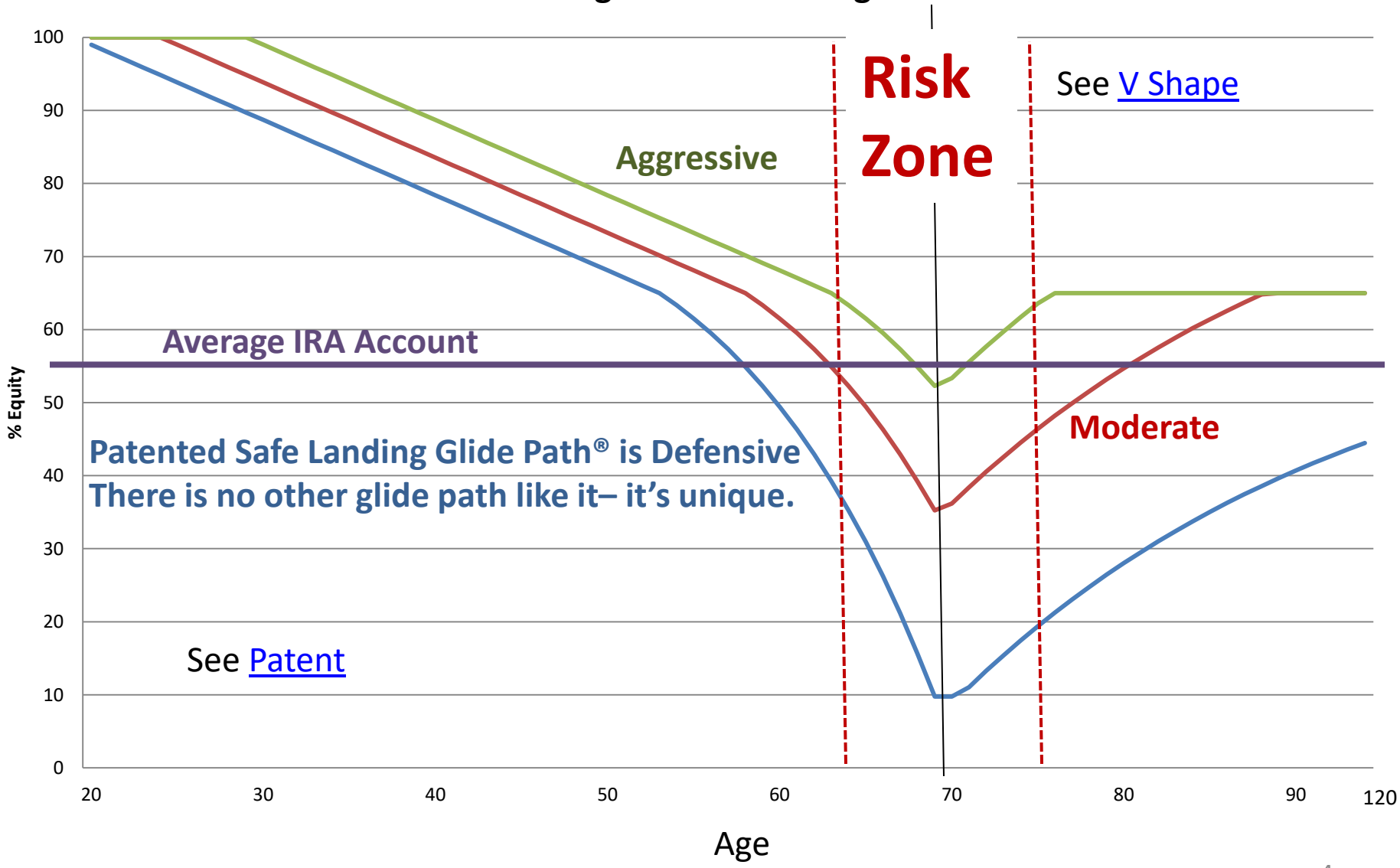
(3) Funds?

- ❑ **Lowest Cost (recommended)**
- ❑ Schwab
- ❑ Vanguard
- ❑ Fidelity
- ❑ ESG: Environmental, Social and Governance

Answer: Representative Portfolio

TDS Target Date Solutions

Three Glide Paths: Choose Your Risk
Risk Has Different Meanings for Different Ages

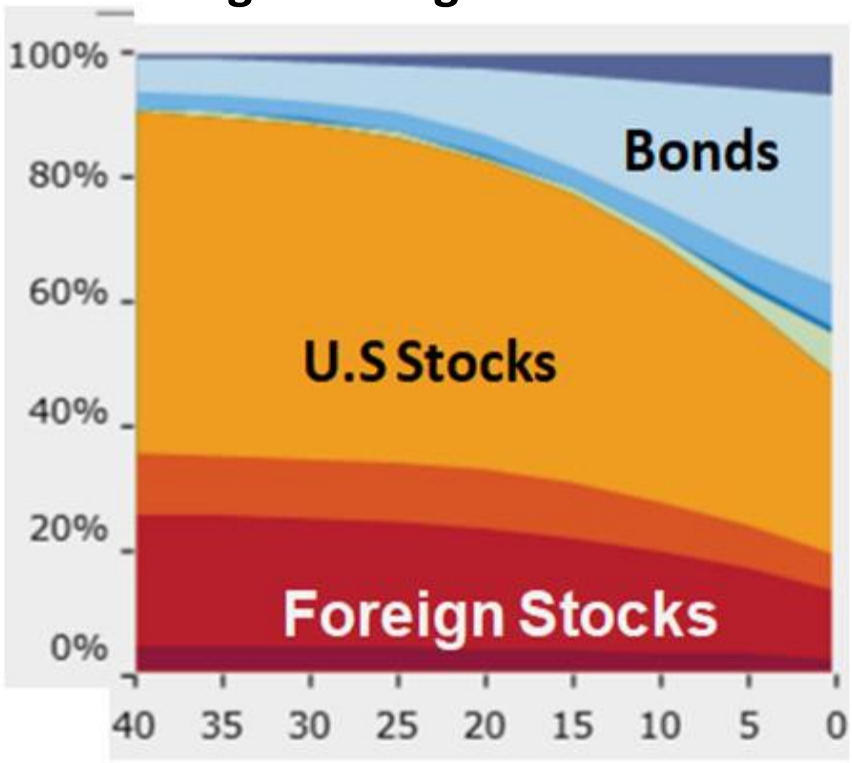


Setting the Standard By Raising the Bar

- **Lowest Cost:** less than Vanguard
- **More Diversified**
- **Much Safer at the Target Date**
- **Bounce Path**

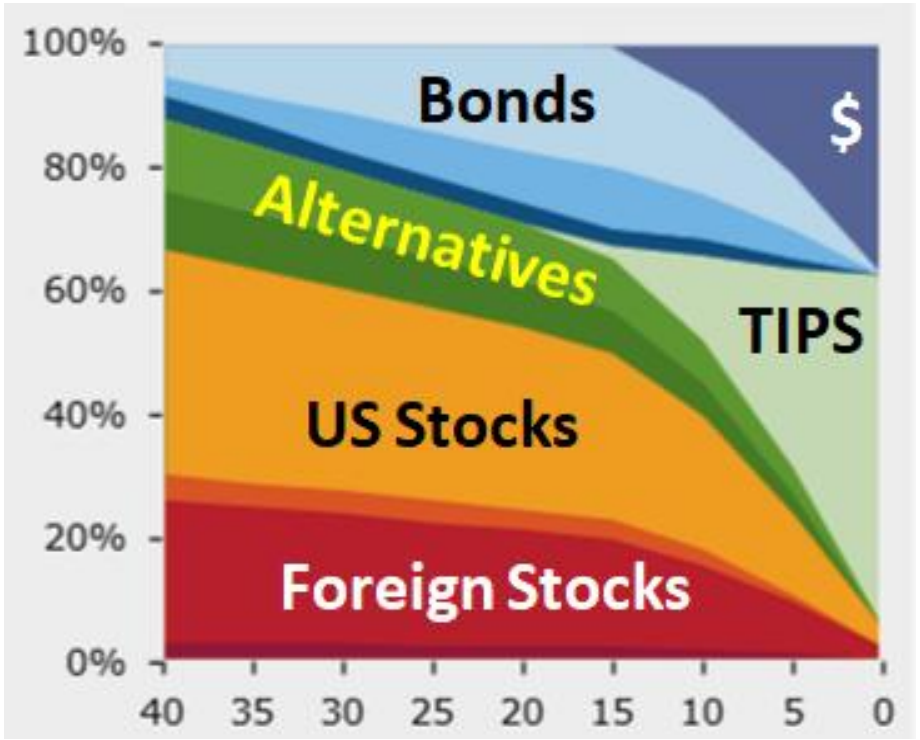
The *de facto* Standard

Vanguard Target Date Fund



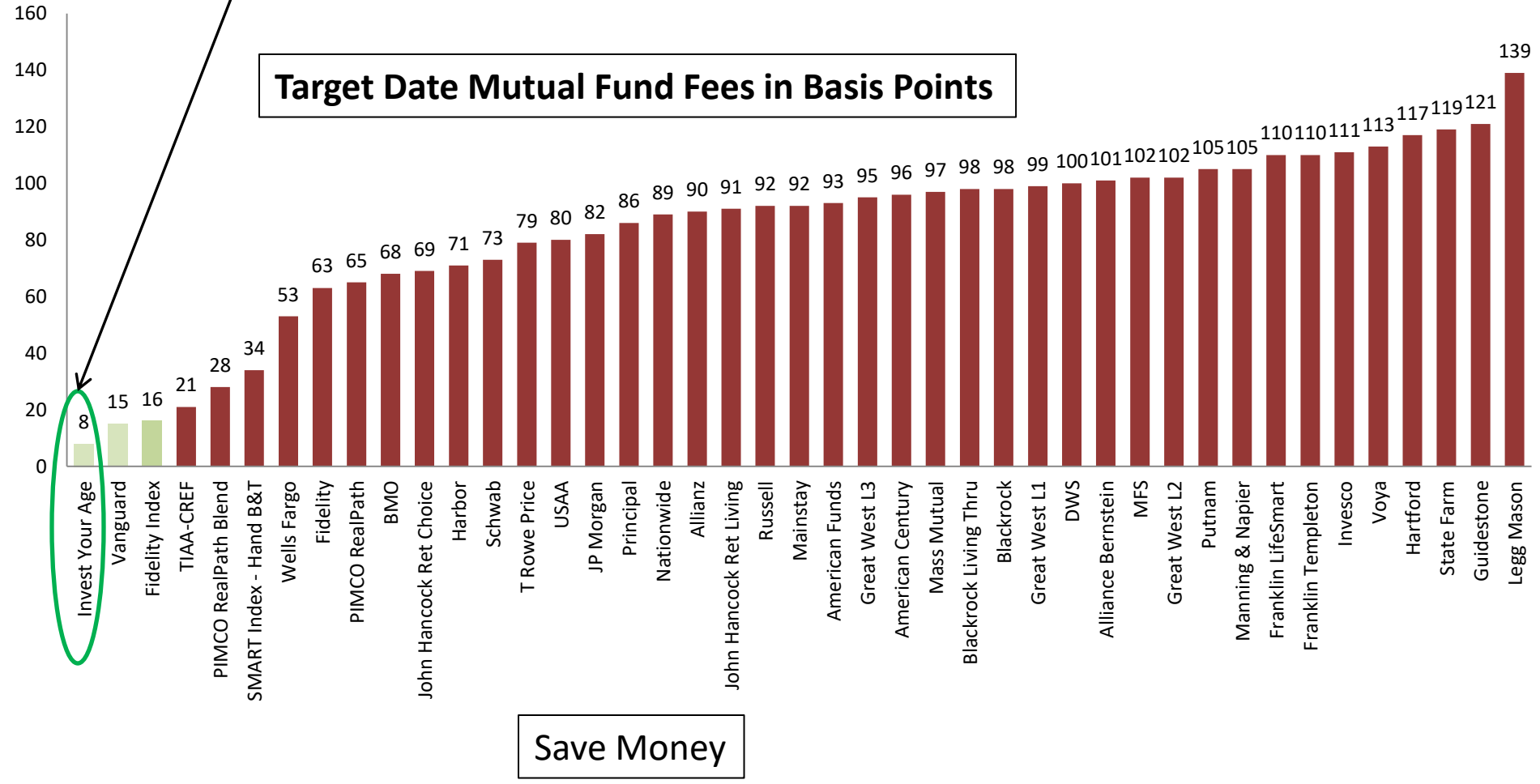
"Through" fund ending 50% in equity and declining to 40% ten years beyond

Patented Safe Landing Glide Path



Source: PIMCO Glidepath Analyzer

Age Sage is a Do-it-Yourself Target Date Fund (TDF) that at Less Than 3 Basis Points is About 1/5th the Fee of the Least Expensive TDF Mutual Fund



Save Money

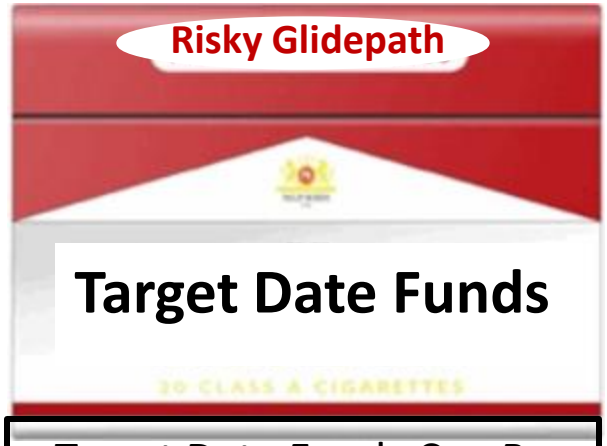
Source: Morningstar

The Other Low Fee

Invest-Your-Age Solutions are $50 Each or Less

Warning: Target Date Funds Can be Hazardous to Your Wealth

Cigarette Smoking is Hazardous to Your Health



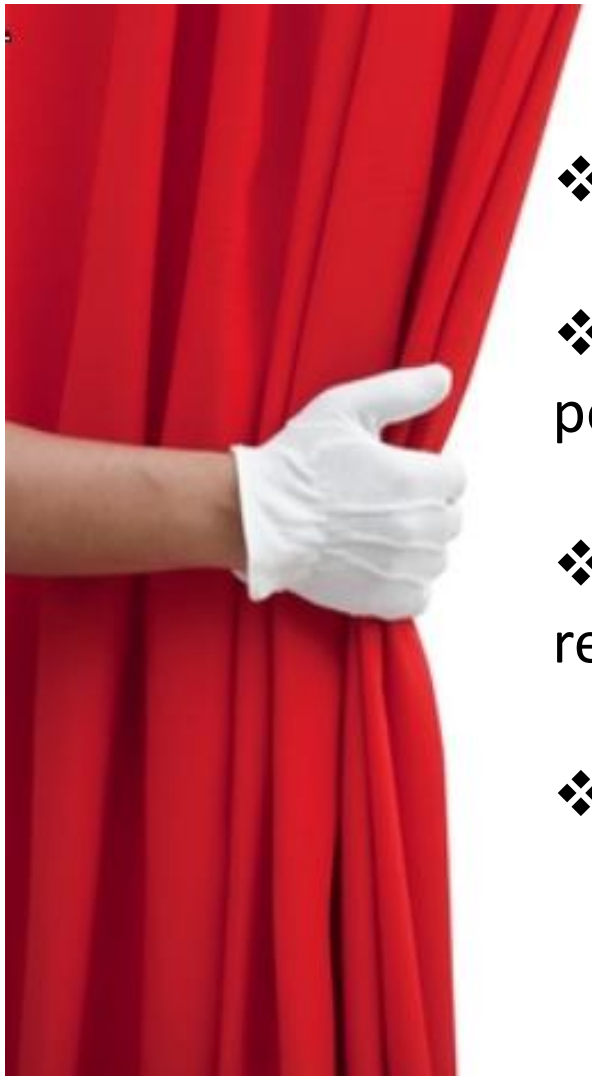
Target Date Funds Can Be Hazardous to Your Wealth

Typical Target Date Fund	Age Sage
Designed to maximize fund company profits.	Designed to benefit investors
Excessive risk at the target date ❖ Lost 30% in 2008, and risk has increased since ❖ 40-60% in equities, balance in risky bonds	Less than 10% in equities at the target date for the Conservative glide path
High Fees, ranging from 15 bps to 120 bps	Under 8 bps
Undiversified, concentrated in U.S. Stocks	Global stocks, Global bonds, Real Estate, TIPS, etc
"To" or "Through" glide path	"To-and-Through"

Live Track Record Starts in 2008

Click here: SMART Fund Target Date Fund Index

The Models



- The patent
- Asset allocation explains 100% of performance
- More than 12,500 models, each using 7 representative low-cost funds
- You can choose your own funds

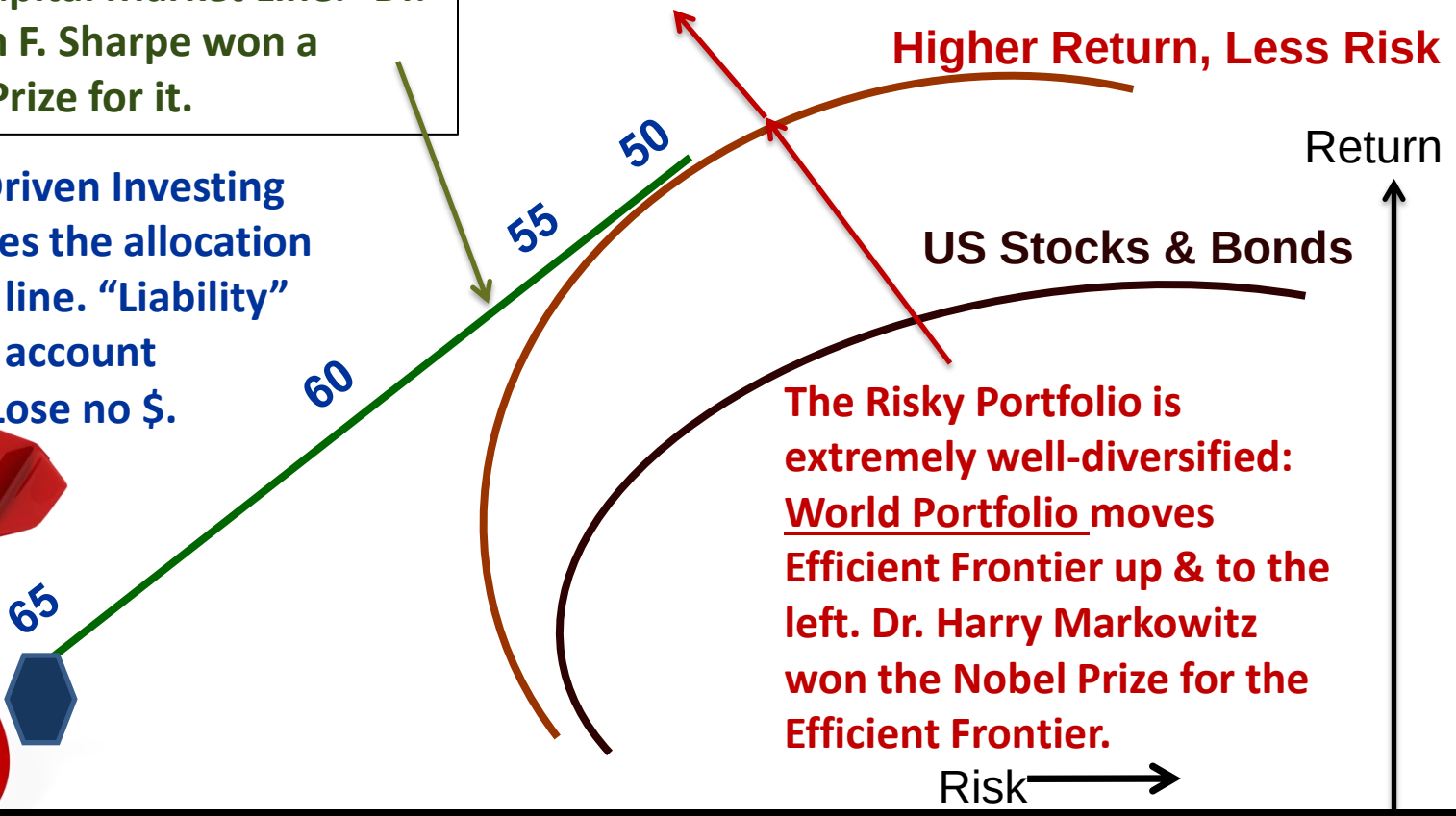
Target Date Solutions

Patented Safe Landing Glide Path®
Unique Investment Structure: Patent 8352349

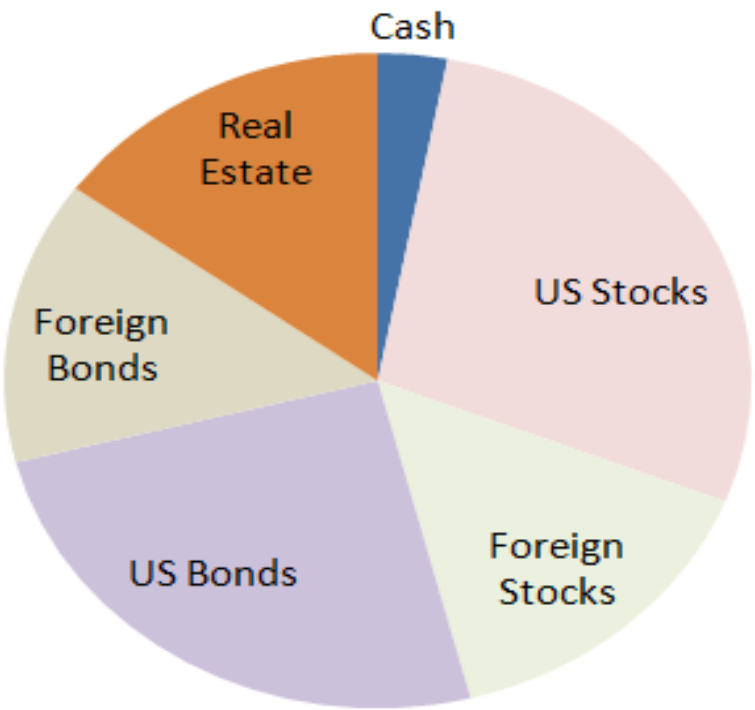
Integrates 2 Nobel prize (1990) winning discoveries with principles of modern finance

The "Capital Market Line." Dr. William F. Sharpe won a Nobel Prize for it.

Liability Driven Investing (LDI) guides the allocation along the line. "Liability" is current account balance. Lose no $.



Asset Allocation is King:
It Explains 100% of Performance



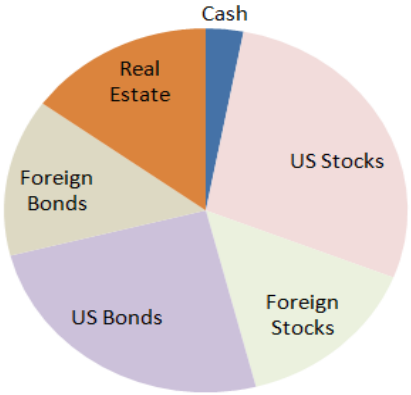
Our Robust Family of Age-and-Risk Based Models

Monthly models scanning 70 years from age 20 to age 90
840 models per Risk Preference

3 Risk preferences: 3 X 840 = 2,520

5 Fund Family Choices: 5 X 2,520 = **12,600 Models**

Every model consists of 7 passive funds that cost less than 8 basis points in total.



See What Investors Really Want From Their Financial Advisors

Our 7 Representative Funds Are the Lowest cost ETFs

You Decide Which Funds You Actually Use

- **Equities**
  - (1) US Stocks
  - (2) Foreign Stocks
  - (3) Real Estate
- **Bonds**
  - (4) US Bonds
  - (5) Foreign Bonds
- **Safe**
  - (6) Short term Treasuries
  - (7) Short-intermediate TIPS

DOL Fiduciary Standards Favor Low Cost

Each Solution is Uniquely Yours

Very Broad Diversification for a Very Low Price

You pay less than .03%, far less than the 1%+ fee charged by other global multi-asset funds

Summary

Benefits: Easy, Low Cost, Unique, On Target

Investment Risk Warning and Financial Disclaimer

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