

LIFETIME TARGETED PORTFOLIOS



Superior Models Using Low Cost ETFs Smarter Than a Target Date Fund

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Why Target Date Portfolios?

\$2 trillion & growing. Institutional quality investing for individuals

Life's Investment Challenges



How Should I Invest?

[Patented Time-tested Process](#)

How Can I Protect My Savings?

[Protect Against “Risk of Ruin”](#)

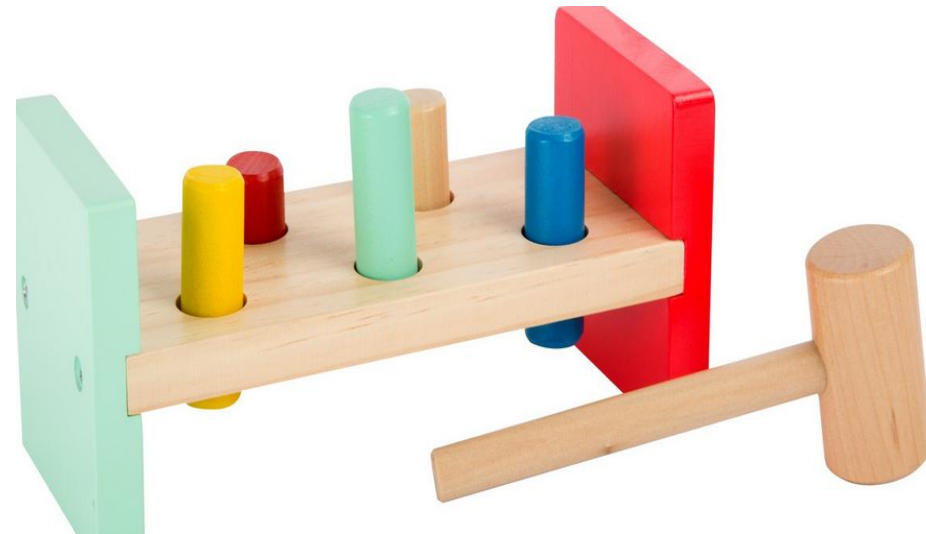
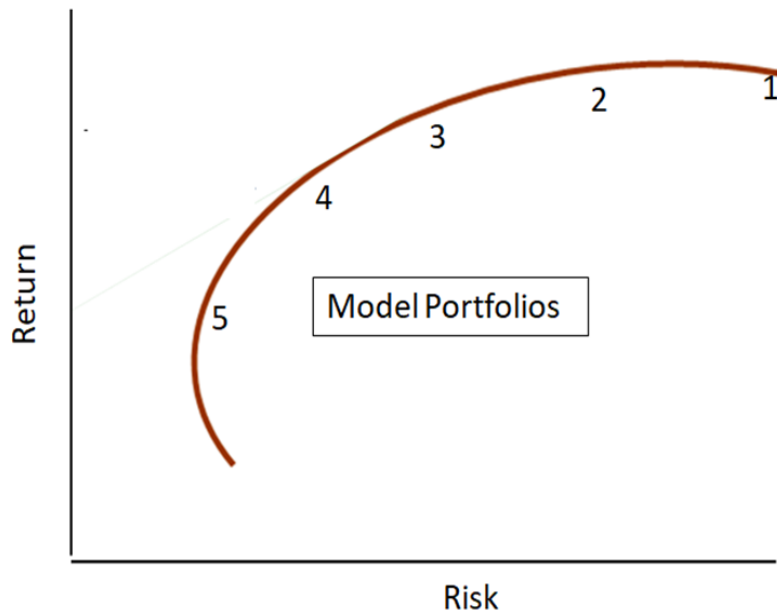
How Can I Make Savings Last?

[Exceptional Post-retirement Plan](#)

What Proof do You Have?

[Proven 12 Year Institutional Record](#)

Yesterday's Models Are Overly Simplistic: One Dimensional (Risk)



Everyone fits into a “personalized” peg hole

“Modern” Portfolio Theory (MPT) is more than 65 years old.

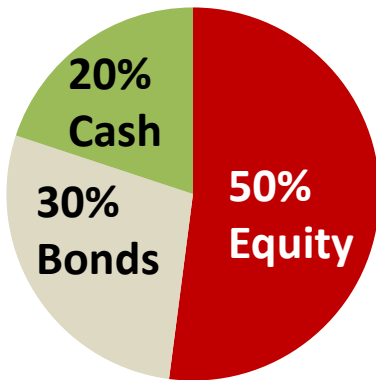
Michael Kitces: *“Not all investors are able to tolerate the amount of risk they need in order to achieve their goals”*

Risk Willingness ala questionnaires ignores Risk Capacity.

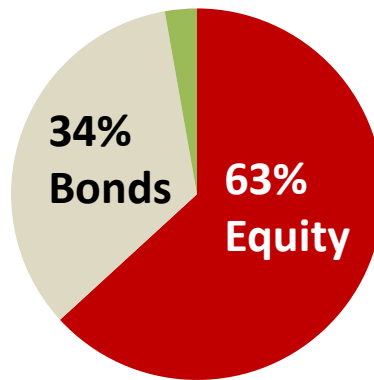
“Defensive” and “Aggressive” should have different meanings for High Risk Capacity versus Low Risk Capacity investors.

Traditional Model Portfolios

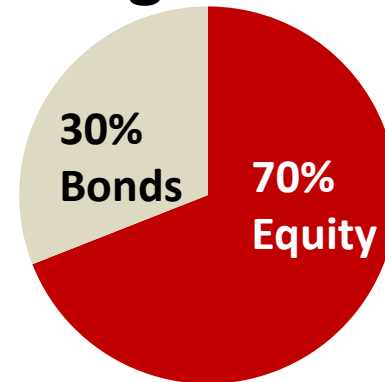
Low Risk



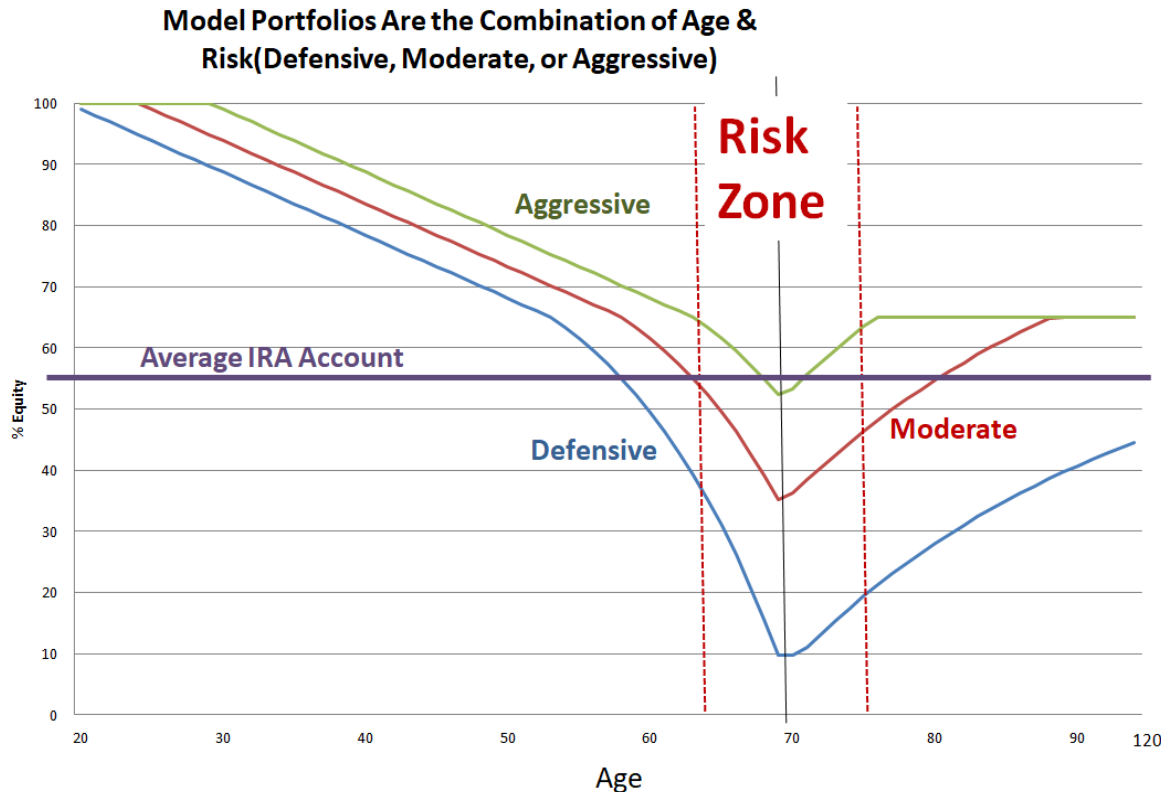
Middle Risk



High Risk



Contemporary Models Are Fluid and Multi-dimensional: Age, Risk, etc.



Follow your unique
lifetime investment path

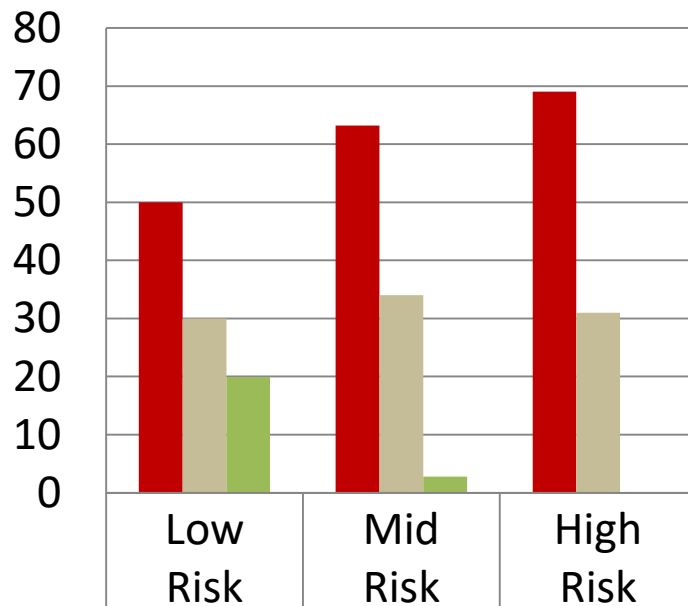


Adjust to life's events

Take the stress out of investing by having
a plan that reduces confusion and uncertainty.

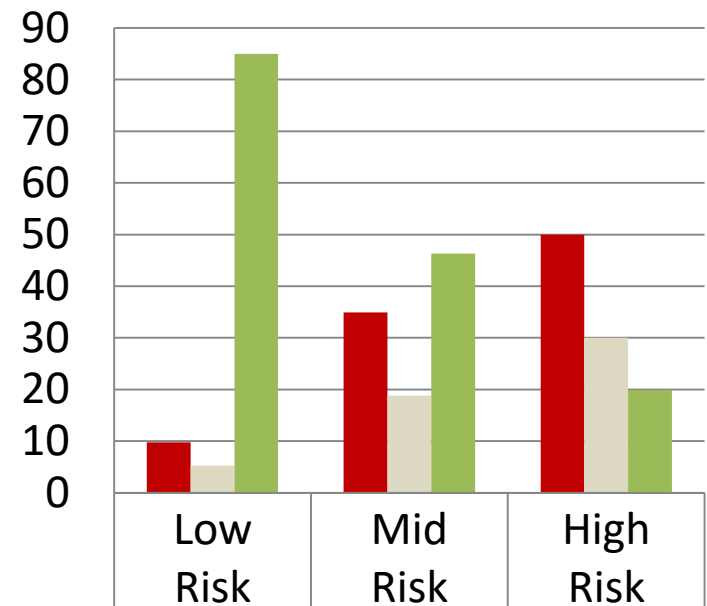
Different Superior Models for Different Ages

Middle Age



Equity	50	63	69
Bonds	30	34	31
Cash	20	3	0

Near Retirement



Equity	10	35	50
Bonds	5	19	30
Cash	85	46	20

Making the Complex Simple:

Answer 2 Simple Questions to Get A Portfolio That Works



Answer: Representative low cost portfolio
Total cost less than .03% (3 basis points)

Sample Lowest Cost Personalized Target Date Portfolio

(1) When do you plan to retire? (if you've already retired, enter the date you retired)

11

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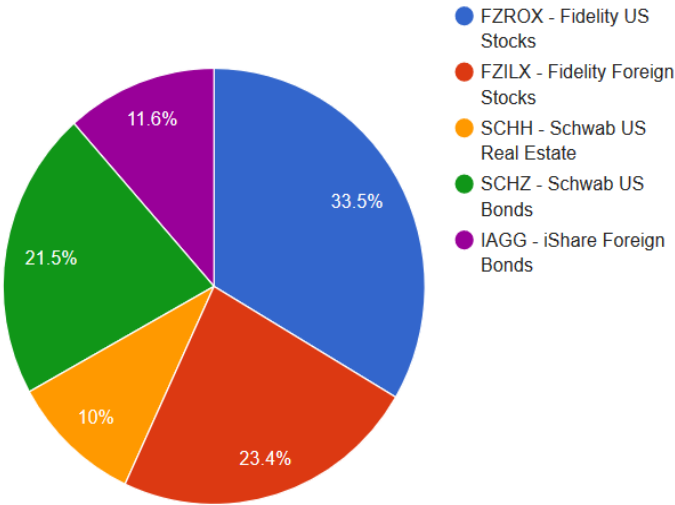
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(2) Risk Preference?

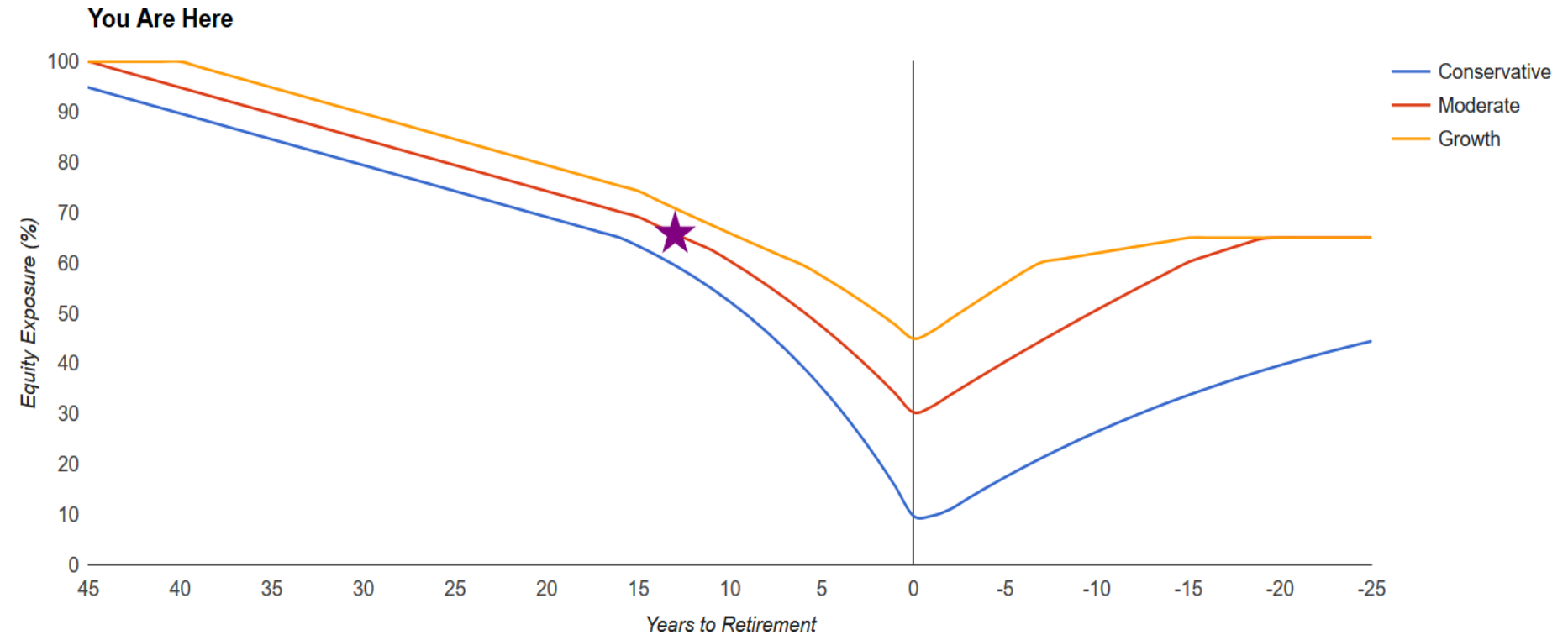
- ☐ Defensive/Conservative (Recommended)
- ☒ Moderate/Average
- ☐ Aggressive/Growth

Allocation	Ticker (Click for details)	Asset	Vendor	Fee
67% Equity				
33.5%	FZROX	US Stocks	Fidelity	0
23.4%	FZILX	Foreign Stocks	Fidelity	0
10%	SCHH	US Real Estate	Schwab	7
33% Bond				
21.5%	SCHZ	US Bonds	Schwab	4
11.6%	IAGG	Foreign Bonds	iShare	9
0% Cash				
0%	SCHO	US Short Term	Schwab	6
0%	SCHP	US TIPS	Schwab	5
Total Fee (bps):				2.6

Fund Allocation



Glidepath Location



Choose Your ETF

- ☒ Lowest Cost (Recommended)
- ☐ SPDR
- ☐ iShare
- ☐ Schwab
- ☐ Vanguard
- ☐ Fidelity
- ☐ Franklin Templeton
- ☐ Environmental, Social, and Governance
- ☐ Northern Trust FlexShares
- ☐ Dimensional Fund Advisors
- ☐ Wisdom Tree
- ☐ Global X
- ☐ PIMCO
- ☐ Goldman Sachs
- ☐ TIAA

Targeted Investing



**Lowest Cost Target Date Portfolios
Powered by Target Date Solutions**

About Us

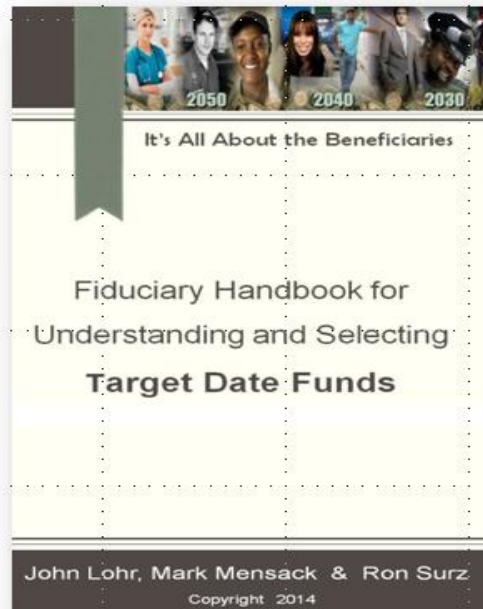
About Ron Surz

- MS in Applied Mathematics, University of Illinois
- Northrop Engineer designing electronic countermeasures to jam heat-seeking missiles
- Senior VP of Investment Policy at AG Becker pension consultants. Advised several \$trillion in asset allocation & investment policy
- MBA Finance, University of Chicago
- Serial entrepreneur: Pension consulting, manager due diligence innovations, target date funds, hedge funds, factor investing...

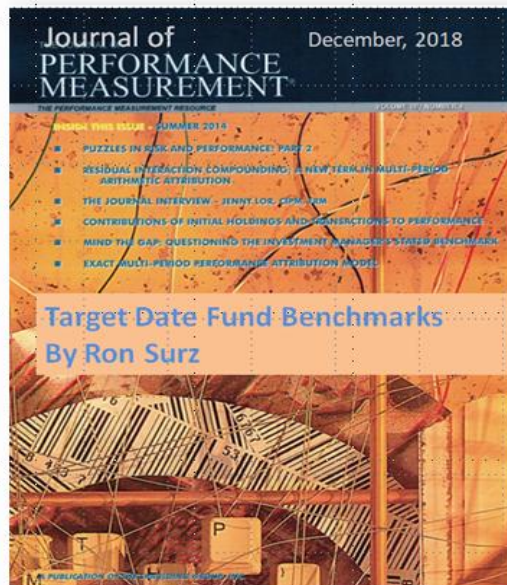
About Target Date Solutions

- DBA of PPCA, a registered investment advisor and 3(38) fiduciary
- PPCA founded in 1992, owned entirely by Ron
- TDS founded in 2008
- Patented Safe Landing Glide Path
- Sub-advisor of the SMART Target Date Fund Index on Hand Benefit & Trust, Houston, launched in 2008
- TDS Book for Fiduciaries is on IFEBC Resource list
- Focus on Prudence
- Fiduciary Library, including videos

Books



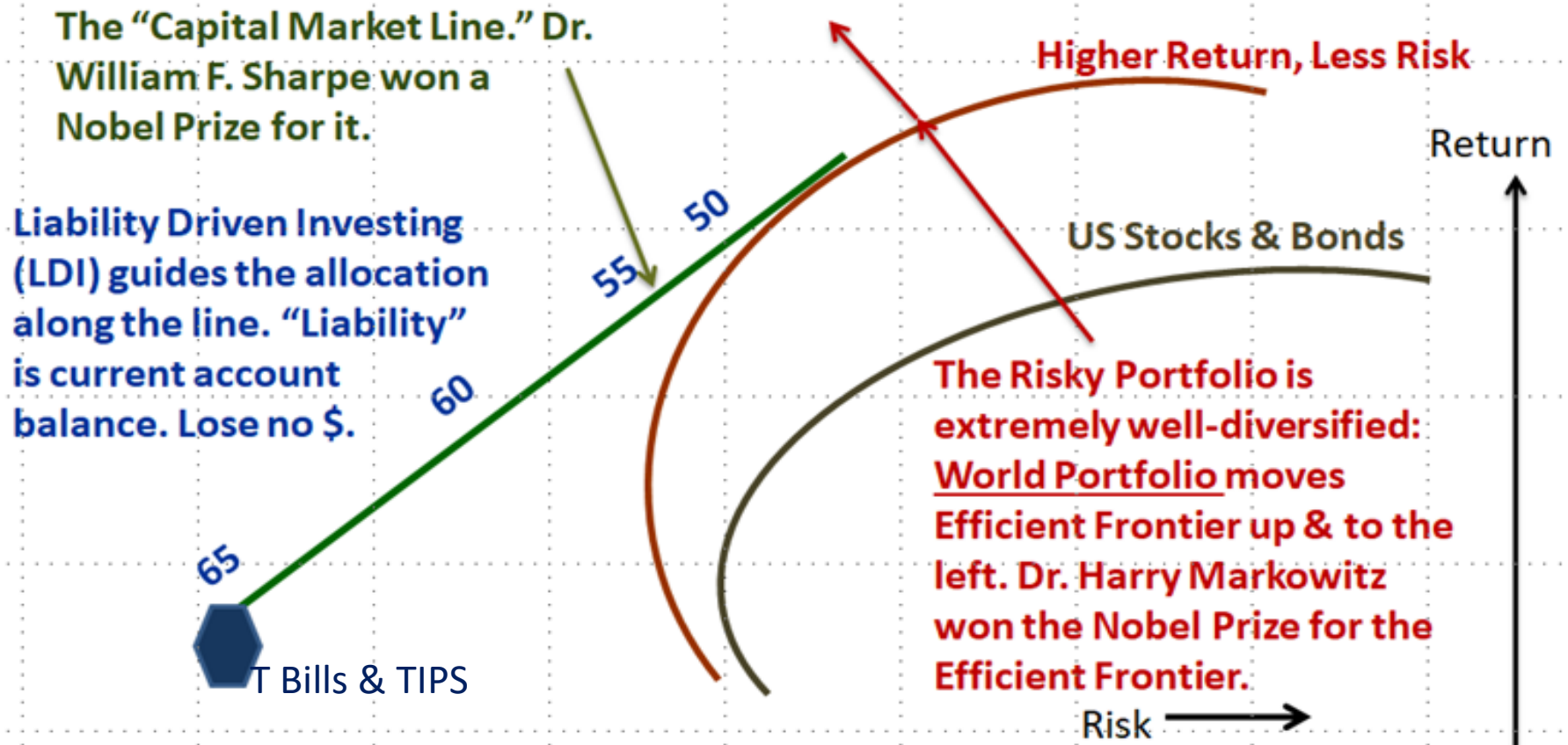
Articles



Patented Safe Landing Glide Path[®]

Unique Investment Structure: [Patent 8352349](#)

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



Safe Landing Glide Path

