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New Book Champions Better, Safer Target Date Funds [Kindle](#) (Free 8/4 to 8/8/25) or [Print Version](#)

For anyone who relies on TDFs—or advises those who do—this book is a must-read guide to understanding the risks, solutions, and future of a secure retirement.

[San Clemente, CA Author Ronald Surz announces the publication of his new book that explains why target date funds are broken, and how to fix them. TDFs are broken by far too much risk at their target dates when they're typically 85% invested in risky assets. This leaves investors vulnerable to major losses at the worst time in their lives. Remember 2008 when TDFs lost more than 30% for those near retirement. Since then, risk levels have only increased.

Surz's fix is an innovative glidepath that actually follows the academic theory that TDFs say they follow, but don't – they're much riskier. A revolutionary suite of U-shaped glidepaths ensures safe navigation "to" and "through" retirement, providing personalization while prioritizing protection.

"Target date funds have operated for too long without clear benchmarks, leaving both fiduciaries and investors guessing," says Surz. "They expose near-retirees—especially baby boomers—to dangerous levels of risk. Sadly, it may take the next market crash to finally wake people up to the need for safer alternatives."

To address this, Surz introduces the industry's first performance benchmarks for TDFs—tools designed to drive accountability, improve decision-making, and set a new standard for secure, responsible retirement planning.

Surz's book outlines critical flaws in today's target date funds—and how to fix them:

- **Misaligned Risks:** TDFs claim a solid academic investment theory, but they stray dangerously from it, exposing investors to far more risk than theory.
- **Proprietary Lock-In:** All investments are controlled by fund managers of the TDF company who are unlikely to be the best in every asset class.
- **Suppressed Innovation:** A few large firms manage over 70% of TDF assets. Oligopolies quash innovation.

- **Fiduciary Breaches:** Fiduciaries are not vetting their TDF selection, opting to choose their bundled service provider, causing the buildup of the oligopoly.

[Click here to download your complimentary copy of the eBook \(8/4-8/8\).](#) (\$9 outside this date range)

[Click here to download your print version for \\$19.95.](#)



About the author. Ronald Surz is president of Target Date Solutions, developer of the Safe Landing Glide Path followed by the SMART target date fund index, Soteria personalized target date accounts, and Age Sage do-it-yourself lifetime investing. His passion is helping his fellow baby boomers.

Section 1: The Fixes

- 1 Theory
- 2 Personalize
- 3 Benchmarks



Section 2: The Problems

- 4 Airplane Crash Risk
- 5 Elucidations
- 6 Conflicts
- 7 Baby Boomer Devastation
- 8 Breaching the Duty of Care
- 9 The Oligopoly
- 10 Good Heart, Empty Head
- 11 Letter to the Department of Labor



Section 3: Fiduciary Tools

- 12 Prudence Scores
- 13 Sample Statement of Investment Policy

