

**From:** Ron Surz [mailto:ron@targetdatesolutions.com]  
**Sent:** Tuesday, June 03, 2014 9:37 AM  
**To:** EBSA, E-ORI - EBSA  
**Subject:** Attention: RIN 1210-AB38; Target Date Disclosure

Dear Department of Labor,

We've written a book about target date funds, attached. The book is written from three distinct perspectives that you can identify with. I write from the perspective of a fiduciary, as a 3(38) sub-advisor. My co-author, John Lohr, sees TDFs from the perspective of an ERISA attorney, and our third co-author, Mark Mensack, looks at TDFs through the eyes of a professional ethicist.

Chapters pertaining to glide path disclosures are as follows:

**[To or Through](#)**

A distinction without a difference.

**[Current Practices](#)**

Most fiduciaries choose their bundled service provider because of convenience and familiarity, rather than excellence. See [Likely lawsuits](#)

**[Statement of Investment Policy](#)**

The purpose of this statement is to document your goals and how you plan to achieve them.

Each chapter is approximately 7 pages, so they're brief and to the point. The book was recently featured as the [lead article in ThinkAdvisor](#) on-line magazine, written by Editor-in-Chief Gil Weinreich.

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[www.TargetDateSolutions.com](http://www.TargetDateSolutions.com) especially our [Book](#) and the [Fiduciary Corner](#) ( Please see the videos at [Interview](#), [Bloomberg](#) and [Xtranormal](#), and articles at [DOL Tips](#) and [Fiduciary Guide](#))

