Unless you have a good reason to do something else, a Target Date Fund is a reasonable place to put all your retirement savings.

The U.S. Department of Labor approves Target Date Funds as a default investment for retirement savings plans. Nearly all employers with “auto-enrollment” use Target Date Funds as the default investment option in their 401(k) plans.
Target Date Funds (TDFs) invest your savings in a broadly diversified group of stocks and bonds with the mix determined by a target retirement date.

When young, and your target retirement date lies far in the future, TDFs invest most of your savings in stocks for growth. The mix shifts as you age. After you retire, TDFs invest more of your savings in bonds for greater safety.

Experts say your most important investment decision is to strike a proper balance between growth and safety. Experts recommend this shift from growth to safety as you age. Most people agree. But very few shift on their own.

Experts support restoring the mix. Most people do nothing or the opposite — buy when prices rise and sell when prices fall — they buy high and sell low.

TDFs buy stocks when stock prices fall and sell when stock prices rise.