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How Bond Ladder ETFs Reimagine Retirement Income Strategies.

It goes without saying that investors traditionally look to the market to accumulate more wealth, not the other way around.

However, once investors approach retirement age, the focus tends to shift to decumulation rather than accumulation. In other words, older clients often look to advisors for help distributing their wealth in a liquid and transparent manner, while also enabling lifestyle preservation.

Oftentimes, investors look to products like money market funds as a low-risk way to put their cash to work. However, money market funds face their own challenges, including shifting interest rates and reinvestment risk.

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