

Techniques Advisors Use to Generate Income for Retirement Clients

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‘I broadly diversify a client’s assets, focusing on the risk-adjusted total return of the entire portfolio and then draw down a percentage of the portfolio periodically to provide income or cash flow.’	37%
‘I assign assets to different time-based “buckets,” placing specific assets in short-term investments and longer-term investments to generate higher returns.’	29%
‘I invest a portion of the portfolio in guaranteed and low-volatility vehicles to meet the client’s minimum income needs while managing the rest of the portfolio for total return to provide long-term growth and support discretionary spending as appropriate.’	25%
‘I use a different method from those described above.’	9%
Source: “Advisors and the Delivery of Retirement Income Support—Insights and Opportunities 2019,” by Practical Perspectives. Used by permission.	