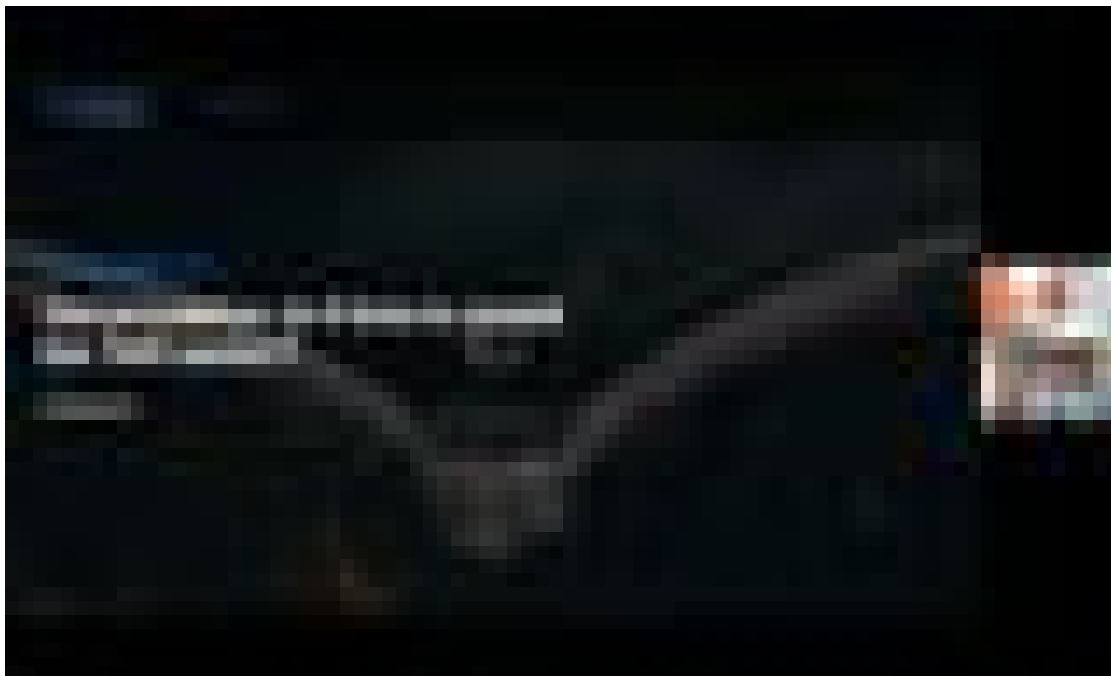


# Decumulation - Is it time to revisit the Target Absolute Return sector?

Moderated by Defaqto's Andy Parsons, [Mike Pinggera](#) dives into how the Targeted Absolute Return sector might offer a powerful, straightforward solution for your decumulation strategy within a Centralised Retirement Proposition.

## What you'll learn:

- **Why the TAR Sector is Worth Revisiting:** Understand how this sector aligns with today's retirement income needs.
- **Decumulation Strategies for Consistent Income:** Discover where to find natural, stable monthly income streams for your clients.



**Important Information:** This video is intended for guidance only. All investment views are presented for information only and are not a personal recommendation to buy or sell. Past performance is not a reliable indicator of future returns. Forecasts are not guaranteed and should not be relied upon. The value of investments and any income from them can fall and you may get back less than you invested.

The Fund has holdings which are denominated in currencies other than sterling and may be affected by movements in exchange rates. The Fund may invest in derivatives to reduce risk or cost and/or generate extra income or growth. There is a risk that losses could be made on derivative positions or that the counterparties could fail to complete on transactions. Part of the fund may invest in bonds. Investment in bonds and other debt instruments will be impacted by factors such as changes in interest rates and risk of default by the issuer.