

Dan Scholz Quoted in ThinkAdvisor

October 31, 2025



COUPON	NAME	YIELD	
0.10 %	3 Month	0.18 %	+12
0.30 %	6 Month	0.42 %	+26
0.40 %	1 Year	0.58 %	+36
0.60 %	2 Year	0.80 %	+48
0 %	5 Year	1.15 %	+51
0 %	10 Year	1.48 %	+47

In a recent ThinkAdvisor article on building a “personal pension” with bond ladders, NISA’s Director of Investment Strategies [Dan Scholz](#) explains why traditional bond funds often fall short for income-focused investors.

These funds mimic the cashflow profile of market indices, which Dan notes may not align with specific payout needs making custom bond ladders a more precise way to match income to objectives.

Read the full article [here](#).

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