In this issue of the *Investments & Wealth Monitor*, we revisit some of the tenets of investment management and evaluate the tools and techniques to successfully navigate in today’s market environment. The same way we regularly update the curriculum for the Certified Investment Management Analyst® (CIMA®) program, we need to evolve our approach and embrace new investments to meet the needs of our clients.

We begin with an article that the editorial advisory board encouraged me to write, “Goals-Based Investing: Moving Beyond the 60/40 Portfolio,” where I challenge advisors to expand their toolbox. Frequent contributor Nick Veronis then addresses the challenge of finding yield in today’s market with “Beyond the Bond: Alternative Sources of Income in a Low-Yield Market”; and Steve Gruber and Scott Davies weigh in with “A Case for Private Real Estate Income Portfolios for the Next Risk.”

We then shift our discussion to consider a few retirement topics. Ken Cella and Ken Dychtwald share their research, “The Four Pillars of the New Retirement: What a Difference a Year Makes”; and Josh Davis and Sean Klein consider “Beyond Asset Allocation: Three Pillars of a Robust Retirement.” Todd Taylor and Nick Halen offer a unique perspective in “The Efficient Income Frontier: Improving Retirement Outcomes with a Different Approach.”


We close with Gregory Valliere’s sobering perspective on the political landscape, “A Dramatic Shift in Washington.” The editorial advisory board is enthusiastic about the IWM 2022 line-up, which will cover everything from demographics to sustainable investing to the role and use of alternatives. Feel free to suggest articles and/or topics by contacting me or Editorial Director Debbie Nochlin directly.

Anthony B. Davidow
Chair, *Investments & Wealth Monitor* 
Editorial Advisory Board