

# EDITOR'S NOTE

## INVESTMENTS & WEALTH MONITOR

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Anthony B. Davidow

“Rethinking Retirement” is the theme for this issue of *Investments & Wealth Monitor*, a timely topic that has been prompted in large part by COVID-19, which has many investors asking for advisors’ help in re-evaluating their retirement plans and their retirement readiness.

We begin this issue by examining the impact of COVID-19 with David John and Jennifer Schramm’s article, “Building Financial Security in a Changing Labor Market.” The next two articles, from industry thought leaders Dana Anspach and Michael Liersch, show how advisors can use those concepts. Anspach writes about a specific retirement spending tool in “Demonstrating Advisor Gamma Through the Household Balance Sheet,” and Liersch gets down to brass tacks with “Money Jobs’: Is Your Money Working for You?”

Jennifer Gongola and Avi Sharon stress the need for advisors to practice behavioral finance in “The Well-Tempered Retiree: Fine-Tuning Investor Behaviors in Decumulation.” Frequent contributor

Anna Rappaport offers research insights about the new retirement landscape in “After COVID-19: Retirement and Financial Planning Issues Across Generations.” And Sudipto Banerjee explains a simple, brilliant way to successfully approach a universal retirement risk in “A New Way to Calculate Retirement Healthcare Costs.”

In order to help members better understand a couple of maligned retirement options—reverse mortgages and annuities—the *IWM* Editorial Advisory Board (EAB) asked two experts for help. Shelley Giordano outlines the positives and negatives of using a home as a retirement asset in “21st Century Reverse Mortgages: Don’t Ignore This Important Retirement-Planning Asset,” and Tamiko Toland helps us understand “The Role of Annuities in an Income-Starved Environment.”

As we close out 2021, *IWI* Editorial Director Debbie Nochlin and I thank the EAB for its help identifying topics, sourcing authors, and curating content for *IWM*. Every year a few committee members roll off the EAB and we recruit new members. If you are interested in joining the EAB, please contact Debbie or me directly.

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

## EDITORIAL CALENDAR

**JANUARY/FEBRUARY 2022**  
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**Investment Management**

**MARCH/APRIL 2022**  
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**Demographics**

**MAY/JUNE 2022**  
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**Sustainability Investing**