



**The Athena Wellness Podcast**  
**Episode 179 - Creating a Post-Corporate Life with Denis Wuestman**  
**February 5, 2023**

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**[00:00:05] Kathy Robinson:** Welcome to *The Athena Wellness Podcast*, the show that invites you to take a seat around the community fire and listen to stories that inspire. I'm your host, Kathy Robinson, author, coach and founder of Athena Wellness, a company that's dedicated to supporting you on your journey to live more wholeheartedly.

**[00:00:30] Kathy:** Today's episode is brought to you by The Athena Wellness Academy, your resource for wholehearted living.

The Academy's featured offering is an online course called, *From 'Type A' to 'Type Be,' How to Mindfully Descend the Corporate Ladder and Invite What's Next*. This course is perfect for you if you're contemplating or navigating a professional transition, and it's available as a self study or with a small cohort of students facilitated by me, Kathy Robinson.

To learn more, I invite you to go to [AthenaWellnessAcademy.teachable.com](https://AthenaWellnessAcademy.teachable.com) or click on the link in the show notes.

**[00:01:21] Kathy:** Hello and welcome. Thanks so much for joining me.



Today's episode is about being emotionally ready for the next phase of life. It's about being mindful as you create this new life as a means of self-expression. And it's about being intentional with your practices to stay well in mind, body and spirit.

I'm joined today by retirement coach Denis Wuestman who shares his personal mid-life transition story when he left a long-time corporate career to create a portfolio of activities that keep him learning, engaging and helping those he serves.

Here's what we cover:

- The impact of post-corporate identity loss;
- The importance of retiring to something;
- How to consider the non-financial elements of retirement; and
- How to stay well and engaged in life as you age.

While we speak quite a bit about retirement, the concepts Denis shares can be helpful to anyone who's navigating a significant life change.

Lastly, Denis has generously offered five listeners of this podcast a free retirement assessment, which is a mini program that includes a review of key areas that are associated with a successful retirement transition, along with a 90-minute session with Denis to discuss your results. It's a \$200 value and no further obligation is required. You can email him for availability. I'll put links to Denis' website along with his email address in the show notes.

And now onto the show. I hope you enjoy the conversation.



**[00:03:14] Kathy:** Denis, welcome to *The Athena Wellness Podcast*. Thank you so much for being here today.

**[00:03:19] Denis Wuestman:** Kathy, I can't tell you how pleased I am to be with you today. And I'm really going to enjoy the conversation, so thanks for inviting me.

**[00:03:24] Kathy:** Same here. So please, share a bit about who you are and what you do.

**[00:03:28] Denis:** Sure. I spent 33 years in a corporate environment in financial services in various senior positions. So that's the boring side.

But the more about who I am today, I'm also a husband, 42 years married to a wonderful individual. I have two children. Three grandchildren, one on the way. I have a great bunch of very close friends who are very, very important to me. I spend a large part of my work time on coaching on retirement transitions. And I'll talk about that in a minute.

But I also have other things that I do. I'm a board member. I'm a fundraiser. I'm a hiker, a biker, I'm a pickleball player. I'm into cooking and yoga. That's kind of expresses who I am.

So I mentioned also that I'm a retirement coach. So I help people with this tricky transition to retirement. Basically, the coaching process I have is a very self-directed process through guided exercises, through good conversation, good questions, and then being very intentional and focused on the work.



I really believe it helps them discover what's possible. I hope to give them clarity into their future. And I hope that they build confidence about how to handle this as they go on. Because retirement's a journey, it's not a destination.

My focus in my programs that I have today in the coaching, I focus on preparation for retirement - are you ready for retirement? I focus on purpose and identity, and the challenge anyone of us that coming from corporate certainly might face, specifically, people with Type A personalities have big struggle with this. Then I focus on vision - creating vision and acting on it. That's pretty much what I do.

**[00:05:26] Kathy:** Something came to mind Denis as you were speaking, you're talking about emotional readiness. One of the things that I always say is that many plan for their financial retirement, but few plan for their future life. I think we're on the same page when it comes to that.

But what came to mind as you were speaking is, I wonder if this is generational. Because when we were coming into the workforce, that was really the first generation of 401Ks, saving for retirement, making sure that you had a reti--- And there was so much focus because the folks that raised us were depression-era generation.

There was so much focus on making sure you have enough and we did. Then we come out and we realize that we don't want the same retirement, that the people who were coaching us who meant so well had a very different vision of retirement than what-- The word retirement now means so many different things to so many different people, so I'm just curious your reaction to that.



**[00:06:25] Denis:** I think it's well said. I think it does. I think it means a lot of different things for a lot of people. I was among the first generation to go to college. My father was blue-collar. He went to work. He did what he had to do. He saved what he could. And when he retired, yeah, very much, Kathy, the focus is, do they have enough? Could they make ends meet? Their expectations were moderate.

But I do remember my dad at the age of 62 decided to retire. I grew up in Brooklyn, New York and he sat on a-- we had a porch outside. I remember him sitting there and I would come to visit and then drop over.

And I would sit there. He's reading his paper, I go, "Dad, this is it?" "Yeah, how much fishing can you do?"

So he went and got a job at a local high school as a maintenance man. And you know what he loved most about the job?

**[00:07:20] Kathy:** The kids.

**[00:07:21] Denis:** Bingo. It was the kids. Oh, my God, the kids. So, he did that for about seven or eight years and he was happy, much happier.

So I think this generational thing is very important. This is my view, we've been on this treadmill for a long time and a lot of us just aren't done yet. We want to do something different and we want different things about our retirement. We want flexibility. But we still want to do things with our minds, just what gets us up every day.



We need a purpose for what we do. And we want to invest our time in ways other than just sitting around. A lot of us. As you said, it's different for everybody. But yeah, I do think a lot of it is generational.

**[00:08:11] Kathy:** Yeah, and I also think life expectancy has changed. I've asked my dad what he thought his retirement was going to be. He said when he retired at 65, blue-collar, that he thought at best would have five years. He's going to be 101 next month. So it really does-- life has changed a lot in those years, so he's been retired almost as long as he worked at this point. [chuckles]

**[00:08:35] Denis:** Wow. Think about that.

I actually have something that I'll share with you. I don't do a lot of research, but I read a lot of stuff. This was interesting. The American Academy of Actuaries and Society of Actuaries. A longevity illustrator, which you can get online.

The chances of a 65-year-old male in average health living to age 90 is about 33%. If your health is better, that's average health. A 65-year-old female in average health has a 44% chance of living to age 90. I always knew that we know who's going to go quicker. [laughs]

The fact of the matter is, that's critically important. And our parents didn't have that. They didn't have that. So it's definitely shifted. That stuff has moved, definitely that longevity has had a major impact. No question about it.

**[00:09:26] Kathy:** I'm curious when you were thinking about retirement, what you envisioned this phase of life to be like. Because we all have a view as we're getting



prepared in coming out. And then what the reality was and what adjustments you've made overtime.

**[00:09:40] Denis:** Sure, so that's great. It was a big transition for me. It was a transition that I learned as I went, but I gave myself the opportunities to do that.

Let me explain. I started focusing on the financial side of retirement in my 40s. Heavily focused on it. Simple discipline, budgeting, working hard, all the different things you do, saving, being very disciplined.

Now, I had the benefit of working in financial services for many years. I wasn't on the sales side, but I had some great mentors. I saw a lot of great things. I worked for some really good companies. I was blessed. And then shift forward until I was about 55. I was 30 years in my career and I wanted to do something else.

But I wanted to do something that I could take with me into the future years and keep doing it if I chose to. I didn't want to have somebody turn me off, which was really important to me. I didn't want to start to have to figure that out when I was getting older. So I had to start thinking of some life skills that I had.

I mentioned my father before, and I also have to mention another person who influenced me tremendously. At the time, he was probably about 77 years old. He was this vibrant guy. I was like, "Wow, this is great. I love being with this man, talking to him." I said, "Give me his three secrets. Do you have secrets? Anything?"

He says, "Yeah." He says, "My biggest fear," he says, "is being irrelevant." Interesting. And we talked about that and what that meant.



So I said, "What do you do about that?" He says, "I think some of it's thinking and some of it's who you hang around with," he said. "I don't think the good old times were those days 30, 40 years ago. I think the good old times are now."

This was about 10, 12 years ago. Then he said, "And I love being around younger people. That's the secret. In addition, keep moving every day. Don't stop moving." So, I've got some interesting role models. I think that was really good for me to start really thinking about it.

But you talk about that transition. I thought originally, my envision, Kathy, now what I envisioned, I should say, my original thinking was, "Well, I'm going to bike all day." I love biking. Traveling more - my wife and I doing that. Do whatever I want to do - not commuting. So I was a little bit more focused on what I was leaving behind than what I was going to. And that's the thing. We want to retire to something, not *from* something.

I needed the time out for myself. I was 55. I remember sitting back and going, "Hmm, I need space. I need time. I need to build time into my calendar." I was very lucky. I started taking Fridays off during the summertime. I got that flexibility and I can't tell you how valuable that was to me. That's what I started to really find invigorating. So reading, talking to others was critical to me.

Then a good friend of mine, he had done research on retirement assessments about this emotional side of retirement. He had worked with me on taking this assessment for myself.





When I took the assessment for myself, the light started going off in my head. This was my journey. This was happening all between the age of 55 and I was building up to this whole thing. I started to really get interested in it, and I said, “Whoa, wait a minute. Number one, everybody should take this assessment. Why wouldn’t anybody want to do this? Just to find out where they’re at.”

And I noticed that I had taken care of some things on the non-financial side of retirement, which we’ll talk about in a little bit, I’ll give you a little more about what that is. I had some gaps and things I wanted to work on, so I said, “Whoa.”

But it also got me very interested in coaching. So, by design, what I concluded at the time was that I wanted much more than leisurely retirement and meaningful activities were going to be very important to me.

So I had looked for, and I had finally made the move to leave what I call my full-time career job where I wasn’t going to go back to full-time work anymore when I was age 58. My view was I’m done with climbing for reasons that just didn’t ring with me anymore. I really wanted to move more and focus more with purpose in my life.

It did start to play out my original thing. When you asked me what the early days were like and some of the adjustments that I had to make – the early days were very, very busy. Within two or three months, I had gotten an opportunity to do a consulting gig.



It was exciting to me and I'll tell you why it was exciting. I was starting to focus on the skills that I like to use. And as long as I was going to be able to use those skills, which were, I like fixing things, I like challenging problems. I like helping people, coaching people. I like the analytical side. I like mentoring others. I found that tremendous. I love talking with people. I found those things so important to me that if I could fit something in and do that, it worked.

So for the next two years on and off I had this flexibility and I was really enjoying the work that I was doing and using the skills. I was learning, too. I found it just invigorating. I also did some work for a nonprofit. I was a CFO of a nonprofit for a period of time getting that experience. I was trying different things.

And then all during that time, it allowed me to focus on my coaching. I went and got my coaching certifications. I became an entrepreneur. I helped co-found a retirement transition coaching business. I learned a whole new other set of skills.

But it was filled with adjustments along the way. And I'll tell you, I think that's the learning curve, Kathy, that this is what the journey's about. It was about-- and you say it in your book, too, am I showing up for myself? Was I showing up for myself every day? The answer was, yeah, I was starting to learn how to do that and not fret when it wasn't working, there was adjustment that I would make.

So the core was still there for me. The core to me is coaching, mentoring. It's problem-solving. It's helping others. It's building plans. It's working with others to make some positive change.



But I let go of things. I think that was important. I had to learn what to let go of. And now what I realize is my business for me is focused, it's positive, it's helpful, it's honest, and it's me. And the other things it gave me the opportunity to do during this time was I was able to branch into other areas. So I joined a board. I'm on a board in a high school. Then I did some significant fundraising for the same school with the help of some really, really, really good friends who showed up, too.

**[00:17:03] Kathy:** You've been coaching and mentoring people now for over a decade. I'm curious to know what trends you're seeing, especially post-COVID, post-pandemic. I know we're not really post, I understand that, but I think we've gone through a huge transition just from a societal perspective.

And so I'm curious, have people's attitudes changed as far as how they might want to add value in their later years?

**[00:17:34] Denis:** Yeah, you know, it's funny. Two things.

The first thing is for the people, I see people who definitely, they want to continue to do some kind of work in their life. It's been said, the lines kind of blurred between work and leisure, and more and more. By the way, nothing wrong with a completely leisure... Whatever floats your boat, so to speak, is what you want to do. You know what you want to do.

I had these conversations and invariably anybody close to the age of 65, that made up number, I don't like the word retirement, by the way, so I try not to use it anymore. It's rare that you run into somebody who's 65 or older, who has not been



asked the question: “When are you going to retire?” or “Why are you still working?” They all get the same question. The answers that I like the best are, they’re just the honest ones of, “I like what I do and I want to do it.”

But the people who have decided to move into different parts, to move into the next act, so to speak, and move out of their main career and really trying to figure out how they want to invest their time, they want to do some more work. But the work they want to do is not necessarily for money.

While that’s a component, there’s also studies that I’ve read, one of them, which is the 20th annual Transamerica Retirement Survey of Retirees, very good study, rich with a lot of data. The reasons that people talk about relating to wanting to continue to work are evenly split between financial and non-financial or health-related reasons. The reasons they give for wanting to continue to work on the non-financial side are to stay active. They enjoy what they do. And keep the brain alert. To have a sense of purpose – that came out of surveys.

That’s one thing I continue to see. The clients that I work with – they’re not done is the best way to explain it. They just want to do something else, but they want to do it on their terms. They want to be very picky about the type of work they want. This purpose is important to them. It becomes flexibility. I don’t want to work five days a week anymore. I don’t want to commute, but I do want to continue to give value and provide value. I have skill sets.

There’s a good segment that are very interested in the next generation. They like the kids, they like working with kids and learning and mentoring kids. But also, I



think there's an element that they can learn from the kids, too. Our kids can teach us a lot. I say, our kids, I'm talking about the next immediate generation. There's a tremendous amount to be gained by that. You're definitely seeing that.

The other thing that people do struggle with, because there are challenges, is this sense of identity. Who are they? They're so used to our business card, and this is my role, and that's the way people look at you. It's a deliberate mindset shift that people have to take. My philosophy has been that your purpose becomes your new identity.

But people may need to do a little research on what that is for them. And it doesn't have to be climbing a mountain somewhere. It could be the smallest things you do, there could be many different types the way purpose manifests itself. But I believe that becomes the new identity as soon as people get a little more comfortable with that. It frees them up, because they are making the transition. It is a transition.

**[00:21:24] Kathy:** It's huge. I think that's something for me-- and I had a plan. I knew what I was going to do when I came out, but that identity shift, I wasn't really prepared for it. It's like, who are you without that business card that you've always had in your pocket for decades? More importantly, how do you prepare yourself to step into this new thing that you are introducing yourself as?

That takes time. There is this liminal space between who I was and who I'm becoming. Even if you have that view of who that is, it doesn't happen overnight. It's not just printing up a new business card. There are changes that have to



happen inside to be able to embody this person that you're becoming. It's all part of the growth process.

**[00:22:12] Denis:** Do you think you made it to it, or you just think it's still evolving for you?

**[00:22:16] Kathy:** I think these last three years I have done a tremendous amount of work. I've been in the woodshed just creating a wellness methodology, creating a post-retirement methodology, and how we can step through these things. That's my comfort zone. But it took me a number of years to be able to write the book, to be able to create the course.

And now, I feel like I have something to say, I have something to share. And there's some experience. Much like you, you can speak to your own experience, you can speak to your client's experience. I think that was probably my biggest surprise [laughs] is like, "It's going to take some time, Kath." [laughs] So that was probably the biggest lesson.

**[00:22:56] Denis:** That's not surprising. I think if we deliberate the way we think, we want that for us because it builds our confidence in us and it makes that shift even a little bit easier for you to do, but it's work. It just doesn't pop for a lot of people. But your story is a good one. It's a good approach to take to build that confidence and to make that shift.



But there are people that come out of this, and they come out and, I used to call it going off a treadmill. You're going, you're going, you're going, you're going, you're going, you've been so used to that thing, right? If you can, step lightly. Turn it down.

I would imagine, I do know reading your book, you started thinking about this...

**[00:23:44] Kathy:** I stepped on another treadmill is basically what I did. [laughs]

**[00:23:49] Denis:** Yes, but you had done it...

**[00:23:52] Kathy:** Yes. I mindfully stepped on another treadmill, correct.

**[00:23:55] Denis:** So the mindful purpose, being aware as opposed to, I jump and I don't know, I'm going to make it up. I'm going to just go do projects and do whatever I want for six, seven months, eight months later. A year later, two years later, is probably a year, or two later people go, "Hmm, is this it?" Kind of like my dad did.

So having a plan, being deliberate along those lines. We talked about some of the benefits of this, but it clearly does benefit people to be prudent about planning on the financial side and on how they're going to invest their time. No doubt about it.

**[00:24:38] Kathy:** There were two things when you talked about your own experience. And that was the importance of activity, you're an avid biker and hiker as you described yourself. And also, this idea of keeping good company. You've got family, you've got friends.



I'm wondering if you have other recommendations to share with listeners who are trying to think about the important elements. What would you suggest? Where would they start looking?

**[00:25:05] Denis:** Sure. So first of all, I call them my anchors. I think you had a name for it in your book. You had said these are the things that are your release valves, if I remember correctly, right?

**[00:25:18] Kathy:** That's correct, yes.

**[00:25:19] Denis:** Enjoyed your book tremendously, by the way.

**[00:25:21] Kathy:** Thank you.

**[00:25:22] Denis:** So to me, the anchors were important to find. And I think they were this intersection for me of what I valued. And I've always valued health, I always valued family and good friends. Always valued that. So I don't want to make this more complicated. [laughs] For me, it was, those are my anchors.

So that would be the spot that I would go back to when I was like, "Oh, maybe I needed a break with something." Okay, those are my anchors. So I would go to that all the time that I was able to do. And I think that's very, very important.

And that helped me because it helps refocus. It's that place that you go to where you feel like you're in a good zone. It helps you build momentum back into something you want to do, give you something to look forward to.





So when you think about things that people can be doing, it's important for people to spend some time reflecting on what's important to them, on what they value most from where they would want to spend some time.

The activities, it could be a group of friends that they want to meet with on a regular basis or talk to on a regular basis. It's whatever it is for them that is the most important thing for them. I also believe that having a myriad of meaningful activities is makes for a healthier retirement. Healthy and a solid basis for the things that you want to do in your retirement life.

If you have a mix of different things and they're meaningful to you, it's going to make retirement even that much more fun to go to. You may not be able to do them all the time but you can always come back to. That's why I have my anchors. I call them my anchors. I always come back to my anchors. And those would be the most important thing if you think for them.

**[00:27:22] Kathy:** Yeah. And I think as we get older, too, there's so much emphasis on wellness and wanting to be healthy so you can do the things that you've waited your whole life to do.

**[00:27:34] Denis:** Absolutely. I'm glad we're talking about wellness. That's what drew me and you together. I saw Kathy's work on LinkedIn and I jumped at the opportunity to get to know her and I'm really glad I did that.

An important component of the non-financial side of retirement, and the areas that I focus on that help people are, work - work is one area. And whether they



want to work or whether they don't want to work, what they want the work to look like, and the plans for doing that. Wellness is another area, but it extends beyond the nutrition and the exercise. You talk about the whole self.

**[00:28:14] Kathy:** Wholehearted living. That's right.

**[00:28:16] Denis:** Wholehearted living, yeah. And this whole aspect, and in your book, which is such an important thing is vitality and what's important to people, I think is such an important part of retirement transition.

Leisure is another area. Relationships, family, and social is another area that we focus on the non-financial side. And purpose and personal development. Because those things become extremely important as to how you carve out time and how do you invest your time in these areas?

I could say a really good balanced retirement is having a mix of all these things. The fact of the matter is, it's different for everybody. Where are their priorities? What do they really want to focus on? What do they want to do more of that they're not getting today?

I talk about that assessment that I did. That assessment to me pointed out the differences between some expectations I had and where I was today and I went, "Oh, I got to be a little more intentional about maybe reaching those expectations." I was trying to fill those gaps because I had said at the time, they were important to me. Well, if they're important to you and you're not acting on them, then you should do it.



If your health is important to you and you have an opportunity to focus more on your health and your wellness and wholehearted living, which I think is critical. Same thing with your social networks and with your leisure plans and what you want to do and how you want to grow and continue to learn. Those all become very, very important things.

So, a couple of things on wellness. My focus on wellness was primarily around exercise and eating right. I'm very intentional about those. And this past year, I know my wife and I, we started to introduce more vegan meals into our diet. I don't think I'm ever going to go completely vegan because I just like chicken and fish too much. But introduce something new. Try something new. And I think that's fun. I also think that's fun.

From an exercise perspective, over the years I've introduced core yoga. Over the past three years, I introduced hiking outdoors in cold weather. So I take vigorous hikes in cold weather. So there's always something you can do.

I'll tell you the other thing that pops in my head when it comes to this. I'm not ignoring the fact that I'm getting older and I hear this from a lot of people, aches and pains. Okay. Yes, I get it. I do get it. I don't slough it off. I have them too. However, I think these are choices we make.

I'll give you two role models that I've met in the past year, both playing pickleball. One is an 85-year-old man who's become my best friend, love him. And another one is 75-year-old and he's the best pickleball player probably around. For those



listening, sorry, but he's really good. I don't want to get to his head, but he's really good.

And you ask them what their secret is and they said, they never stopped. They just kept moving and they built movement of exercise of some sort into their lives for a long, long time.

So one of the advice is, "Get into something you like, whatever the movement is, and keep moving." You hear that consistently from people who have aged well. And yeah, things happen. We get it. I think I've recognized that. So, what I've done is, I will adjust my exercise to the age thing.

If I was doing something, and it was--I'll make it up Kathy, 50 reps, and I can do 30 or 40, I'll do them. I'm not going to let that bother me. If I used to bike 20 miles and I bike 18, fine. It's okay. But I'm going to keep doing it.

My point is, I'm going to adjust with age as I age, and that's something I've learned.

**[00:32:12] Kathy:** Perfect. Wonderful. Before we get your information and how people can get in touch with you, as we wrap-up here, do you have any closing thoughts? Anything you'd like to leave the listeners with?

**[00:32:22] Denis:** Well, yeah. These are things I've learned about how to really help yourself retire on the non-financial side and some tidbits that I think are helpful to people.



Saving is job one, so, we'll put that over here, but it is job one. And keeping yourself healthy is job two. Really focus on that. If you're working and you're really thinking about this and you're really involved in your work and you don't have time for anything else, find a way to start shifting, even a little bit, toward something else you might want to do, whether it be a hobby, whether it be another activity, even if it's the smallest thing.

We talk, Kathy, we see that as coaches, the small steps that people make are just so critical. Take care of your body. Be kind to yourself. I will say it again, I said it at the beginning, this is a journey. Be flexible. Your mindset is important, your attitude is important. That flexibility is important, that patience is important. Continue to learn, stay curious, and don't be afraid to try things. And frankly, if you're aligned with your values as you get older, your purpose becomes a little easier to find.

I know I gave you a lot of stuff there, but make the retirement your own, not somebody else's. And enjoy it.

**[00:33:46] Kathy:** Wonderful. Denis. I'm sure people are going to want to reach out to you. How can they find you? Where do you hang out online?

**[00:33:53] Denis:** So I have my own website and I imagine you'll include this.

**[00:33:56] Kathy:** Yes, I will include links.

**[00:33:58] Denis:** It's [www.retire-forward.com](http://www.retire-forward.com), hence move forward into retirement. That's where they can find me. They can get in contact with me. They can see my programs. They can read my story. They can also contact me, there's



a button on there, they can just get a free consultation with me. And by the way, everything I do consultation-wise is free, no obligation. I just want to help people if they want help. And I think we have some good stuff.

**[00:34:31] Kathy:** Excellent. And I will link everything up in the show notes. Thank you so much, Denis. I really appreciate your time today. Thank you for being with us.

**[00:34:38] Denis:** Thank you, Kathy. I really appreciate it, too. And I love your book. I've recommended your book.

**[00:34:41] Kathy:** Thank you. [laughs]

**[00:34:43] Denis:** Thank you.

[music]

**[00:34:47] Kathy:** Thank you so much for joining me today. I know there are many ways you can spend your time. Thank you for choosing to spend it with me. Until our paths cross again, be kind to yourself and show your Warrior Spirit some love.

If you know anyone who could benefit from today's episode, please pass it on. And many thanks for supporting the show by subscribing and leaving a review. It means a lot and it helps others find their way to our circle.

If you'd like to access the show notes, have a question you'd like addressed on a future episode, or would like a transcript of this episode, visit [www.AthenaWellness.com/podcast](http://www.AthenaWellness.com/podcast).



Until next time, be well!

[music]

**[00:35:49] [END OF AUDIO]**