



**The Athena Wellness Podcast**  
**Episode 213 – Planning Your Next Chapter with Justin Smith, CFP**  
**July 23, 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 a masterclass on how to envision and plan for your post-corporate life.

We've had a number of podcast episodes that focused on the non-financial elements and two years ago, back on [Episode 51](#), we talked about holistic money management. But we've never talked about a planning process that includes the financial and non-financial elements of retirement planning, which is why I'm so pleased to offer this conversation.

I'm joined today by Justin Smith, a certified financial planner with Savant Wealth Management. Justin's area of expertise is helping executives and successful professionals in their 50s and 60s plan for their next chapter, which can include staying professionally active, retiring, or a hybrid of the two.

Here's what we cover:

- How traditional retirement has shifted in the last decade and its impact;
- An overview of financial and non-financial components to consider;
- Why semi-retirement is a viable option;
- How to deal with post-corporate identity shift; and
- How to begin to envision your future as you plan your next chapter.

I've included links to Justin's website, LinkedIn profile, and his email. I've also linked up Justin's *Career Crossroads Workbook* and his webinar. Both are free resources that are highly recommended.



And now onto the show. This is an insightful and actionable conversation and I hope you enjoy it.

**[00:03:13] Kathy:** Justin, welcome to *The Athena Wellness Podcast*. Thank you so much for being here today.

**[00:03:18] Justin Smith:** Thanks for having me, Kathy. Really excited to be here.

**[00:03:21] Kathy:** Please, share a bit about who you are and what you do.

**[00:03:24] Justin:** I'm a financial planner by trade. I've been in the business of wealth management going on 19 years. And I've always had a focus on tax planning, specifically for executives. That's evolved over the years in a couple of different roles, but I'm continuing to hone in and make that my focus.

What I find is the most interesting part of that journey is the transition out of the workforce and into retirement, or semi-retirement, hybrid retirement, second act, whatever you want to call it. It used to be that more and more people would pursue the traditional approach, work until 65 or so, and then a hard stop. No more work, a life of leisure.

But people are realizing that maybe that's not all it's cracked up to be. Maybe there's a little bit more, or maybe I can have the best of both worlds. That's an interesting problem that I like helping people solve. That's really where I'm putting my focus these days, is bringing my financial planning experience and expertise to that unique problem that's kind of developing and evolving in front of our eyes.



Because we're seeing more and more people in the wake of the financial crisis, and now in the wake of the pandemic, wanting to redefine what work and life look like for them. Again, it's finding that perfect blend of work and independence and autonomy so you can have the best of both worlds and blur the lines a little bit.

**[00:04:54] Kathy:** We're all about transition and second acts here, so you're in the right place. I'm so thrilled that you're here.

You just mentioned about six things that I want to dive into, but before we do, you say that this is an interesting inflection point. What is it that brought you to this particular expertise that you've built over the years?

**[00:05:18] Justin:** My whole industry, financial services and wealth management, is very much focused on retirement. Naturally, just gravitationally, there is a focus there.

Again, this is an interesting way for people to approach it. I'm seeing people really get the most out of life when they can do this hybrid approach. I want to help more people do that. That's really why I've chosen to focus there.

Like I said, I love tax planning. I'm kind of a nerd like that. When you pursue this hybrid approach, it opens up a whole opportunity set of new tax planning things you can execute on. I get to use a whole bunch of new tools in my toolbox to help people along that way.

The stakes are higher because you're not pursuing that traditional path, maybe you're exiting the traditional career five years or ten years earlier. That introduces



potentially some more risk, which means there's a greater need for planning as well. All those things seem to align on why this is such a great place for me to be focusing.

Again, I'm seeing so many more people now that a handful of somebody's friends or family or colleagues have done this - they've gone off and become a consultant or done an encore career. You observe a couple of people do that, and you realize, "Hey, I don't need to grind it out until 65. Maybe I can do something better."

**[00:06:42] Kathy:** Yeah, wonderful. So you mentioned this idea of the traditional view of retirement kind of morphing. Let's start at that macro level.

There has been a shift, I've seen it. I've been part of it, I've been part of that shift. But talk a little bit about what you're seeing out there, what some of the attitudes and trends are, especially as we look ahead.

**[00:07:04] Justin:** Yeah, so I think this was brewing. I first noticed it after the financial crisis, and it was really out of necessity that people were doing this. People were laid off in 2008, 2009. We had a really long recession. People were not hiring for years. The economy didn't really pick back up until 2010 to 2012, depending on how you look at it. A lot of people, out of necessity, were forced to get creative or entrepreneurial and create an encore career, not out of choice, but just out of necessity.



Those people, at least in recent history, I think are the pioneers of this. I saw a lot of people, a lot of interesting examples over the years, but it hadn't had this large shift. There are just these one-off anecdotal cases of it happening.

The pandemic came in with another big economic dislocation, but it adds this interesting element of making work much more flexible and hybrid. Everybody went hybrid or flexible for months at a time. We proved that virtual work and all sorts of things are possible. It forced a lot of people to embrace technology where they've maybe been neglecting utilizing or leveraging technology. So that was the accelerant to this big trend.

Ten years ago, somebody who was running a consulting business or being a contractor while driving cross-country in their RV would have sounded a little crazy. Now, I know multiple people that are running legitimate businesses, probably generating six figures or more a year, and they're spending a good amount of the year traveling abroad or in their RV or moving around the country on their own time schedule.

They've disconnected the physical requirement of work and being tied to a specific location to do their work. That is the undercurrent that I'm seeing. Now there's just so many more examples of people doing it that it becomes more popular. When one person does it, you think it might be possible, but you don't take it that seriously. When you know five people who have done a hybrid retirement or pivoted like that, then it starts to be tangibly possible for you. And then you can start dreaming and thinking about it.



**[00:09:32] Kathy:** You mentioned three really important things: the economic shifts; certainly the cultural attitudes, not only for business, saying, "You know what? It is possible for people to work at home and still be productive, but also in your social circle, you're not such an outlier anymore;" and then the technology.

The technology really changed on a dime when we went into lockdown, to be able to help and to be able to-- Entrepreneurs saw that as an opportunity on how to create platforms to be able to help there, so it's spot on.

What do you see as far as the impact to both businesses, so how they're managing this because people can leave now and do their own thing, as well as employees and their attitudes at work?

**[00:10:16] Justin:** At work, it's difficult because we're talking about the 55-plus crowd. That crowd has always known that they're potentially on the chopping block if times get tough. I've seen more and more people looking to use an encore career or a second act as a lifeboat, if you will. This is going to be a side project that I'm going to start and if things maybe don't play out as I'd expect in the corporate arena, this gives me another option. That's one factor I'm seeing from the corporate side.

I think companies, especially the forward-thinking smart ones, have realized a couple of things. First of all, virtual work or hybrid work is here to stay, so we might as well embrace it. Also, this more experienced cohort of employees is really valuable to your organization. They can contribute a lot in terms of wisdom and experience. If you can find flexible ways to plug them in, it can be a value-add.



Oftentimes, their priority set, the employees, might be different than that of somebody who's mid-career and very compensation-driven. This might be a lot more lifestyle-driven.

If you, as an employer, can provide lifestyle-friendly employment opportunities for the more experienced cohort, that I think is a huge opportunity. I think we're just starting to see some companies capitalize on that. That would be a guess I would have is that we see more of that.

Again, people that I'm encountering who are in their, say, 55 to 65 range, would love more opportunities to do flexible work in a part-time environment without the geographic tether so that they can work on their own terms wherever they want, when they want. That autonomy is something that a lot of these folks are not willing to give up, but they might be willing to trade off on the compensation side.

**[00:12:22] Kathy:** For the company, that's a win. They're getting the wisdom. There's so much talk about diversity. There's also diversity of age, having that experience and that wisdom to be able to draw upon, especially as our management teams get younger. And we're onboarding people virtually who have never been in a company. So there's no sense of the company culture and that social fabric that holds this all together. So I think it's really wise to be able to tap into the people who do want those situations that they're available and they're there.





I wonder, there's obviously a market for this, how do people market themselves for those types of opportunities? Is it usually in place or can they go out and offer those types of services to other companies?

**[00:13:08] Justin:** I've seen it both ways. No matter which way you do it, it always seems to be an independent entrepreneurial journey. There's not a playbook for this. This is not a traditional blueprint.

You have to get creative, you have to think about what unique problems you can solve, and figure out how to package in market that. Some people do it as a contractor. In the simplest sense you just say, "These are roughly the tasks or problems I can solve. Let me go find contract opportunities where I can deploy that."

The next level up in terms of complexity would be more of a consulting-type thing, where you say, "Hey, I have a very specific problem that I saw for a very specific type of company or person. I'm going to package that expertise into a service offering. I'm going to go out and market that service offering."

That, again, the degree of difficulty is higher there, but it can potentially be more rewarding, have more upside. When you're truly in the driver's seat like that, there are more levers to pull, more flexibility, more autonomy.

**[00:14:17] Kathy:** I think you hit the keyword there of the problem that you can solve. If you can hit that unique value proposition, it becomes very valuable to those who are in need.



**[00:14:28] Justin:** Yep.

**[00:14:29] Kathy:** You have a unique approach on how you help clients through both the financial and the non-financial elements of, I'm calling it retirement, but it could be *next phase*, whatever happens after leaving a long-term career.

Can you tell us about that process that you take your clients through?

**[00:14:45] Justin:** Yeah, I like to break this down into a 7-step planning process. This is detailed in much more depth and breadth in my *Career Crossroads Workbook*. Kathy, I know you have a copy of that and you can make that available. This is detailed in that workbook and also in the companion on-demand webinar.

What I like to first start with is, as you're at this career crossroads, you have to start by thinking, "What's my vision of the future? Where do I want to go? What do I want to be doing?" That is where it all has to start. If you don't, you're simply leaning the ladder up against the wrong wall.

That is the most critical first step in this process, figuring out, "What is my vision, where do I want to go?" That oftentimes, in this context, can be, "I want to have more flexible work so that I can live life to the fullest."

Then from there, we have that broad vision. Then what I like to do is start setting other goals that can help support that vision. There's going to be a variety of different types of goals. There's going to be work goals, there's going to be relationship goals, time goals, goals around your hobbies, etc.



So what you should do is think about all those different aspects of your life - health and wellness, of course, gee, I forgot to mention that. There needs to be tangible goals that you can put together for yourself in each of those areas and they should all be aligned in supporting that greater vision. You can't have a goal to work 60 hours a week if your vision is to be more free and independent and autonomous. They should all be lining up.

Then from there, you can start to think more tactically about, "What do I need to do to get prepared to execute on these things?" This is where I drill into the financial aspect of it. Those first two, not really financially focused at all, but the last five steps very much are.

Once you have those goals in that vision, the next thing I want to work through is cash flow. Cash flow is going to change as you transition into retirement, hybrid retirement, whatever we're going to call it, into the next chapter. You need a plan and it needs to be a well-thought-out plan of how you're going to provide yourself with that cash flow that you're accustomed to.

It's probably going to come from a variety of different sources. Unlike when you were in the working world that just came from that paycheck every two weeks. It's going to be a lot different and there's going to be a lot more variable, too. You're going to be pulling from multiple buckets, multiple amounts.

The general theme we see here is that you're going to need to also have more in reserves too, just because there's so much more variability. The standard rule of thumb for people who are working might just be, "Hey, have six months' worth of



cash flow and reserves." At this stage in life, it could be years, not months, that we're measuring the reserve funding because there's just so much more variability that we need to account for.

That's especially true if you're trying to ramp up and launch a new venture in the second act. You need to give yourself lots of runway so that you have the time to make it happen to actually start building customers. Because what I find is, those first couple of years can be really, really challenging, almost universally, unless you've dialed yourself into that first opportunity by planting the seeds a couple of years early. You need to be prepared for one or two very lean years from your second act income, then you can hopefully take off and lift off after that point. So cash flow, number one thing we need to really be thinking about and planning around.

The second thing that often trips people up is health insurance. We are accustomed to having employer-provided health insurance and at 65, we can go to Medicare. If there's a gap in between when employer-provided ends and you're age 65, there's a big gap that we need to solve for.

Now, fortunately, this is another one of those trends that over the last 10-15 years has emerged to make it easier. Pre-Affordable Care Act, say before 2013, it could be virtually impossible for somebody who is in their late 50s to get health insurance. If they could get it, it was barely any coverage and it was wildly expensive. The Affordable Care Act made health insurance more attainable for virtually everybody. It also created some tax subsidies that can be leveraged as



well. That can also, again, help with cash flow, help get you over those first couple of tough years.

So solving for healthcare is critically important. I always encourage people, don't let that be a hurdle. It's not an impossible wall that you're up against. I know many people who have said, "Hey, I need to work until I'm 65 so I have health insurance." And they're not even paying attention to the bigger picture of their balance sheet and their resources that there are other options for health insurance, let's explore those. Don't let that be a hurdle, but it needs to be part of your plan.

Then the third financial component of the plan needs to be your benefits strategy. When I say benefits, this could be a broad variety of different things. It could be 401ks, or 403bs. This could be deferred compensation, restricted stock, stock options, pensions, all sorts of company benefits. Then also social security, I like to throw in that bucket as well. The average person that's going through this, if they've been successful in their corporate career might have three, four, or five, six different components in that bucket. They're all going to have different rules, different schedules, different timelines, different tax treatments. They all need to get synced up.

That's where things can get really tricky, is that, I like to set up a timeline of say, the next five and ten years and figure out when this money is going to come in, when that money is going to come in, when this starts, when this stops, so that you can understand it. It also feeds back to other elements of this plan. You'll see that they're all connected as well. Having a real robust strategy around all those pieces can be a big game-changer.



The fourth financial planning thing that we want to pay attention to is taxes. As I mentioned before, I think that's a really huge impact for people at this stage in life. Taxes are going to impact every single decision you make: they're going to impact the cash flow decisions, the healthcare decisions, the benefit decisions, your investment decisions. All of that stuff is going to have a tax impact. Your tax plan needs to be forward-looking and comprehensive.

Most folks only look at taxes once a year, they're looking at the rearview mirror of what happened last year and it's April and they're trying to report what happened. There's not much that can be done because the ink is mostly dry last year. There may be just a couple little last-minute adjustments you can make, but that's not tax planning. That's just tax preparation.

What you need to be doing to make this most effective and potentially reduce your lifetime tax burden is look forward at next year, the year after that, 5 years, 10 years, 20 years out into the future, what your tax picture might look like. We know it's going to change, but at least have an idea of what the terrain looks like ahead of you so that you can make smart decisions.

In the simplest terms, what I like to tell people is that we're looking for the high points and the low points in your tax life. If we have a high spot, we want to do what we can to whittle that down. If there's a low spot, we don't want to celebrate and say, "Hey, I paid zero taxes this year." No, that's actually a failure. We want to fill up those low tax years strategically so that we can always be approaching our tax equilibrium, if you will. By again, knocking down the high points, filling up the low



points, we can save ourselves a tremendous amount of money on taxes by doing that kind of long-term planning and strategy.

That takes us to the fifth component, which is investments. A lot of folks place their focus on that, but it's really inconsequential compared to all the other pieces we're talking about here. This is simply just the fuel that's going to propel your vehicle forward. You need to make sure the risk and return and diversification are all lined up with what you need. Again, this needs to be coordinated with those cash reserves and your cash flow. You need to pay attention to it. It's going to get a little bit more complicated than when you were working.

When you're working, you're putting money in the piggy bank, that's not too complicated. Taking money out of the piggy bank is a lot more complicated. That's where we got to have a plan there.

So that is the kind of seven-step planning process that I always worked through. Again, it's detailed in the *Career Crossroads Workbook* and the companion webinar. That workbook gives you a nice framework where I think you can sit down on a Saturday afternoon for an hour or two, you can work through those steps in this fillable worksheet and get an idea of what's on the table for you at least put all the pieces on the game board and start thinking through it.

**[00:24:10] Kathy:** I have my copy right here. I've been through it myself. I've told you that this is something that I wish I had when I was thinking about making this change. A lot of times you sit down with a planner and it's all about the last part of



what you said; it's not about the vision and what it is that people want to accomplish.

I'm curious, your clients who have been most successful in this second act, what has been most valuable out of the seven steps? And then, where is a common failure point in this methodology?

**[00:24:43] Justin:** I don't want this to be a cop-out answer, but having the entire plan coordinated together is really the key. You can't have one piece that gets ignored or falls off or the whole thing can start to break down.

More broadly, the characteristics that seem to always pop up for people who are executing this successfully, they're plan oriented, they're patient, they will set the plan in motion and say, "Hey, I'm thinking about hitting the exits in two years." Instead of counting down the days and then going on a retirement honeymoon for six months after that point, I'm going to start planting seeds now, instead of two, three years in the future, and start keeping my network fresh, bouncing ideas off of people, looking around for opportunities, again, to go solve that unique problem that you solved in the world.

Those little seedlings, if you will, if you give them time to nurture and grow and experiment and iterate, when you do hit the exit, there's something for you to get started on right away. You've just shaved off a lot of time on that two, three, four-year runway at the front end can be very challenging.





That I think is one of the keys that I've seen, because a lot of times people, again, will hit the exits, they'll decompress and have that honeymoon period, and then they'll say, "Okay, I need to know what work on what's next." We're talking about successful driven Type-A people here. When success and results don't come at the pace they're used to, it can be incredibly frustrating. Again, being patient, planning ahead, getting started earlier than you think are all really winning characteristics in this equation.

**[00:26:37] Kathy:** I love that you mentioned before about having the safety net of doing something in parallel. Nothing that's going to be a conflict of interest, but something that is of interest that you can get going while you still have the benefit of having your full-time employment, which I think is very wise.

I want to talk a little bit more about this hybrid approach, semi-retirement or hybrid. You've mentioned some of the reasons why people do that, why it's a viable option. Can you paint a picture of some options and what that might look like?

**[00:27:10] Justin:** Yeah, I'll give you three different examples of recent ones that come to mind. One of them is just the simple downshift, where somebody moved from W2 mode into 1099 contractor mode. It was a win-win for them and the employer, they got a little bit more flexibility and say, "Hey, I'm going to take more time off," or "I'm only going to work in these months at these hours." Similar role, same people, same organization, really the same job just packaged differently. That's one way we've seen it.



Another one is leveraging the network. Somebody who was at a company, and a private equity firm came in and bought the firm out. Oftentimes, with private equity, there's quite a bit of staff consolidation. Somebody I knew was part of that. They also were able to repackage the services they previously offered and provide that to the PE company, the private equity company, and all the other companies that they were acquiring. He is now the go-to specialist when the XYZ problem pops up at any of these other portfolio companies. That was kind of a lemons into lemonade consulting opportunity.

Another interesting one is in the engineering world. There's a lot of folks in aerospace where I'm at. Aerospace and engineering are highly skilled, highly technical roles. Oftentimes, there's the opportunity, just because of the experience in security clearance, to keep picking up projects on a project basis. Again, moving from W2 to more of a 1099 contractor.

Also somebody in that engineering world I know became a subject matter expert on a piece of machinery that gets sold - they sell maybe 10 units a year of this multi-multimillion dollar piece of machinery. The huge organization does not have the capacity to have a full-time sales team when they sell 10 units a year, still drives revenue, still something they want to produce.

They have a guy on the bench that when somebody wants to buy the Widget Maker 3000, they call Joe and Joe goes out on site and sells the Widget Maker 3000. That I thought was a really cool way to, again, take what you're already doing and repackage it.



Those are just a couple of examples of people doing it in a one-step off, two-step off variation from their primary career. Now there's all sorts of interesting stories about people taking a real hard right turn or hard left turn. As you can imagine, that could be anything. Usually, that tends to be more entrepreneurial.

One other avenue that we do see is people just going into the non-profit space, too. If you have achieved financial independence but still want to have a lot of the same qualities from work, in terms of a sense of purpose and fulfillment and making a difference in the world and the social connection and mentorship and leadership, working in the non-profit space can be a great way to accomplish that. Take your management and leadership skills and apply them in a different setting where you're obviously aligned with that cause that can make a ton of sense too.

Obviously, private sector versus non-profit sector there's going to be a very large compensation gap. But for a lot of people at this stage in life, that's okay. That's part of the equation that they've built in and they know compensation's not the number one driver anymore.

Really an infinite array of ways that this can be packaged. It just takes some creativity and some planning and some hard work.

**[00:31:07] Kathy:** That's great. That was very helpful. It's the hard right and hard left that we tend to focus on, but it doesn't have to be that elaborate, which I think is very helpful to understand.



Regardless of what your clients have done and where they've gone after leaving long-term careers behind, identity loss or identity shift is a big thing. How do they handle some of those things? What are some of the challenges that come up that they don't expect?

**[00:31:33] Justin:** Yeah, that's tricky because people don't think through. They've gone decades saying, "I'm an executive vice president of such and such. I'm an attorney. I am this, I am that." It can either transition to, "I am retired," or "I was this, I was that."

When you've built your identity around your professional career, that's a loss. It's a hole that people don't see coming a lot of times until they start going to parties and things like that and have to introduce themselves and they don't have that label and that identity to lean on anymore.

That is something where having something new, especially if it's aligned with your vision and your purpose, then you can't wait to tell people at the cocktail party what you're doing now. "I'm doing this new project because I think this is just so cool. I get excited to wake up every day and go do this new project."

So that you can really turn that negative into a positive. But it's definitely something, yes, it is not a dollars-and-cents spreadsheet question, but it's still really, really important to think about that. It goes back to that vision. What do I want my identity to be in this next chapter?



**[00:32:56] Kathy:** Yeah, and that's why I love your approach because it does take that into account and it's a surprise when you go to shake somebody's hand and you don't know what to say anymore because you're not what you once were. It's a very interesting space to be in for a bit.

Speaking of visioning, you have a really interesting process to help your clients envision their ideal future. Can you walk us through that a bit and how our listeners might be able to start to think about that very important piece?

**[00:33:28] Justin:** Yeah, so we have a couple of exercises in the workbook that we talk about and just talk about opening up and thinking about who are the most important people in your life? What do you want to be when you grow up? Where do you want to live? Where do you want to be spending your time? What are things for the world at large or your community that you'd like to make a difference at?

I also like working through what's your perfect year or perfect month? What does that look like? Plot it out day by day, hour by hour. It's also helpful to test that out, too, to make sure and validate that that's right. All those little things are really important to start filling in the gaps.

Again, you want to look at this and look at yourself from a couple of different angles. Get some input from trusted friends, spouses, colleagues as well. Get their perspective because you might be writing things down that aren't really aligned with who you are, or maybe you're ignoring blind spots. Get a little perspective on



that. I think it is really helpful. Again, not a spreadsheet type of exercise, but really critically important.

**[00:34:42] Kathy:** Yeah, and I think it's something that takes quite some time to refine over time and it will shift to your point before, but, boy, doesn't it drive everything though?

**[00:34:51] Justin:** It does.

**[00:34:52] Kathy:** When you can really kind of dial that in.

**[00:34:54] Justin:** And going down - we talked about, that's at the top of the pyramid, the next level down with all those goals. One of the things that I like to come out of that vision and goals process is to have a list of negotiables and non-negotiables.

If you are going back into finding a hybrid career, you're probably going to be tempted by the shiny opportunity over here. Having that list of non-negotiables is really important because let's say you get a year into the consulting gig that you're trying to get off the ground, it's going to be tough.

Then you can have this kind of alluring opportunity arise. It's only 60 hours a week. You only have to fly to Cleveland, no offense to Cleveland, three times a month. If that's not part of your non-negotiables, you need to stay firm to those principles because, again, the whole thing's going to go out the window if you start to negotiate against yourself or not be true to what you actually want to do. You need to stay on the path and stay focused.



**[00:36:02] Kathy:** Oh, that's so important. That's such good advice. I love that idea of non-negotiables. I've done it in a different way of trying to wake up and envision what that first day of flying to Cleveland would be like and how do I feel? Does that excite me or does that feel like dread? That's a really wonderful way of putting it and so important as you're building out your vision.

We've talked about a number of things. Is there anything that we didn't cover that you'd like to share with the audience before we tell them how to get in touch with you?

**[00:36:32] Justin:** I think the most important takeaway is just go through the process of planning. I think a widely cited study, I don't know the exact specifics, but they say people spend more time planning their next vacation than they do planning around their finances. We're not even talking about planning your finances here, we're talking about planning a significant chunk of your life.

It warrants more than a 30-minute check-in. Really take some time to do a deep dive here. I think you'll be inspired by what you find. There's more depth and breadth to this problem than it seems on the surface.

Again, unfortunately, people don't discover that depth and breadth often until the retirement honeymoon wears off. At that point, they might be up to their eyeballs in the water. It's so much better to get an early start on these things. That would be the thing I would reiterate to close.



**[00:37:31] Kathy:** Such wise counsel. In order to help in this, please tell folks where they can find you, where they can get the workbook, and where they can watch the webinar, which I did and it was time very well spent.

**[00:37:43] Justin:** Yep. The workbook is a free PDF I make available. Kathy has a link that I'm sure she can put in the show notes. Right on the second page, there is a link to the companion on-demand webinar as well. You'll find ways to get in contact with me if you want to talk further about this planning process.

You can also find me on LinkedIn. I'm Justin D, as in David, Smith and I'm with Savant Wealth Management. I'm putting out a lot of content on this subject matter and especially a lot of tax-related things as well.

That's a great place to go to connect and you can find the workbook there along with a lot of the other content I'm producing.

**[00:38:26] Kathy:** Perfect. I will link that all up. I thank you so much for your time, really appreciate this element. We talk a lot about transition, but we really haven't talked about more of the proactive planning. I think this is really insightful and impactful.

I thank you so much for being here today. Thanks, Justin.

**[00:38:45] Justin:** Thanks for having me.

[music]





**[00:38:49] 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]

**[00:39:52] [END OF AUDIO]**