

The Magical Moment of Life

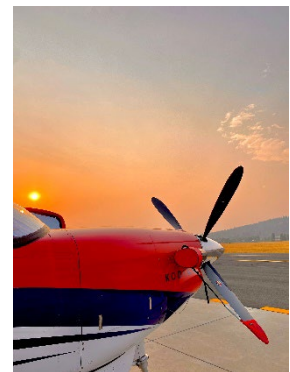


I want to begin by thanking my clients and friends who are already enjoying a successful retirement. Their experiences, reflections, and advice are what inspire articles like this one, allowing me to share valuable lessons with those still planning for that big step.

Imagine we're at an old airfield in the Midwest, where the sun melts into golden tones over endless cornfields. In a corner of the hangar, with the doors open and a gleaming airplane waiting, we sit down to talk about retirement.

For over 20 years, I've seen many clients—perfectly capable of retiring, staring at that horizon, hesitant to take off. And when they finally decide to do it, sometimes an unexpected storm or health issue, for example—steals the journey they had long awaited.

Don't let that happen to you. There's an incredible moment in life when you have time, health, and money all at once—like that perfect moment when the wind is calm and the sky turns fiery just before sunset. Although I haven't retired yet, and my retirement will likely resemble my current life, I now realize I would have liked to visit this hangar a few years earlier to enjoy more of those sunsets.



The reason I mention how similar my ideal retirement is to what I currently experience is because the deaths of friends in aviation and skydiving made me deeply aware of the here and now, of the “never again,” and of how finite life is. This environment led me to create a great balance between work and leisure, and in a way, I still don't fully understand, one complements the other so well that I hardly notice any difference between how a Monday, Wednesday, Saturday, or holiday feels. I can say the only difference is that I receive calls from colleagues, my team, and clients.

The Fear of Transition

The transition to retirement is like deciding to fly at night for the first time: you leave behind a runway you know well and launch into the unknown. That leap of faith is dizzying, and fear—along with the comfort of routine—often convinces many to stay grounded for one more year. And another. And another.



In fact, I've seen many clients who, upon finally reaching financial independence, suddenly convince themselves they actually enjoy their work—even though they were previously tired and dreaming of something else.

That extra year you decide to keep working adds time or extends your retirement plan: one because you're not touching your savings, another because you're aging a bit more, and a third because stress is slowly taking life away from you. Over the years, work has become a heavier burden. Each extra day in the office could be one less day enjoying those reddish sunsets waiting on the other side.

Five Factors That Can Destabilize the Flight



After so many years helping people plan their retirement—and constantly evaluating this leg of the flight myself, I've identified five factors that, if not anticipated, can seriously destabilize the journey. I share them here with the conviction that, with preparation and a clear course, this

can be the best stage of your journey.

1. **Don't wait for the warning lights on the dashboard.** Some people delay retirement for “just one more year,” until the body declares an emergency. As in any flight, if we ignore early signals, the problem may force an emergency landing. It's better to plan the descent while everything is still working well.
2. **Don't lose contact with the tower or the crew.** Retirement doesn't mean isolation. Flying solo may seem peaceful at first, but sustaining loneliness causes emotional wear. Maintaining relationships, going out, moving in groups, and sharing experiences is vital to preserve energy and spirit.
3. **Recognize changes in the environment.** You know and have felt that our bodies go through zones of biological turbulence at different times. While we can't change genetic weather, we can adjust altitude, speed, and course to pass through it with stability.
4. **Keep the aircraft in optimal condition.** Over the years, taking care of your body has become as essential as preventive maintenance on an aircraft. Good nutrition, strength training, and mobility exercises are part of the flight plan. Investing time and resources in your physical well-being isn't a luxury, it's a guarantee of autonomy.

5. **Define your new destination and flight plan.** Work provided structure, purpose, and validation. When you leave it, it's essential to set new goals. Prolonged inaction—like spending hours in front of the TV—is like keeping a plane grounded too long: it deteriorates faster. Finding a new purpose not only gives direction, it also keeps the spirit of adventure alive.

Self-Image and New Horizons



Also, according to another great friend and client, it's interesting to see how much of your retirement depends on your self-image. We often see ourselves as producers, generators of wealth, and the idea of retiring can feel like “financial suicide.” It's key to stop identifying solely with that role and decide what

is truly enough for you and your family. Otherwise, it will never seem enough, because your mind will always think like a manager or executor.

And here's a suggestion from another client and friend: early retirement is perfect for investing your newfound free time in doing those things you always wanted to do but never could due to lack of time—traveling to dream destinations, learning a new language, practicing a hobby, studying something you're passionate about, or simply slowing down your routine to relieve stress.

The ideal age, according to him, would be around 55, but never beyond 60, to truly enjoy it. While this was the window our friend chose, earlier is always better than later. And when you retire, get a general medical check-up and start regular monitoring with your doctor—not because you're sick, but to anticipate the natural deterioration of the body. Preventive maintenance is always better than corrective.

In aviation, we say it's better to be on the ground wishing you were in the sky than in the sky wishing you were on the ground—especially when you're late, rushed, and in trouble.

And above all, treat yourself from now on, because you'll take nothing with you when this flight of life ends. It's time to fly free and enjoy.

Finally, it's the perfect moment to reconnect with family and friends and give back that quality time.

Stop saving only for the future—if you've already secured what's necessary, start enjoying the present.

And if you've already made all your charitable or inheritance plans, calculate how much you could spend to live fully, with a little extra reserve. As your advisor, I can always help you with those calculations, which usually turn out more positive and optimistic than you expect.



As another great friend says, listening never makes you poorer. Until next time, and blue skies to you.



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