Forget Retirement. Plan for This Instead

JAN. 23, 2026

BY MELANIE LOCKERT

Wealthspan puts your life goals, not your exit strategy, at the center of your finances.

Most people think of money as a means to pay the bills and fund retirement so they can eventually stop working. But as lifespans expand, our vision for the future must expand as well. It’s no longer about saving enough for retirement, a framework that now feels both narrow and outdated.

Enter the **idea of wealthspan**, which refers to how long your money can support the quality of life you want. Wealthspan isn’t about hitting an arbitrary number, age, or milestone. It’s a mindset shift that requires thinking differently about money and focusing on building resilience, flexibility, choice, and independence.

Instead of focusing solely on asset targets or milestones like the Social Security age, wealthspan integrates your vision for your life with the money needed to support it. In this article, we’ll cover how to identify your wealthspan goals so your financial plan can support your physical and mental health — and open up options rather than limit them.

Why Wealthspan Matters

Instead of focusing on a set retirement age, wealthspan asks a much more meaningful question: how much money do you need to support lifestyle sustainability in the long term?

“I think of wealthspan as the space where your money actively supports the life you want to live, not just how long it lasts, but how well you live along the way,” said Becca Craig, certified financial planner at **Focus Partners Wealth.** “When your finances are aligned with your health, energy, and sense of purpose, you have more freedom to adapt as life changes and to keep choosing quality of life at every stage. You have the capacity to enjoy the so-called fruits of your labor without guilt or anxiety.”

When your finances are aligned with your health, energy, and sense of purpose, you have more freedom to adapt.”

It requires you to envision how you want to live and connect your financial plan with your health, goals, dreams, and desires.

It’s not only about accumulation but also resilience. Life is full of unknowns at every turn. As soon as we think we have something figured out, something changes. Wealthspan can help provide a cushion so you can bounce back faster, no matter what happens. It puts the emphasis on active living, not just passive wealth.

Longevity isn’t about reaching age 90 or 100. It’s about living a full, **healthy life** that aligns with your goals for as long as possible. In that sense, your wealthspan supports your healthspan, which ultimately shapes your life.

Start with Your Future Self (Instead of a Number)

Sometimes we’re so immersed in the day-to-day, it’s tough to plan for the future. Take a moment to imagine your future self: your routine, priorities, and surroundings. Think about your 60s, 70s, 80s, and beyond.

- What do you want to do in each decade?
- Where do you want to live?
- How do you want to spend your days?
- What are your non-negotiables versus nice-to-haves?
- How do you want to feel?
- What matters most to you?

Answering these questions helps set the stage for your future and puts your wealthspan goals into perspective.

Review Core Pillars of Wealthspan

To identify your wealthspan goals, consider these core pillars:

- **Health:** Vitality, wellness, mobility, preventive care, and proactive health management
- **Freedom:** Location flexibility, time autonomy, work optionality, and travel
- **Impact:** Volunteering, creative pursuits, mentoring, philanthropy, teaching, or

starting a business

- **Security:** Savings, investments, **insurance**, skill-building, housing, and networks
- **Relationships:** Romantic partners, friendships, family, and community

Your health is the foundation of a long, independent life, while your freedom gives you the ability to choose how and where to spend your time.

Your impact through contributing to others and living in your purpose enhances life satisfaction and overall well-being.

“Individuals that desire leaving a legacy or giving to charitable causes during their lifetime or after can also factor these goals into their plan,” added Craig.

Your security builds resilience and provides peace of mind, while your relationships can reduce stress, boost support systems, and improve health outcomes.

Integrate Lifestyle Goals Into Your Financial Plan

Your **financial plan** should reflect *your* wealthspan goals. Everyone’s goals are different. If you want to be work-optional, you’ll need low fixed expenses and a runway of cash and investments to support that.

If you want to age in place, you may want to pay off your mortgage and have long-term care insurance. If you want to stay active and continue **taking workout**

classes and working with trainers, budget for that.

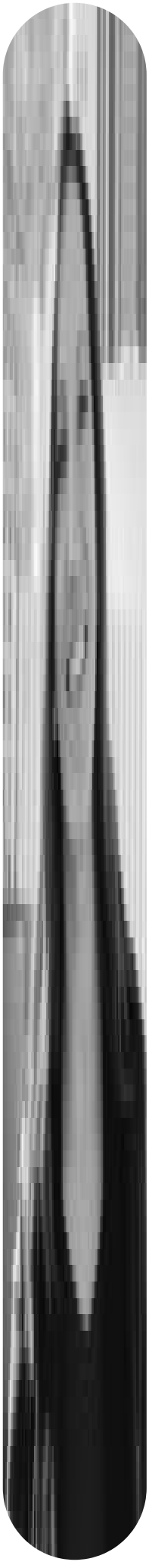
Your health is a major factor to consider. If you want to ensure that your wealthspan goals align with your health goals and quality of life, Craig suggested asking yourself, “If my health changed, would my financial plan help me adapt with dignity and choice?”

Consider how your goals may shift as you age. You might focus more on travel and physical activity in your 60s and 70s and more on creative or mental pursuits in your 80s and 90s. Integrating your lifestyle goals into your financial plan is essential to your wealthspan, helping you build the life you want with money to support it.

Zach Rodriguez, founder and lead financial planner at **Outlive Financial Planning**, suggests another exercise. “It’s what I call the ‘rocking chair test,’ and I find myself going through it several times per month automatically. I imagine myself older, sitting in a rocking chair, looking back on my life and asking: ‘What did I miss out on that I wish I had prioritized?’ Then I reverse-engineer today’s decisions around health, time, and money to avoid those regrets.”

*The information provided in this article is for educational and informational purposes only and is not intended as health, medical, or financial advice. Do not use this information to diagnose or treat any health condition. Always consult a qualified healthcare provider regarding any questions you may have about a medical condition or health objectives.****Read our disclaimers****.*

WRITTEN BY:



Melanie Lockert