WEALTH PLANNING
that leads with your life

FA'ASAU WEALTH MGMT OF RAYMOND JAMES

Dear Clients and Fa'asau Wealth Management INSIDERS:

June is here, and with it comes the official start of summer - and all the outdoor fun that makes Idaho shine. Around our house, that means biking, hiking, golfing, and boating. We're ready for the adventure!

As we've been planning our own summer getaways, many of you have been doing the same - with an eye on what retirement might actually feel like. That theme's been front and center in client conversations lately, especially for those nearing that next chapter. This month's spotlight dives into the idea of a "**retirement test drive**" - a way to try it out before making it official. It's been a joy to walk alongside families preparing for more freedom, flexibility, and yes… even a few spontaneous road trips.

Here's to longer days, fresh perspectives, and meaningful planning.

Warmly,

Rebekah

Spotlight: Books I'm Reading

I just wrapped up reading "Silver Spoon Kids" by Eileen and Jon Gallo, and wow—this one really hit home as a parent and a financial advisor. One of my favorite quotes from the book was, "***the problem is money is unaccompanied by values.***" This book is a powerful guide to raising grounded, compassionate, financially responsible kids—especially in a world where abundance is more common than ever.

One of the more eye-opening points: "People have not been educated to parent in an affluent society." **With over $50 trillion expected to pass through the inheritance system in the next 20 years,** plus the rise of dual-income households, these conversations are more important than ever.

If you're navigating how to talk to your kids about money—whether they're little or grown—or thinking ahead to your estate plan, this one's worth adding to your reading list.

Highlighted Note: Take a Retirement Test Drive

When most people think about retirement, their minds go straight to the money (understandably!). But just as important is what you want your days to look like. Over the years, I've noticed that the clients who really thrive in retirement are the ones who've spent time thinking beyond the numbers.

Sure, it's nice to toss the alarm clock - but that only feels great for a few months. Without purpose, connection, or things you truly enjoy, I've seen people hit a slump.

Before you make retirement official, try giving it a trial run:

1. **Take a few days off with no plans.** See how you naturally spend your time.
2. **Explore something new.** Maybe a hobby, a class, or a volunteer role.
3. **Check your social life.** Without coworkers, connection takes more intention.
4. **Pay attention to how you feel.** Does a slower pace suit you, or feel off?
5. **Talk with your spouse.** If you're not retiring at the same time, make sure you're aligned.

Retirement should feel like a reward, not a question mark. Taking the time now to plan for the life part of it makes all the difference.

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