Lifestyle Financial Planners

4,000 Weeks, That's Your Lot!

From the day you are born, you have roughly 4,000 weeks. As you read this, you've probably spent a fair chunk of them already. From my own perspective, I've also burnt through a fair few of them at this stage, that's not being morbid but a good thing to be aware of, and in this article, I'll attempt to explain why.

I had a client in her mid-50s earlier this year complaining about the weather. She was fed up with the rain and dampness, counting down the days until summer arrived.

I said to her, "**C'mere, a ghrá, did you know that from the day you were born, you have about 4,000 weeks to live, that's your lot. You've used nearly 3,000 of them already, why are you wishing the remaining 1,000 away?**" I got nervous with the silence, I didn't know whether she was going to laugh or cry and then she said "**You know what, you're 100% right. What am I at wishing my life away? I'll never wish another day away again, never mind a week**." We've laughed about it a few times since, but a lightbulb moment happened for her that day and she's actually got a much better outlook now. According to CSO life tables (2015-17), life expectancy at birth in the Republic of Ireland was 79.6 years for males and 83.4 years for females. At age 65, you're looking at roughly 18-21 additional years depending on gender. Call it 4,160 weeks if you hit 80, or 4,420 if you make it to 85. The point here is your remaining weeks are finite, what you do with them matters and that's where Lifestyle Financial Planning becomes essential.

Why Most Financial Plans Miss the Point

Traditional financial planning fixates on accumulation. Build the pension pot over 40 or so years, max out the tax relief and defer any luxury spending until retirement. This approach treats your life as two distinct phases, 100% work (sacrifice now) and 100% retirement (enjoy later). It's not only linear, it's also flawed.

What if you never reach retirement? What if you arrive there exhausted, in poorish health, or with relationships you've neglected? What if the things you wanted to do at 35, 45 or 55 no longer appeal to you or aren't physically possible at 75? You know what you've got then, lots of money but also lots of regrets.

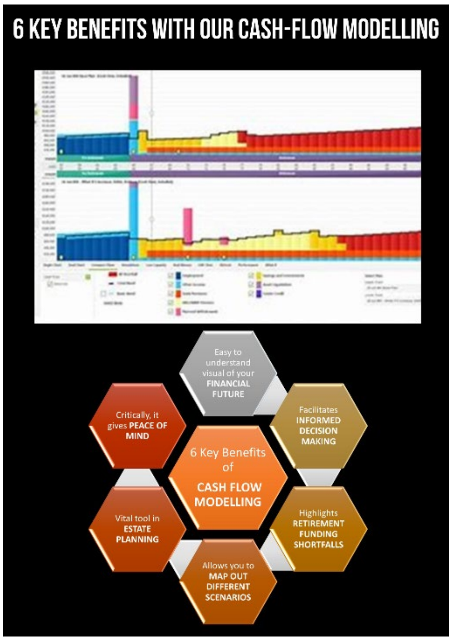
Lifestyle Financial Planning recognises and considers this conundrum, that your remaining weeks deserve optimisation *now as well as in later life*, maintaining resilience for the weeks and years ahead. It's about applying balance.

You need to spend intelligently today on the things you enjoy, whether that's travel, family time, hobbies or health, without compromising your ability to sustain the quality of your life in the years ahead. This requires tax-efficient financial planning structures to be put in place now alongside disciplined cash flow modelling.

So, if you're lucky enough to be in good health, then regardless of how many weeks you have left, are you going to spend them stressing about money issues, or get clarity from having a Financial Plan in place.

Your remaining weeks intersect with other people's lives also, your spouse, children, grandchildren. Do you want to see your wealth enjoyed during your lifetime, or for it to be inherited only after you're gone? CAT thresholds in Ireland currently allow €400,000 parent-to-child before a substantial Capital Acquisition Tax at

33% (CGT) kicks in. If you're at a stage where you have built up some decent wealth, then what better way to enjoy it than gifting and spending on yourself and loved ones as opposed to it going back to Revenue in the form of estate taxes.



Some clients want to front-load giving, helping children onto the property ladder, funding education for grandchildren or even gifting to charities while others prefer retaining control of their finances until death. Neither is wrong and a combination of both is quite often the soundest route to take but the point is that this choice should be deliberate, not left to chance.

In Oliver Burkeman's *Four Thousand Weeks*, his central message is we have limited time, so we must allocate it consciously rather than waiting for some ideal future.

This again translates directly into financial planning, where many people fall into the trap of extreme deferral, working, saving, and optimising endlessly followed by a sudden pivot at retirement where they feel compelled to make up for decades of constraint. Burkeman refers to this a false trade-off and not a very good one, in my opinion also. A balanced life requires active choices throughout, not just at the end.

From a financial planning perspective, this means using financial structures to **support a meaningful present** as well as a **secure future**. Cash-flow modelling becomes less about maximising wealth and more about aligning time, money, and intention. Burkeman's message reinforces what Lifestyle Financial Planning tries to solve, the risk of postponing living until a later chapter that may not unfold as expected. The practical takeaway is reasonably straightforward, design a plan that provides clarity and allows for fulfilment now as well as in your later life.

Quite often, the key problem with our thinking is we plan as if we have unlimited tomorrows, we don't. If you're trading half your remaining life for incrementally more money in a phase where your health, energy and relationships may have declined, you're heading for regrets. Having a financial plan in place gives you the confidence to live your weeks deliberately, knowing you've structured sufficient resilience for whatever comes.

Just this week, another client of ours from Belmullet told me about his neighbour, a man in his early 40s, single, farming, fishing, content. His brother, a successful builder in England, kept pushing him to "Come work over here for 10 years, make a fortune, then you'll never have to work again." His response was "**You want me to give up the one thing I love, fishing, for the next 10 years so I can then go back to doing the one thing I love, fishing? Sure I'm doing that now. Why would I change?**" and why would he?

When you look at life in weeks rather than having infinite time, that logic becomes obvious. If your weeks are limited, which they are, and I'm totally conscious that balance always needs to be applied, but if at all possible, don't trade present enjoyment for future promises that may never arrive, plan for both.

Are you over-deferring? Under-protecting? Have you optimised for tax efficiency while preserving your current lifestyle? When did you last model your cash flows across realistic time horizons?

If this resonates with you or someone you know, get in touch by emailing info@lifestylefinancialplanners.ie or call 096-75951 to reserve your complimentary **Discovery Meeting** because after all, life's not a rehearsal.