

Balancing Time, Health and Wealth

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By **Andrew Connors** July 14, 2026

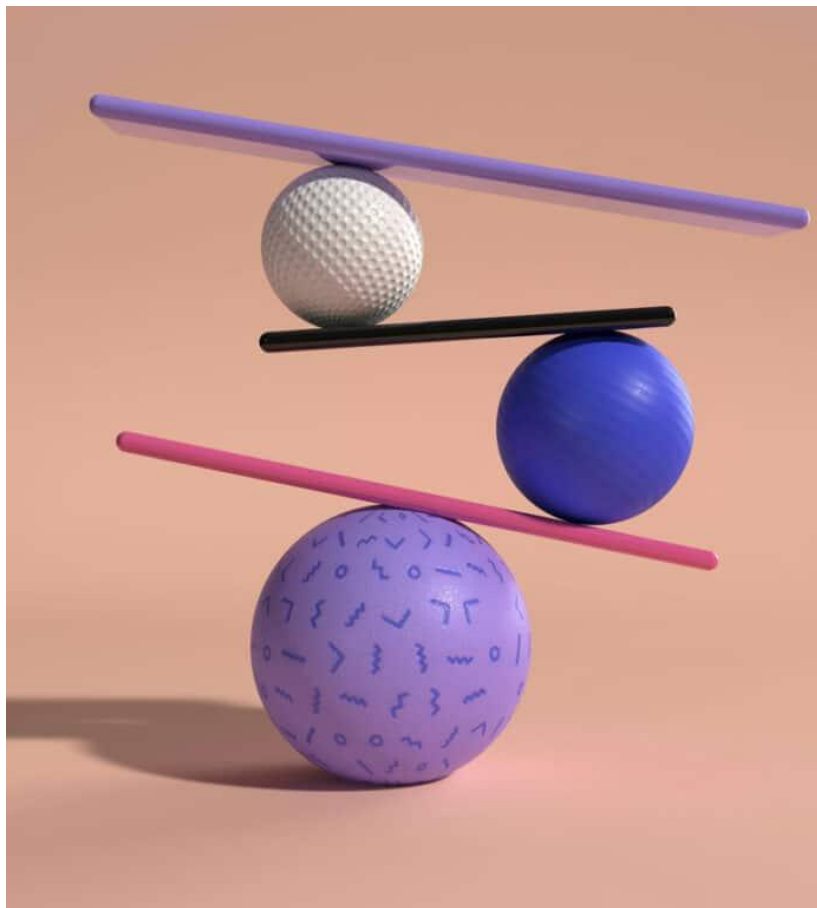


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Several years ago, a longtime client, “John,” called me immediately after leaving a doctor’s appointment. Before driving home, he pulled into a parking lot to process what he had just learned: He had been diagnosed with prostate cancer. As we

talked, he said something I'll never forget and it reminded me about what types of conversations resonate.

John said, "As I left the doctor's office, I kept hearing your voice and the discussions we have." He was referring to conversations we had shared over the years about balancing life's three most valuable resources: time, health and wealth.

Fortunately, John's cancer was detected early, and he made a full recovery. The diagnosis, however, fundamentally changed how he viewed success. He wasn't worried about his investment returns or whether he could retire. He was asking a much deeper question: How am I using my wealth while I still have the time and health to enjoy it?

That and many other similar conversations have reinforced something I've come to believe as a financial advisor. We spend much of our time helping clients accumulate wealth. Yet wealth is only one of three assets every client possesses. The other two are time and health. Unlike time and health, however, wealth is the only resource that can compound and be replenished. The other two are finite.

Helping clients understand the dynamic between these three resources is what gives me purpose as an advisor. Time gives us opportunity, health gives us ability, and wealth gives us freedom.

According to [a recent Edward Jones/Gallup poll](#), only 16% of U.S. adults said they are "financially fulfilled," or had a "broad sense of security and resilience through life's ups and downs, along with confidence that their financial decisions today will support their

goals and values both now and in the future.” This survey intrigued me because it speaks to the challenge I regularly see among many clients regarding how they choose to pursue financial fulfillment.

How Much is Enough Accumulated Wealth

Many successful clients spend decades pursuing financial freedom, only to continue moving the finish line even after they’ve achieved it. High achievers, in particular, often struggle to define “enough.” They continue accumulating wealth while unintentionally sacrificing the very things that wealth was supposed to provide.

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Eventually, life has a way of interrupting that pattern. Sometimes it’s a health diagnosis, the death of a friend, or reaching a milestone birthday. Those moments cause people to reevaluate what success actually means.

I saw this play out with another client, “Ben,” who owned a successful business. After Ben’s business partner unexpectedly

died of a heart attack, everything changed. The partner appeared to be the picture of health — he exercised regularly, ran marathons and ate well. The experience forced Ben to ask different questions: “Do I actually enjoy what I am doing” and “What am I waiting for?”

Within a year, we helped Ben sell his business and develop a plan to achieve what mattered most to him. Today, he spends more time cycling, traveling with family, and pursuing hobbies that he had postponed for years.

To his astonishment, his wealth has continued to grow, beyond his expectations, but now it serves a different purpose. Instead of accumulating more, Ben is intentionally converting wealth into meaningful experiences while he still has the health and time to enjoy them. I have also helped him implement a family gifting plan so that he can see his children and grandchildren enjoy the wealth while he is healthy and alive.

Connecting the Dots

These client conversations rarely happen in a single meeting. Helping clients rethink the relationship between time, health and wealth is an ongoing process. It requires asking questions that move beyond portfolio performance and retirement projections and into what truly matters.

Some of the most meaningful conversations I’ve had with clients started with questions like these:

- Which is currently your scarcest resource: time, health, or money?
- Which one do you spend as if it were unlimited?
- Are you accumulating wealth or purchasing freedom?
- What experiences are easiest to enjoy today but may become difficult ten years from now?
- Is your financial plan optimizing the size of your estate or the quality of your life?
- If you had 15 healthy years remaining, what would you change?
- Are you saving money at the expense of your health?

Questions like these shift the conversation. Clients stop talking solely about rates of return and tax strategies. They begin talking about relationships, travel, family, purpose, work, health, and the life they want their money to support. I've watched many people spend the first half of their lives sacrificing time and health to accumulate wealth, only to spend the second half trying to regain the time and health they've lost.

Optimizing Life, Not Just Wealth

The best financial plans recognize that this is a poor trade. Our role as advisors isn't simply to help clients grow their assets. It's to help them align their financial decisions with life's realities. Sometimes that means encouraging a client to work longer. Other times it means giving them permission to retire sooner, take the trip, sell the business, spend more money intentionally, gift to family, or simply reclaim time with the people who matter most.

Money compounds, health declines, and time disappears. The most valuable conversations we have with clients aren't about maximizing one of these resources. It is about helping them balance all three while they still can.

Andrew Connors, CFP®, CEPA, is a dedicated wealth advisor and managing director at Hightower Signature Wealth. Andrew guides many families through business, professional and personal transitions with clarity and care, always keeping their unique goals and generational impact at the forefront.