



# Money Moves In Your 40s

Retire Rich, Protect Your Family,  
and Win the Financial Second Half.

**MARCUS GARRISON**

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and Win the Financial Second Half*

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# INTRODUCTION

Your 40s bring a particular kind of financial anxiety that no other decade produces. It does not feel like the soft, distant worry of your 20s, when retirement seemed like something that happened to other people, eventually, in a vague and far-off country. It does not feel like the white-knuckle scramble of your 30s, when paying the mortgage and getting everyone to school in matching shoes counted as a major financial victory. This anxiety has a different texture. You are old enough to understand the stakes. You are close enough to the finish line to do the math. And somewhere in the back of your mind sits a stubborn, well-informed suspicion: every year you spend not getting serious about this is a year you will eventually wish you had back.

That suspicion, it turns out, is mathematically correct. That is where this book begins.

## **WHAT MAKES YOUR 40S DIFFERENT**

Every decade of adult life has its own financial complications. Your 40s are the decade when several of them show up to the same dinner party at the same time and refuse to leave. Your income is at or near its lifetime peak. Your obligations are too: kids who need launching, parents who may need help, a mortgage in its prime years, and a retirement balance that has not kept pace with any of it. The window to act on all of this is real. It is closing. But it has not closed.

Here is the part most personal finance books glide past. In your 40s, the math of compound growth stops being a polite suggestion. It behaves more like a referee's whistle. A dollar you do not invest at 43 does not just cost you one year of returns. It costs you that year's returns plus the returns those returns would have generated for the next two decades. That stack-on-stack structure is why a year of inaction in your 40s is not just slightly more expensive than a year of inaction in your 50s. It is dramatically more expensive. When most readers see those numbers laid out clearly for the first time, the experience is uncomfortable. It is also, by an order of magnitude, the most motivating moment in this book.

## **WHAT THIS BOOK IS NOT**

This is not a comprehensive survey of personal finance. It is not a gentle introduction to budgeting, an explainer on what a mutual fund is, or a beginner's tour of how interest works.

Plenty of perfectly good books cover that ground. This is not one of them.

Every chapter that made it into this book had to answer one question: is this decision uniquely urgent, uniquely consequential, or uniquely different in your 40s than in any other decade? Topics that did not survive that test were cut without ceremony. What remains is specific, practical, and time-sensitive. These are the exact decisions, numbers, and habits that produce a materially different retirement when you act on them in your 40s rather than punt them to your 50s.

## **WHO THIS BOOK IS FOR**

This book is for adults who are serious about learning and honest about where they stand. It does not assume you have been a model saver since age 22. It does not assume you are behind. It assumes you are somewhere in the middle, paying attention, and wanting the next ten years to count for something.

If you have never run the numbers on your actual retirement gap, this book will walk you through the calculation. If no one has shown you why a single tax decision in your 40s can outperform a meaningful raise, this book lays it out in plain numbers. If you are quietly carrying the financial weight of children and aging parents at the same time, wondering when, exactly, you are supposed to fit your own retirement in there, this book takes that situation seriously. It gives you a framework for navigating it. No judgment, no platitudes.

## WHAT YOU WILL FIND IN THESE PAGES

The chapters build on each other in a deliberate sequence. The order matters.

It opens with the compounding math. Every other decision in this book depends on understanding why the timing of action in your 40s carries the weight it does. From there it walks you through a structured financial audit, a 90-minute exercise that turns abstract dread into specific numbers you can actually act on.

The middle chapters address the core financial levers of the decade. You will see how to make the most of your peak earnings window with aggressive savings and catch-up contributions. How to use tax strategy to add six figures to your retirement without earning an additional dollar. And how to build an investment portfolio that actually earns what the market offers, not the smaller fraction the average investor walks away with.

Two chapters tackle the pressures particular to this stage of life. One deals with the sandwich generation reality: supporting children and aging parents while protecting your own retirement. It gives you a framework for setting limits without abandoning the people you love. The other handles adult children, aging parents, and college savings. The unbendable rule that governs all of it: your retirement comes first. Not

because your family matters less. Because no one benefits when you light your own future on fire to keep someone else warm.

Then come the forward-looking calculations most people avoid because they look intimidating from the outside. They are not. How do you calculate your actual retirement number? What does Social Security really contribute, and how can a smart claiming strategy add more than \$150,000 in lifetime income? What will healthcare cost in retirement, and what moves available only in your 40s can take that wildcard off the table?

The final chapters cover the protection layer almost everyone knows they need and almost nobody has actually finished. Life insurance, disability coverage, and the four legal documents every household must have on file. The book closes with the one-page written financial plan that pulls all of it together, a living document you can act on today and revisit every year.

## **A NOTE ON TONE**

This book will not tell you your best financial years are ahead of you. It will not say it is never too late, or that you just need to believe in your goals. Those statements may be true in some abstract sense. They are not useful, and the goal here is to be useful. What this book gives you instead: specific numbers, honest assessments of tradeoffs, and practical frameworks built around how financial decisions actually play out in real households.

Some of what you read will be more urgent than you expected. Some of it will be more manageable than your anxiety has suggested. In both cases the goal is the same: replace vague worry with specific knowledge. Specific knowledge produces a plan. A plan produces a different outcome.

The math of your 40s is not ambiguous. The decisions you make in this decade will, in a meaningful way, define the retirement you live. Start by understanding exactly what the math says, and what it demands of you.

Turn the page.