Retirement Blueprint
Episode 20

How Much Net Worth You Should Have at 35, 45, and 55

Transcript
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One of the fastest ways to feel behind financially is to listen to other people talk about their net worth.

You hear numbers casually thrown around:

$1 million by 40
$5 million by 50
$10 million before retirement

And even if you're doing well—even if your income is strong—suddenly it feels like you missed something.

Like you're late.
Like you made a wrong turn somewhere.

But here's the truth:

Most net worth benchmarks are meaningless—unless you understand the context behind them.

Today, we're going to talk about how much net worth you *should* have at different high-income stages—and why feeling behind is often completely inaccurate.

High-income professionals tend to be hard on themselves.

They're used to metrics, scorecards, and clear targets.

So when money doesn't grow as quickly as expected, it creates anxiety.

But wealth doesn't grow in a straight line.

It grows in phases.

And if you judge yourself using the wrong phase, you'll always feel behind—even when you're not.

Let's reset that framework.

Here's what we'll cover:

Why traditional benchmarks fail high earners
How income timing changes everything
What "on track" really looks like at 35, 45, and 55
What to do if you're truly behind
And a real-life story that puts it all into perspective

Why benchmarks don't work

Most financial benchmarks are built for average earners:

Average income growth
Average career timelines
Average debt levels

But high earners don't live average financial lives.

Doctors delay income for years.
Executives often peak later.
Business owners experience uneven cash flow.

Comparing yourself to generic benchmarks is like comparing a marathon runner to a sprinter.

Same finish line—completely different race.

Timing matters more than totals

Income timing is one of the most misunderstood concepts in wealth building.

Two people can earn the same total income over their lives—and end up with very different net worths.

Why?

Because when the income arrives determines how long it has to compound.

High earners often earn more later.

That means early net worth numbers may look unimpressive—right before they accelerate dramatically.

That's why early comparisons are so misleading.

Age 35: Foundation phase

At 35, many high earners feel behind.

Student loans may still exist.
Careers may just be hitting stride.
Savings may feel small relative to income.

That's normal.

This phase isn't about dominance—it's about building a foundation.

What matters most:

Savings behavior
Lifestyle discipline
Career trajectory
Avoiding irreversible mistakes

If you're saving consistently, controlling lifestyle inflation, and your income trajectory is strong—you're likely doing just fine.

Even if the numbers don't feel impressive.

Comparing yourself at 35 to someone who inherited money, sold a business early, or started earning at 22 is a losing game.

Different starting lines. Different runways.

The only fair comparison is your trajectory—not someone else's highlight reel.

Age 45: Acceleration phase

This is often the most important decade for high earners.

Income peaks.
Bonuses grow.
Equity compensation expands.

This is where wealth can grow rapidly—*if everything is aligned*.

Savings rate matters more than investment returns.
Tax efficiency begins to compound.
Bad habits become expensive.

If this decade is optimized, wealth can accelerate quickly.

If it's missed, catching up becomes much harder.

Many people earn more in their 40s—but save proportionally less.

Lifestyles expand.
Expenses feel temporary—but become permanent.

This is where momentum is often lost—not from lack of income, but lack of recalibration.

Age 55: Optimization phase

By 55, the question changes.

It's no longer:

"How much can I earn?"

It becomes:

"How is my money positioned?"

Now the focus shifts to:

Tax exposure
Risk management
Income sequencing
Flexibility

This is where wealth transitions from growth to reliability.

Planning replaces accumulation.

If you're behind

Sometimes people truly are behind—and that's okay.

Being behind isn't a moral failure.

It's a planning signal.

The solution isn't panic—it's clarity:

Adjust savings rates
Improve tax efficiency
Recalibrate your timeline
Align your risk

Progress comes from precision—not guilt.

A real-life example

Jason was 47, an executive earning about $350,000 a year.

His net worth was just under $900,000.

He told me, “I feel like I should be much further along.”

But when we looked closer, the story changed.

Most of his income arrived after age 40.
His saving habits were strong.
His tax structure was inefficient.

We aligned everything:

Higher savings efficiency
Better tax positioning
Clear investment structure

By age 55, his plan projected over $6 million.

He wasn’t behind.

He was early in his acceleration phase.

Final takeaway

Net worth doesn’t grow evenly.

For many high earners, it grows later—after the foundation is built.

So stop judging your progress without understanding the phase you’re in.

Wealth isn’t about your age.

It’s about alignment between:

Your income
Your savings

Your taxes
Your time

Get those right—and the numbers take care of themselves.

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