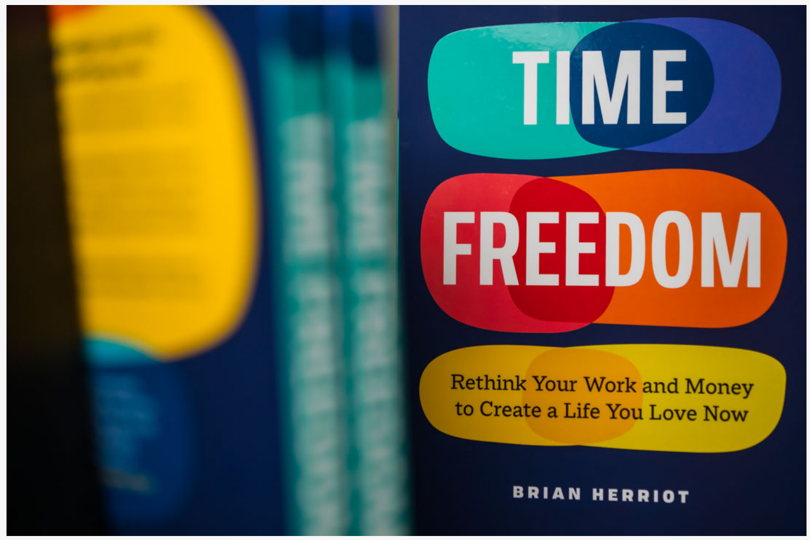
Financial Advisor: Americans Need Flexibility Decades Before Their Retirement Plan Delivers It

ALAMEDA, CA, UNITED STATES, August 25, 2026 /EINPresswire.com/ -- The standard financial plan makes a simple promise. Work hard now, and your time becomes your own at 65.



Time Freedom Book Cover


Brian Herriot, Financial Advisor and Author of Time Freedom

The demands on that time rarely wait, and caregiving is the clearest case: Pew Research Center estimates about one in four American adults is raising a child while also caring for an aging parent, and Care.com's 2026 survey found that dual role now typically starts around 34 and consumes about 24 hours a week.

Those are the same years most financial plans treat as the time to save a lot and invest well while deferring everything else.

Brian Herriot, a financial advisor and author of the new book Time Freedom, says the sequence is backwards.

"There's nothing wrong with saving and investing. The math works," Herriot said. "It just pays out in your sixties, while the decade that asks the most of you is the one you're in right now."

Herriot's framework, the Time Freedom Formula™, works three levers at once: lifestyle expenses, investment income, and flexible work. Most people pull only the first two, he argues, which is what keeps the timeline anchored to 65. Designing work to be flexible moves it up, often substantially.

He is direct that none of this is a case for quitting, or for retiring as early as possible. Working later in life is frequently part of a good plan, provided the work is something a person actually wants to keep doing.

“Most people think there’s one lever and it’s building a bigger nest egg,” Herriot said. “There are others. Some of them you can pull this year. The question I ask clients is not whether they can afford to stop working. It’s whether they have any say in how they work.”

Time Freedom: Rethink Your Work and Money to Create a Life You Love Now makes the case that control over your own time can be built earlier in life. Cal Newport, author of Deep Work, and Héctor García, co-author of Ikigai, endorsed the book.

Herriot is available for interviews on how to develop the money confidence to start working more flexibly, and how to grow a lifestyle business that creates time for what matters most.

Time Freedom is available September 15 from Page Two Simplified. More information: timefreedom.life

Brian Herriot is a financial advisor and entrepreneur based in Alameda, California. He hosts “The Time Freedom Podcast.”

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