



What's Next?

“What’s next?” A question that plagues all successful professionals once they have reached or surpassed their goals. In between the well wishes at retirement celebrations, the stories about upcoming hikes or European tours and the photos of grandchildren, the question remains: how can someone simply stop after working countless hours, building businesses, advancing the careers of many and championing innovation?

Retirement is no longer an endpoint, it’s a transition. Author Arthur Brooks describes life after a high achievement career as a “second curve,” one defined not by ambition and accumulation, but by wisdom, connection and purpose.

For many business owners and executives, the challenge of retirement isn’t financial, it’s existential. After decades of operating at full speed, 5 a.m. workouts, endless task lists and schedules planned to the minute, what comes next when professional identity no longer defines you and easy-to-track financial goals no longer serve as the yardstick to measure success or happiness?

In this issue of *Planting Seeds*, we explore how others approach the second act of their career with intention and meaning. How can you move from achievement to contribution and from success to significance? In addition to the relevant articles and resources we have compiled at the end of this issue, our hope is to offer a framework to help you navigate your next chapter.

Watch Your Health, That’s Your Wealth

A century ago, the average adult lived to the age of 58. Today, it’s around 78 and retirement often happens near age 60. Americans can now expect 18 to 22 years in retirement, a period almost as long as their prior careers.¹ As life expectancy continues to rise and successful professionals can retire earlier, maintaining physical and mental health has become central to preparing for this extended horizon. Arthur Brooks emphasizes: “By midlife, physical decline becomes cognitive decline. If we want our minds to stay sharp, we have to take care of the bodies that carry them.”² Physical health is the foundation on which every other form of well-being rests. Maintaining your health becomes essential to leading a purposeful second act.

For some successful professionals, the physical component comes naturally. Early morning workouts, balanced meals and a regimen of vitamins have long been part of the routine and

¹ Social Security Administration, Actuarial Life Table (2022 period), 2025, www.ssa.gov/oact/STATS/table4c6.html

; Zoe Caplan, “By 2030, All Baby Boomers Will Be Age 65 or Older,” U.S. Census Bureau, December 10, 2019, www.census.gov/library/stories/2019/12/by-2030-all-baby-boomers-will-be-age-65-or-older.html

² Brooks, Arthur C. “By Midlife, Physical Decline Becomes Cognitive Decline. If We Want Our Minds to Stay Sharp, We Have to Take Care of the Bodies That Carry Them.” LinkedIn, 10 Apr. 2024, www.linkedin.com/posts/arthur-c-brooks_by-midlife-physical-decline-becomes-cognitive-activity-7340470649447948288-b1ZL (Podcast)

discipline that supported their success. For others, physical health only becomes a priority once the demands of work recede into the background. Many retirees describe a notable shift: during their working years, exercise was the last activity squeezed into the day; in retirement, it becomes the first priority on the schedule. The discipline, structure and performance mindset that fueled their professional success is redirected into physical wellness. *“I ride every day, it clears my head. It’s the best thing I do for myself”* - Bob Iger, CEO of Disney.

True longevity depends not only on physical health, but also on cultivating emotional balance and cognitive resilience. The body can be managed through routine but the mind requires purposeful care. Arthur Brooks calls this “the happiness portfolio,” a deliberate rebalancing towards relationships, spirituality, learning and service.

As this rebalancing takes shape, many professionals find themselves exploring new avenues of engagement. You now have the flexibility to pursue passion projects, advisory roles or board positions, without pulling the financial cord completely. As Americans live significantly longer than previous generations, sustaining this flexibility requires disciplined awareness, ensuring that a longer life is one richer in health, purpose, connection and opportunity.

The Shift from Achievement to Meaning

With health, mindset and financial stability forming a strong foundation, a natural next step emerges: redefining where meaning comes from. Meaning is a core macronutrient of happiness. However, when the source of meaning tied to work and achievement is removed, many professionals must learn to shift focus toward other forms of capital in search of meaning. Arthur Brooks describes three such forms that sustain fulfillment beyond career success:

- **Wisdom Capital** - using your accumulated experience gained through years of toil and making mistakes to guide others and help them achieve their objectives more efficiently; the practical application of crystallized intelligence and converting that experience into valuable insights to help others
- **Relationship Capital** - investing time in family, mentorship and community; the shift from achievement-based identity to connection-based fulfillment, the call to reallocate your energy and relationships towards generosity, collaboration and shared growth
- **Spiritual Capital** - finding purpose through service, teaching or faith; anchoring your next chapter in gratitude, contribution and moral clarity

For many professionals, identifying and applying their wisdom capital comes naturally. They have led teams, built companies and mentored rising talent throughout their careers. Former American Express CEO, Ken Chenault, embodies this shift. In his second act as Chairman and Managing Director of General Catalyst Partners, he channeled his leadership experience into investing in and advising high-growth companies such as Figma, Bilt Rewards and Ro. Drawing on his background in financial services, technology and organizational leadership, Chenault supports entrepreneurs across a wide range of sectors. From payment and rewards platforms (e.g. Bilt Rewards), where Chenault's American Express experience is directly relevant, to unrelated sectors with big opportunities for change like healthcare (e.g. Ro), Chenault has been able to transfer his experience across multiple organizations and industries.

Chenault has noted that his move into venture capital *"was more than just a business decision - it was an opportunity to have a larger impact on Silicon Valley"* by supporting founders earlier in their journeys.³ Chenault's path illustrates how the next chapter of meaning often emerges, not from stepping away, but from redeploying one's wisdom capital in new and impactful ways.

Just like deploying one's wisdom capital, leveraging relationship capital solely through writing a check is relatively easy. However, relationship capital is not just about writing a check but using your time, credibility and personal and professional networks to create positive change for people, organizations and communities. Indra Nooyi, former CEO of PepsiCo, embodies what it means to invest in relationships that drive impact. After decades of corporate leadership, Nooyi has used her platform to mentor emerging leaders and has advocated for policies that strengthen families and workplaces. As she has said, *"Please help others rise. Greatness comes not from a position, but from helping build the future."*⁴ Her post-CEO years have been defined outside boardrooms as she has been busy building bridges that connect business, education and public service to create more inclusive opportunities for women and others. Her approach reflects a belief that a leader's true legacy is measured in the people and communities elevated along the way, or as she says, *"...an obligation to pull others up."*⁴

At its core, relationship capital is the active deployment of your network through leveraging long-established ties to accelerate growth, open doors and unlock opportunity. This is where the second act becomes a true force multiplier. Successful leaders can use decades of credibility and connection to introduce a young company to a major client or connect founders with mentors and decision-makers who can change their trajectory. Lori Greiner, widely known as the "Queen of QVC," helped Scrub Daddy grow from a modest \$140,000 in sales into a household brand. Greiner's track record of bringing new products to market created deep, long-standing

³ Gelles, David. "Ken Chenault's Second Act: Silicon Valley Venture Capitalist." The New York Times, 29 Jan. 2018, www.nytimes.com/2018/01/29/business/dealbook/kenneth-chenault-silicon-valley.html

⁴ Nooyi, Indra. "Leadership." Indra Nooyi, www.indranooyi.com/leadership. Accessed 29 Oct. 2025.

relationships with QVC and major retailers, which she now relies on to propel early-stage companies.⁵ Capital may start the journey but relationships are often what accelerate it.

Spiritual capital represents the final and often most personal form of meaning in the second act. It is the process of aligning one's values with contribution. For some, that takes shape through faith or service. For others, it comes through reflection, teaching or philanthropy. According to Hubert Joly, the former CEO of Best Buy, your second act is one centered on "leading with purpose and humanity." He is now teaching what meaning-driven leadership looks like at Harvard Business School.⁶ His second act, like many other successful leaders, reinforces that power is in bolstering connection to people, to purpose or to something greater than oneself through service.

Even after the first act of achievement concludes, the work of contribution continues in mentoring, community building and purpose-driven living as you fulfill your responsibility as a steward of wealth and knowledge. The second act is about transforming from personal success into communal contribution. In the second act, professionals not only preserve their relevance but also redefine success through impact, legacy and meaning.

So What's Next?

Just as maintaining the body and mind requires intentionality, so too does sustaining your personal capital. As you assess the various forms of capital you've built over your career - wisdom, relationship, spiritual and financial capital, the answer to "what's next" becomes clearer. Staying engaged in some capacity helps fuel purpose and preserve what matters most: your health, well-being and the opportunities you have created for yourself, your family and others.

The second curve of life is an opportunity to evolve from success to significance, from climbing to teaching, from striving to serving. For many in our network, the next act isn't retirement, it's redirection and redeployment. We would welcome a follow-up conversation to better understand your talents and help identify opportunities for engagement, potentially within our companies and / or among our broader personal and professional networks.

⁵ Phillipp, Charlotte, and Scott Huver. "Lori Greiner Says She's 'Had Holidays' with Scrub Daddy Founder After Investing in Company 12 Years Ago (Exclusive)." People, 18 Oct. 2024, people.com/lori-greiner-had-holidays-with-scrub-daddy-entrepreneur-after-investing-in-company-12-years-ago-exclusive-8730850.

⁶ Joly, Hubert. "Leading with Purpose and Humanity: A Conversation with Hubert Joly." McKinsey Quarterly, 18 June 2020, www.mckinsey.com/capabilities/strategy-and-corporate-finance/our-insights/leading-with-purpose-and-humanity-a-conversation-with-hubert-joly

Book and Podcast Recommendations

- “From Strength to Strength” – Arthur C. Brooks
- “The Second Mountain” – David Brooks
- “Transitions: Making Sense of Life’s Changes” – William Bridges
- “Life Reimagined” – Barbara Bradley Hagerty
- “The Art of Happiness” – Arthur Brooks (Harvard / Atlantic)
- “Ten Percent Happier” – Dan Harris
- “The Knowledge Project” – Shane Parrish
- “The Happiness Lab” – Dr. Laurie Santos (Yale)
- “What’s Next: The Entrepreneur’s Epilogue and the Paradox of Success” – Jeanne Odendaal

We hope you found this edition of “Planting Seeds” interesting and helpful. As always, we welcome your feedback and please reach out if we can be of assistance.



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