

HOW TO LIVE LIFE DIFFERENTLY - DR. MICHAEL J. HUANG

By Charlie Dunn, Northwestern Mutual Wealth Management Advisor

In today's environment work-life balance can seem like an unattainable feat. Demands of our time come from every direction and technology has created access around the clock. In fact, according to an Ernst & Young report published last year, nearly half of managers say they work more than 40 hours per week. The increased stress from the never-ending workday is detrimental to relationships, health and overall satisfaction.

It's inspiring to meet someone who has found harmony in their professional achievements and personal contentment.

Meet Dr. Michael Huang



A specialist in sports medicine and general orthopedics with Colorado Springs Orthopedic Group, Dr. Huang earned his credentials from world renowned institutions before returning to Colorado for his fellowship training at the industry leading Steadman Hawkins clinic in Vail to focus on innovative arthroscopic and open techniques to treat patients with hip, knee and shoulder injuries. Living and practicing orthopedics in the vibrant and active Vail Valley was an exhilarating experience that led Dr. Huang and his wife, Lora, to eventually relocate to Colorado Springs and structure their practice with the purpose of restoring their patients' lives and maintaining an active outdoor recreational lifestyle.

The Huang family are friends and clients whom I had the great fortune of meeting several years ago when my wife was injured riding her mountain bike. The Huang's are an active part of the Colorado Springs mountain biking community and came highly recommended. Shortly after becoming patients of Dr. Huang's, I found myself on a group ride with him. I was struck by his ambitious desire to maintain a top orthopedic practice and a personal life that allowed him to ride and spend time with his children. At the time, he was conflicted by the lack of balance in his professional and personal life despite his intentions. He believed he would be a more effective doctor if he was able to unplug

and remain active in his passion to explore the outdoors. However, he was coming up short on his goals of spending quality time with his family and personally staying physically active and involved in his athletic pursuits.

Dr. Huang and I share the same sentiment that a successful professional life is fueled by an enriching personal life. We spent time together talking about what kept Dr. Huang and Lora up at night and how we could address their concerns. We worked together to recalibrate their financial plan to integrate all of their assets; including real estate, insurance and investments. We discussed annual goals for savings and paying down the mortgage, which resulted in a budget they can own. We developed a financial picture that allowed for a four-day work week to give Dr. Huang the time off he needed without sacrificing patient care and practice productivity. We set retirement age targets that are achievable with a balanced lifestyle. We also spent time mapping out Dr. Huang's ultimate professional goal of establishing a foundation to continue to drive advancements in medical research.

Peace of mind comes from having a balance of personal fulfillment and financial freedom; aka money and time. As achieving financial security is becoming more complex for more people, we're finding ways to make it easier than ever for clients to create a lifetime of financial security. Through plans to pay down debts, build wealth and protect wealth in the future, the Huang family is positioned to live life differently with more confidence.

When you're ready to live life differently, contact Charlie Dunn or Mark Perrault at Northwestern Mutual in Colorado Springs.
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