

You have all the money that you need to retire in perfect comfort. You will never have to return to work and there is no chance you will run out of money. You have enough savings to live at 100% of your current income. What will you do? How will you live your life from now on? What is your perfect retirement? What does a perfect day or week look like?

Perfect Retirement:

Perfect Day:

Perfect Week:

Imagine that the day after your retirement party your doctor informs you that you have only five years to live. Stop for a moment and let the emotional impact set in. Your life has just been cut short by 20-30 years and your ideal retirement has just vanished. Think about how your life will change knowing that your ability to experience and enjoy it will be gone in five short years. What now will be the focus of your retirement? Write down what you would want to accomplish, see, or do during your final years.

Suppose that a week later you went back to the doctor and were suddenly informed that you have just 24 hours to live. Instead of concentrating on what you would do with your remaining time, ask yourself what regrets you will have. What hopes and dreams will go unfulfilled? What do you wish you had accomplished, seen, felt, and experienced in your life now that it is at its end?

The quality of your life can be directly related to the quality of the questions that you ask yourself. These questions offer you access to your inner thoughts, feelings, and, most importantly, your values - the things that matter the most to you.

The answers to these questions are the starting point for a successful retirement. They concisely pinpoint the most important aspects of this next stage in your life. They can also serve as the crucial motivator that drives you to work toward, save for, invest in, and live happily in retirement. Together, your values and how you personally answer these questions form the basis for planning and shaping your own retirement.

Relationship Conversations



What aspects of your relationship do you value the most today? What do you appreciate most about your partner?

What do you imagine your relationship will feel like in retirement? What level of companionship, sex and alone time do you think you'll want and need?

Are there aspects of your relationship that trouble or concern you now? What do you imagine will happen to them in retirement?

Be honest, flexible, and an active listener. Preparing and managing your relationship for retirement is an ongoing process that takes time, and a commitment by both partners.