

How To Prepare Your Marriage For Retirement



**With Your Company
Special Edition**

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Published by RetirementProject.org



"I married you for better or worse but not for lunch every day"

"I married you for better or worse, but not for lunch every day" is becoming a popular motto among retired couples and those heading into retirement. It's a clear sign that retirement planning needs to extend beyond just saving and investing to include specific things couples can do to strengthen their relationship and minimize arguments and other frustrations.

Many people imagine retirement as the ideal stage of life, where stress and worry are replaced with peace and joy. Where long romantic walks on the beach are common; new and old friendships blossom; family traditions endure; and worldwide travel is the lifestyle worked and saved for over the past thirty or forty years.

Retirement can, in fact, provide just that... for the first couple of months! Once the "honeymoon" ends, though, couples often find they have never discussed how retiring at the same or different times will impact their life together ... or how something as simple as agreeing on how often they will eat lunch together can be crucial to long-term happiness.

Marriage and retirement have a lot in common. Just as you can't plan your entire married life on your wedding day, you can't plan every aspect of retirement the day you retire. Making both the best that they can be requires time, energy, and mutual commitment ... and thoughtful planning can go a long way.

So, is your marriage prepared for retirement?

- Are you prepared to spend more time together than ever before?
- Ready to meet the challenges and make the most of your opportunities as a couple?
- Equipped to take steps that ensure this next phase of your life together is the best it can be?



Mars And Venus In Retirement

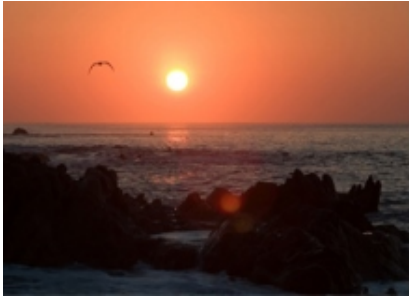
Whether you have remarried or are celebrating a milestone anniversary, you know that men and women tend to have their own thoughts and ideas when it comes to just about everything, including retirement. A major challenge for retired couples is that each person tends to create their own thoughts and plans regarding it, yet aren't always effective in communicating them with their spouse, which is exactly where the danger lurks. If assumptions such as what time you'll wake up, if you'll eat every meal together, or how often you'll watch the grandkids aren't discussed before you retire, they can become points of contention and cause conflict later on.

Not surprisingly, expectations and assumptions about everyday life in retirement aren't always mutual. One study revealed that 75% of people near retirement, but still working, believe that their quality of life in retirement would improve, but only 40% of retirees found that it really did.

That's a major disconnect, and fertile ground for disagreements. Couples have to realize that they can have different priorities and attitudes about retirement. Identifying those differences is critically important, including how much time each wants to spend together and apart. In discussing these differences, couples need to keep in mind that just because one person doesn't want to eat lunch with you every day, play golf all weekend, or spend every waking hour with grandkids doesn't mean they don't love and care about you. Spending time apart can be healthy for a relationship because, when people are given space to do the things that make them happy, they often bring that joy back into the marriage, reducing resentments or guilt feelings.

One solution is for couples to maintain a combined but separate social network. The social aspect of retirement can be troubling for new and existing retirees. Typically, women acclimate better to life in retirement because they have stronger social networks. Since their roles aren't as isolated as that of a man's, they tend to juggle various roles with varying degrees of importance. Men, on the other hand, tend to define themselves primarily by their work and their role as a provider.

That's not always the case, but it's common, and can mean that the spouse with a smaller social network may have more work to do before retirement to build and strengthen their social network. If this doesn't happen during the early phase of retirement it might put a major burden on the relationship and on the spouse saddled with planning not only their own activities but their spouse's as well.



Added Perspective

"No matter if it's the social, mental, or physical aspects of retirement, taking the time and energy to openly discuss what everyday life in retirement will look like is just as important, if not more so, than making sure you have enough money to retire on. We know that money can't buy happiness, and that misery loves company. As the following story illustrates, it's important to remove heavy burdens that can weigh on your future.

While discussing marriage and retirement with a group, an advisor raised a glass of water and asked, "How much does this glass of water weigh?"

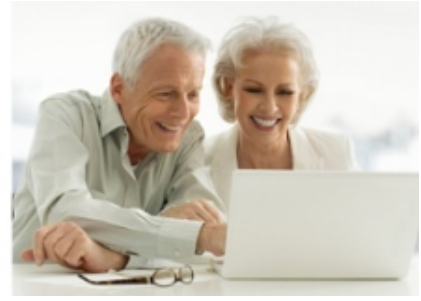
After fielding the standard answers, the advisor said, "The weight depends on how long you try to hold it. If you hold it for a minute, that's not a problem. If you hold it for an hour, your arm will ache. If you hold it for a day, you'll have to call an ambulance."

"In each case, it's the same weight, but the longer you hold it, the heavier it becomes. And that's the way it is with relationships in retirement. The longer you go without discussing your thoughts and plans, and developing a set of shared expectations, the bigger and heavier the issues can become."

"Sooner or later, unmet expectations or differences of opinion will turn into ongoing arguments or long standing resentments and you won't be able to hold them. As with the glass of water, you have to put those burdens down in order to achieve the retirement you both deserve."

Before you save another dime towards retirement, share your thoughts and opinions about retirement. Set some ground rules that help avoid common pitfalls and missteps. Invest time and energy in each other by not only discussing but writing down your individual thoughts, feelings, and expectations in response to the following questions.

On the following page are a handful of questions that couples can use to initiate retirement conversations, gauge each other's thoughts and expectations, and find solutions to everyday differences.



Questions Can Be The Answer

1. What does your perfect day and perfect week in retirement look like? What time you will wake up and go to bed? Will you eat breakfast, lunch and dinner together? What errands and household responsibilities need to be done each week, and who will do them? How much alone time do you want or need?
2. What do your combined and separate social networks look like? How many of those friends do you currently plan outside activities and events with? Who does the majority of your social planning and can that be a burden? What ground rules can you set to ensure you're both getting out of the house and staying off the couch?
3. How will your retirement affect your family? Will there be more or less visiting? What role will you play with your grandkids, and how will you communicate your plans to family members?
4. What role will your physical and mental health play in your retirement? Consider what healthy habits you hope to incorporate into your retirement, and what bad habits need to be monitored or curbed.
5. How will you remain financially compatible when issues such as paying for a parent's long term care needs, supporting an adult child, unexpected household repairs, or travel opportunities come up? How do you feel about your current financial advisor, or about selecting an advisor? What plans will be put in place to protect the other in case one of you dies or is incapacitated?



New Horizons In Marriage

Questions like these aren't always easy, one-time conversations. Reality is, people can have different thoughts, ideas, and priorities when it comes to retirement, which may not necessarily coincide with their spouse's. Therefore, it's important for married couples to take time to regularly discuss their plans and feelings about life together in retirement.

Whether you're starting a new marriage or celebrating a special anniversary, you've worked hard to get to this point in your life, now is not the time to let pride or unexpressed thoughts and feelings cloud your retirement years.

Avoid falling into common traps by acknowledging that retired doesn't mean you have to be together all the time. Each of you need the confidence and self-esteem to be taking care of yourself and not relying on the other person to determine your own sense of worth... or social network. Doing so can put a major strain on your relationship.

While retirement is perceived by many as an idyllic time, it can turn out cruel and stressful if couples don't take time to discuss their thoughts and expectations for everyday life in retirement. That's why our first priority at Your Company is education and information. We want to empower and support couples as we help them navigate their transition from work-life to this next phase of life.

Whether you're already retired or just a few short years away, this guide is only the first step. We invite you to learn more about our comprehensive health insurance solutions and how we work with individuals, couples, and families, by [clicking here](#), or you can request more information by calling 555-555-0123

We're here, and ready to help you retire well - together!



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