

HOW RETIREMENT AFFECTS YOUR MARRIAGE OR PARTNERSHIP

Are You and Your Partner Ready for This New Chapter—Together?

	YES	NO
1 Have you and your partner discussed your individual visions for retirement—how you want to spend your time?	<input type="checkbox"/>	<input type="checkbox"/>
2 Do you both agree on where you want to live during retirement (e.g., same city, home, or climate)?	<input type="checkbox"/>	<input type="checkbox"/>
3 Have you talked about how much time you expect to spend together vs. independently?	<input type="checkbox"/>	<input type="checkbox"/>
4 Do you share similar views on how to manage household responsibilities now that work schedules may change?	<input type="checkbox"/>	<input type="checkbox"/>
5 Are you in sync about how much to spend or save during retirement?	<input type="checkbox"/>	<input type="checkbox"/>
6 Do you both support and respect each other's hobbies, interests, or desire to work or volunteer during retirement?	<input type="checkbox"/>	<input type="checkbox"/>
7 Have you openly discussed how retirement might affect your emotional connection or communication?	<input type="checkbox"/>	<input type="checkbox"/>
8 Are you prepared to navigate new routines, schedules, and shared spaces without conflict?	<input type="checkbox"/>	<input type="checkbox"/>
9 Do you feel confident that retirement will strengthen—rather than strain—your relationship?	<input type="checkbox"/>	<input type="checkbox"/>
10 Would working through a plan together give you both more clarity, harmony, and confidence in retirement?	<input type="checkbox"/>	<input type="checkbox"/>

QUESTIONS? CONTACT YOUR FINANCIAL ADVISOR



THE CENTER FOR
RETIREMENT READINESS

What Your Answers Might Mean:



7–10 Yes Answers: You and your partner are likely well-aligned for this new season. Keep talking, supporting, and planning together.



4–6 Yes Answers: You've begun laying the foundation. Continued communication can help ensure this next phase strengthens your bond.



0–3 Yes Answers: You may want to start the conversation now. Being proactive could help prevent misunderstandings and create more alignment.