

LifeMapSM



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October 21, 2008

This Week's Message:

**Retire As A Happy
Couple.**

Paths Forward

**Tired of boring
meetings??**

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Retire As A Happy Couple.

Retiring is not just one major life transition. It is many transitions: career, leisure, financial, social life, family, daily schedule, maybe even geographical. It requires a substantial

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amount of focus and thought to consider how each of these areas will affect you and how you will adapt. It is important to remember, however, that how you make these transitions will also affect every aspect of the life of the person closest to you - your spouse or partner.

One of the first issues that pre-retirement couples have to face is when to actually declare yourself officially retired. Your financial advisor's input is essential here given the particulars of your pension plan, your retirement savings and investments and the cost / benefit of taking or delaying social security benefits. If your partner is already retired one set of options will be triggered; if your partner is still working other considerations come into play. Investing the time now to learn about, discuss and weigh the financial variables and set individual timetables will pave the way for the next series of conversations that focus on even larger questions.

Most couples have a vague plan on retiring to spend time together. But this can be a bit harder to arrange if a difference in age or a financial need indicates that one partner needs to keep on working for a while. I have seen another variable arise in some couples with whom I've done some pre-retirement coaching. For instance, the husband expects that he and his wife will retire at the same time because they are quite close in age. But she had taken some time out of the workforce to raise a family, had later reentered the workforce and was not yet ready to call it quits. In one case the wife had just accepted a job to which she had always aspired and was tremendously conflicted by the pressure from her husband to walk away and also from conflicting internal pressures to achieve in her own right but also to support and nurture a marital relationship she treasured.

There are two tools that are invaluable to couples who want to mesh their individual hopes and plans for retirement into a life that addresses both their needs. Those tools are constant, ongoing communication and negotiation. I am no Pollyanna who will tell you that these tools will automatically eliminate conflict, salve all wounds or guarantee that everyone's goals are 100% achieved. But if your goal is to enjoy retirement life with another person, they can provide paths forward toward a mutually respectful and satisfying "third act" of life. Here are some ways to use those tools to build the retirement life you want.

Paths Forward

• **Getting The Big Picture.** What do you want your retirement to look like? What does your partner want his / her retirement to look like? Where are you in step with each other and where are you "out of synch"? Answering these big questions is the first stage in developing the "big picture" of what your mutual retirement life could be. Some people do their best thinking with a pad of paper and pen in hand, others at a computer keyboard, some in the shower, some while commuting, others by generating ideas off the top of their head in conversation. You and your spouse may use different methods or different combinations of methods to clarify your own ideas and goals. But when you both have a general retirement picture or outline in mind it is time for the next step.

• **The Non-Conversation.** When I advise people to have a conversation about an issue I am usually suggesting that they exchange ideas. In my business consulting I often suggest a dialogue which is a structured conversation allowing for conflicting points of view to be presented and, hopefully, resolved. What I am suggesting here is not a real conversation or a dialogue but instead two one-way conversations. (I'm not sure that such an oxymoron exists so I call it a non-conversation.) The purpose is not to exchange ideas but for each person to present, uninterrupted, their point of view, or in this case, their own picture of an enjoyable retirement. Questions may be asked, comments may be made but not for the purpose of swaying opinion or making a contrary point - only to understand.

• **Commonalities and Conflict.** Now that you have two big pictures outlined it should be easy enough to see where they are or are not "in synch". This is where bona-fide conversation comes in and is essential to the plan. Not all may be as it seems because what looks, on first glance, like either a commonality or a conflict may be deceiving. Take the case of a couple whose apparent common goal is "to travel". For one, travel may mean long cruises, fancy hotels, long hot showers and cocktails at 5. For the other it may be finally getting back to nature and seeing all the natural wonders and National Parks dreamed of since childhood. One couple I coached had an apparent conflict when one said a goal should be more time with their grandchildren and the other said the goal was less. Gulp! With conversation we discovered that one had been way over-used as a babysitter and the one about to retire was, after missing a lot of his

own childrens upbringing, desirous of some regular babysitting. (They negotiated this to one day a week.) So an apparent conflict - with discussion and setting limits- turned out to be an agreement with relief for one partner and eager anticipation for the other.

• **Being Alone / Being Together.** If there is one issue I hear more than any other in discussions with newly retired couples it is the issue of finding a mutually comfortable amount of time spent alone and time spent together. It is not unusual to find one partner missing his or her constant social interaction at work and expecting one's spouse to fill that gap. It is also common to find one partner who is used to a certain amount of private space or alone time now feel the constant presence of the other hovering at his / her shoulder. Once this issue has surfaced it is fairly easy to resolve if both partners acknowledge and respect each other's different needs. I have found that couples are quite motivated to help each other adjust to a new retirement life by introducing them to new social contacts, by joining with them in new or relearned activities, by helping them find their own private space and by understanding that this transition will take time before it all works out smoothly.

Life Map is about helping you prepare for an engaged, enjoyable and fulfilling retirement. As with anything, retirement will be all of these if you figure out how to do it with someone you love.

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Dr. Paul

Email: **drpaul@drpaulpowers.com**

Phone: 781-237-0550

Web: **<http://www.drpaulpowers.com>**

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