

## Retirement Vision Conversation Guide

Harvard University's long-running *Study of Adult Development* found that “the quality of your relationships is the single strongest predictor of happiness and health.” Having alignment about retirement isn't just about avoiding conflict down the road—it's about strengthening the bond now.



### 1. Set the Stage

- Choose a relaxed, low-stress time (coffee date, walk, or weekend chat)
- Commit to listening with curiosity—no judgments, no interruptions
- Remember *this is a series of conversations, not a one-time talk*

### 2. Key Topics to Discuss

- **Timing**
  - *When do each of us imagine retiring?*
  - *Do we want to retire together or at different times?*
- **Lifestyle**
  - *What do our ideal days look like?*
  - *Travel, hobbies, volunteering, learning, second careers—what excites us?*
- **Location**
  - *Do we want to stay put, downsize, move closer to family, or try a new place?*
- **Finances**
  - *How do our resources support what we envision?*
  - *What trade-offs might we be willing to make?*
- **Purpose & Identity**
  - *How will we find meaning and connection without the structure of work?*
  - *What passions or causes do we want to invest in?*

### 3. Keep It Ongoing

- Revisit this conversation once a year—dreams may shift
- Adjust plans as health, family, and priorities evolve
- Celebrate *small steps toward your shared vision*

### 4. Why It Matters

- Builds closeness today by dreaming together
- Reduces conflict later by aligning expectations
- Creates *a roadmap for a purposeful, joyful retirement*

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☑ **Pro tip:** Write down your answers in a shared journal or Google Doc. You might enjoy looking back and seeing how your vision evolves together.