

Retirement Questions

Some suggested topics that will help you live a No Regrets Retirement!

Check the boxes of the questions you want to have conversations or answer yourself.

- What does your job provide that you'll miss in retirement?
- Think about the mental, social and physical aspects of your work. What steps can you take to replace them?
- What skills and talents do you have and how do you plan to continue to use them?
- Once you retire, you will no longer have a work identity. How will you identify yourself when you meet new people?
- When was the last time you were introduced to, or met a retiree?
 - What was your first impression of that person?
 - How did they, in turn, refer to themselves?
- What will you do with your time during retirement?
- How will the way you plan to spend time impact your relationships with others?
- What relationships may benefit: which ones, including previous work relationships may need some preservation work?
- In your recent past, what jobs or leisure activities have you most enjoyed?
- If you're married, will you go to bed and wake up at the same time?
- Will you eat breakfast, lunch and dinner together every day?
- How much alone time will each of you need?
- What spiritual commitments will you seek together as well as independently?
- What discussions should you begin having with your spouse, siblings, or your parents if you retire before they do?
- What impact is that likely to have on your relationship with them?
- What household expectations may change?
- How will you relate to, and interact with, friends who are still working?
- To what degree would moving or spending time in a distant location affect family relationships and friendships?
- How will your retirement affect family members?
- Will there be more or less visiting?
- What role will you play with your grandkids?
- Is everyone in agreement with this?
- How will you communicate your plans to your family?
- Which monthly bills and regular expenses will change?
- Will any expenses be eliminated: will any be added?

- How will healthcare costs figure into your retirement budget?
- Will you continue to save during retirement?
- What about tithing, giving to charity, or gifting to children and grandchildren?
- What major expenses do you anticipate in retirement?
- Consider new vehicles, home updates, travel, helping out family or friends, etc?
- Do family, friends or organizations anticipate an inheritance from your estate?
- What conflicts might arise among heirs?
- If you have a blended family, how will assets and possessions be used and divided?
- What personal and spiritual traditions do you want to pass on and be remembered for?
- Are there any thoughts, questions or concerns about retiring that keep you awake at night?
- Specifically, under what circumstances would you outlive your money?
- If you ran out of money, who would you ask for help?
- Would the time, energy or cost of supporting an adult child, grandchild, or parent have a bearing on your retirement budget or lifestyle?
- Are some family members more likely than others to ask for money, or move in with you?
- Have you established ground rules governing how you will help, or how modified living arrangements might work?
- If you had to return to work, what kind of jobs would best utilize your strengths?
- What types of work would be most fulfilling?
- During retirement, which activities and people are likely to give you the best return on the time, energy and the money you invest in them?
- What role will your physical and mental health play during your retirement?
- Do you anticipate that your current mental and physical health will impact your daily living, sex life, diet, and healthcare costs?
- What is the one thing you hope no one finds out about your current retirement plan?
- What retirement conversations are you avoiding?

We'd love to help you with discussing any of these topics that you'd like help in getting some guidance from a knowledgeable professional.

When you're ready for that step please call Kurt on his direct line at 816.582.5532 or email him at kurt@KJFinancialOnline.com.