The odds of having a fulfilling retirement are increased when retirement planning is done in open conversation with a spouse, a partner, adult children, aging parents, and/or close friends—anyone who you are close to who will be affected by your retirement and who will affect your retirement. You can use the following questions to prompt the conversations, and if there is disagreement, strive to work through it as soon as possible. The questions are in no particular order—find the one(s) that are most meaningful to you.

☐ **Relationship Assessment**
  o What is the honest assessment of the state of our relationship?
  o What steps can we take to make the relationship even better before retirement?
	☐ **Relationship Location**
	  o Where will we retire? Which city? Which neighborhood?
	  o Will we have a second home? If so, where? How often would we go?

☐ **Relationship Timing**
  o When will I retire?
  o When will you retire?
	☐ **Daily Routine**
	  o What will our daily routine and our chores be when we're both at home?

☐ **Relationship Life Plan**
  o What is my plan? What is your plan? What is our plan?
  o What is on my bucket list? What is on your bucket list? What is on our bucket list?
  o Will either of us work in retirement?
	☐ **Relationship Financial Plan**
	  o What is our plan? Do we have a thorough and common understanding of it?
	  o Do we have the right financial advisor?
	  o What do we need to do to make sure either of us could manage our finances if need be?

☐ **Planning Discussions**
  o With whom (e.g. children, family, friends) will we have a discussion about our retirement plans?
	☐ **Well-Being**
	  o What steps should we be taking now to improve our health, fitness, and energy level to prepare for retirement

☐ **Family Relationships**
  o What will our retirement relationship be with our parents, children, grandchildren?
  o Will there be a financial commitment?
  o Will there be a care-giving commitment?
	☐ **Practicing Retirement**
	  o What am I doing to practice retirement? What are you doing? What are we doing?
	  o What other steps should we be taking to prepare for retirement?