

The Couples Retirement Conversation Guide

Practical questions for aligning expectations, routines, relationships, and shared choices.

RESOURCE 03

Arthur Schwartz, PCC

Retirement Transition Coaching for Executives, Professionals & Couples

accelerantcoach.com | arthur@accelerantcoach.com | 858-727-5560

Retirement Is a Shared Transition

Two individually successful retirements do not automatically create one satisfying shared retirement. Couples often carry different expectations about time, money, travel, family, work, and independence. This guide creates a safer structure for those conversations.

How to use this guide: Move slowly, answer honestly, and treat your responses as a starting point. Retirement planning is iterative; clarity often comes through conversation and small experiments.

Conversation Agreements

- ☐ Choose a time when neither person feels rushed or tired.
- ☐ Speak from your own experience rather than telling your partner what they should want.
- ☐ Reflect back what you heard before responding.
- ☐ Notice differences without rushing to solve them.
- ☐ Use small experiments when permanent decisions feel premature.

What would help us have a productive conversation?

Vision

When you picture a satisfying retirement, what do you see?

What are you most looking forward to?

What concerns you most?

What do you hope will remain unchanged?

Time Together and Apart

How much time do we each imagine spending together?

Which interests do we want to share?

Which friendships and interests should remain independent?

How will we communicate when one person needs more space or more connection?

Home, Travel, and Place

What role should travel play?

Do we imagine moving, downsizing, or living in more than one place?

What does home need to provide now?

How will we balance adventure, convenience, family, and community?

Purpose and Projects

What meaningful roles might each of us want?

How do we feel about consulting, volunteering, mentoring, or part-time work?

What personal projects deserve room?

How can we support each other without directing each other?

Pace and Daily Rhythm

What would an ideal ordinary week look like for each of us?

How full should our calendar feel?

How much spontaneity do we need?

Where might our desired pace differ?

Family and Community

How much time do we expect to give to children, grandchildren, parents, and friends?

Which communities do we want to deepen or join?

How will we make new social connections?

What boundaries may we need around caregiving or family expectations?

Where We Align - and Where We Differ

Topic	We mostly align	Needs more conversat
Time together/apart	☐	☐
Travel and home	☐	☐
Purpose and projects	☐	☐
Daily pace	☐	☐
Family and community	☐	☐

One shared 30-day experiment:

Your Next Step

Choose one insight from this guide and turn it into a small action within the next two weeks. A phone call, conversation, trial activity, or calendar change can teach you more than months of abstract planning.

My most important insight:

One action I will take:

Interested in taking the next step?

Schedule a complimentary Retirement Discovery Conversation.

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accelerantcoach.com

arthur@accelerantcoach.com

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