

Retirement Coffee Chat

10 questions to answer before you pick a date (print + discuss)



For couples

2 pages

No jargon

Tip: Circle the questions that feel “unfinished.” Pick one decision to make this week.

A) What do we want retirement to feel like?

- ☐ 1) In 3 words, retirement should feel like: _____
- ☐ 2) What are we moving toward (freedom, family, health, purpose, travel, calm)?
- ☐ 3) What are we moving away from (stress, obligations, uncertainty, burnout)?

B) Money (simple, real-world)

- ☐ 4) What does a ‘good month’ cost for us (today)? \$_____
- ☐ 5) What income sources will cover it (Social Security, pensions, portfolio, work)?
- ☐ 6) What’s our plan for a bad year early in retirement (spending cuts, cash buffer, work)?

C) Health & care (the part people avoid)

- ☐ 7) What’s our healthcare plan (Medicare timing, supplements, travel coverage)?
- ☐ 8) If one of us needs help for 6-24 months, what’s the plan (people, place, money)?

Notes (health & care):

Upbeat, calm, and practical — “happy” without being cheesy.