

How To Prepare Your Marriage For Retirement



With Robert Laura
RetirementProject.org

Exclusive: Naked Retirement Bundle

It's time to Plan For You & Not Just Your Money

4 Steps To A Happy, Healthy, & Connected Retirement

Figure out who you are when you are not working



Strengthen Your Relationships with loved ones



It All Starts With Your Copy Of Naked Retirement



Avoid Acting Your Age Both Mentally & Physically



Surround Yourself With Happy, Vibrant, & Supportive People

Get A Digital Copy Of The Book Naked Retirement Plus

Bonus #1



The thought-provoking, 1 hour workshop that's full of real life examples and guides you all the way through the Naked Retirement book and worksheets

Bonus #2



How To Find Your Passion In Retirement

Living a passionate life puts you in an exclusive club! However, many people don't have a process for uncovering their passion in retirement. As you will see in the guide, I came across an amazing formula that will not only change your retirement but also be a positive influence in the lives of those around you.

Bonus #3



Seven Retirement Questions You're Afraid To Ask

Retirement can come with some unanswered questions, including more personal situations that can cause unnecessary worry and anxiety. No matter your situation, you're not alone in your thoughts or concerns. Join us as we examine topics such as divorce, adult children, part-time work, and more

Bonus #4



The Dark Side Of Retirement

There is a hidden epidemic taking place in the shadows of retirement. It's a chilling reality that will impact baby boomers and their families more deeply than any economic recession or market crash. It's the dark side of retirement, where addiction, depression, and suicide can take over and crush your retirement dreams if you're not aware of it and ready to address it.

Bonus #5



8 Wall Street Words Every Retiree Needs To Know

People today are more responsible for their retirement than ever before. That means they need to know the key areas, relevant topics and questions to ask. Whether you've recently retired or are coming up on the horizon, you can feel confident in using these eight Wall Street words and concepts to help make the most of your life savings.

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How To Prepare Your Marriage For Retirement

With Robert Laura

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“I Married You For Better or Worse But Not For Lunch Every Day”

“I married you for better or worse, but not for lunch every day” is becoming a popular motto among retired couples and those heading into retirement. It’s a clear sign that retirement planning needs to extend beyond just saving and investing to include specific things couples can do to strengthen their relationship and minimize arguments and other frustrations.

Many people imagine retirement as the ideal stage of life, where stress and worry are replaced with peace and joy. Where long romantic walks on the beach are common; new and old friendships blossom; family traditions endure; and worldwide travel is the lifestyle worked and saved for over the past thirty or forty years.

Retirement can, in fact, provide just that ... for the first couple of months! Once the “honeymoon” ends, though, couples often find they have never discussed how retiring at the same or different times will impact their life together ... or how something as simple as agreeing on how often they will eat lunch together can be crucial to long-term happiness.

Marriage and retirement have a lot in common. Just as you can’t plan your entire married life on your wedding day, you can’t plan every aspect of retirement the day you retire. Making both the best that they can be requires time, energy, and mutual commitment ... and thoughtful planning can go a long way.

So, is your marriage prepared for retirement?

- Are you prepared to spend more time together than ever before?
- Ready to meet the challenges and make the most of your opportunities as a couple?
- Equipped to take steps that ensure this next phase of your life together is the best it can be?



Mars And Venus In Retirement

Whether you have remarried or are celebrating a milestone anniversary, you know that men and women tend to have their own thoughts and ideas when it comes to just about everything, including retirement. A major challenge for retired couples is that each person tends to create their own thoughts and plans regarding it, yet aren't always effective in communicating them with their spouse, which is exactly where the danger lurks. If assumptions such as what time you'll wake up, if you'll eat every meal together, or how often you'll watch the grandkids aren't discussed before you retire, they can become points of contention and cause conflict later on.

Not surprisingly, expectations and assumptions about everyday life in retirement aren't always mutual. One study revealed that 75% of people near retirement, but still working, believe that their quality of life in retirement would improve, but only 40% of retirees found that it really did.

That's a major disconnect, and fertile ground for disagreements. Couples have to realize that they can have different priorities and attitudes about retirement. Identifying those differences is critically important, including how much time each wants to spend together and apart. In discussing these differences, couples need to keep in mind that just because one person doesn't want to eat lunch with you every day, play golf all weekend, or spend every waking hour with grandkids doesn't mean they don't love and care about you. Spending time apart can be healthy for a relationship because, when people are given space to do the things that make them happy, they often bring that joy back into the marriage, reducing resentments or guilt feelings.

One solution is for couples to maintain a combined but separate social network. The social aspect of retirement can be troubling for new and existing retirees. Typically, women acclimate better to life in retirement because they have stronger social networks. Since their roles aren't as isolated as that of a man's, they tend to juggle various roles with varying degrees of importance. Men, on the other hand, tend to define themselves primarily by their work and their role as a provider.

That's not always the case, but it's common, and can mean that the spouse with a smaller social network may have more work to do before retirement to build and strengthen their social network. If this doesn't happen during the early phase of retirement it might put a major burden on the relationship and on the spouse saddled with planning not only their own activities but their spouse's as well.



Added Perspective

“No matter if it’s the social, mental, or physical aspects of retirement, taking the time and energy to openly discuss what everyday life in retirement will look like is just as important, if not more so, than making sure you have enough money to retire on. We know that money can’t buy happiness, and that misery loves company. As the following story illustrates, it’s important to remove heavy burdens that can weigh on your future.

While discussing marriage and retirement with a group, an advisor raised a glass of water and asked, *“How much does this glass of water weigh?”*

After fielding the standard answers, the advisor said, “The weight depends on how long you try to hold it. If you hold it for a minute, that’s not a problem. If you hold it for an hour, your arm will ache. If you hold it for a day, you’ll have to call an ambulance.”

“In each case, it’s the same weight, but the longer you hold it, the heavier it becomes. And that’s the way it is with relationships in retirement. The longer you go without discussing your thoughts and plans, and developing a set of shared expectations, the bigger and heavier the issues can become.”

“Sooner or later, unmet expectations or differences of opinion will turn into ongoing arguments or long standing resentments and you won’t be able to hold them. As with the glass of water, you have to put those burdens down in order to achieve the retirement you both deserve.”

Before you save another dime towards retirement, share your thoughts and opinions about retirement. Set some ground rules that help avoid common pitfalls and missteps. Invest time and energy in each other by not only discussing but writing down your individual thoughts, feelings, and expectations in response to the following questions.

On the following page are a handful of questions that couples can use to initiate retirement conversations, gauge each other’s thoughts and expectations, and find solutions to everyday differences.



Questions Can Be The Answer

1) What does your perfect day and perfect week in retirement look like? What time you will wake up and go to bed? Will you eat breakfast, lunch and dinner together? What errands and household responsibilities need to be done each week, and who will do them? How much alone time do you want or need?

2) What do your combined and separate social networks look like? How many of those friends do you currently plan outside activities and events with? Who does the majority of your social planning and can that be a burden? What ground rules can you set to ensure you're both getting out of the house and staying off the couch?

3) How will your retirement affect your family? Will there be more or less visiting? What role will you play with your grandkids, and how will you communicate your plans to family members?

4) What role will your physical and mental health play in your retirement? Consider what healthy habits you hope to incorporate into your retirement, and what bad habits need to be monitored or curbed.

5) How will you remain financially compatible when issues such as paying for a parent's long term care needs, supporting an adult child, unexpected household repairs, or travel opportunities come up? How do you feel about your current financial advisor, or about selecting an adviser? What plans will be put in place to protect the other in case one of you dies or is incapacitated?



New Horizons In Marriage & Retirement

Questions like these aren't always easy, one-time conversations. Reality is, people can have different thoughts, ideas, and priorities when it comes to retirement, which may not necessarily coincide with their spouse's. Therefore, it's important for married couples to take time to regularly discuss their plans and feelings about life together in retirement.

Whether you're starting a new marriage or celebrating a special anniversary, you've worked hard to get to this point in your life, now is not the time to let pride or unexpressed thoughts and feelings cloud your retirement years.

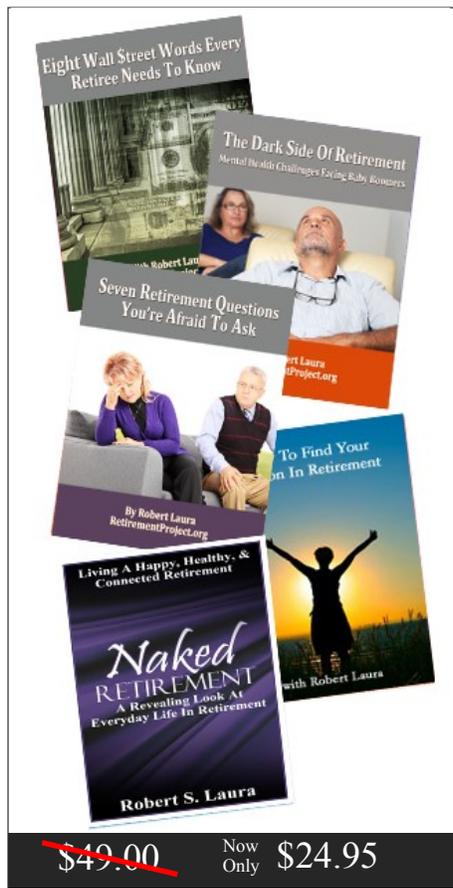
Avoid falling into common traps by acknowledging that retired doesn't mean you have to be together all the time. Each of you need the confidence and self-esteem to be taking care of yourself and not relying on the other person to determine your own sense of worth... or social network. Doing so can put a major strain on your relationship.

While retirement is perceived by many as an idyllic time, it can turn out cruel and stressful if couples don't take time to discuss their thoughts and expectations for everyday life in retirement. That's why our first priority at [RetirementProject.org](https://www.RetirementProject.org) is education and information. We want to empower and support investors during their transition from work-life to this next phase of life.

Whether you're already retired or just a few short years away, this guide is only the first step. We invite you to learn more about our other guides and services [by clicking here](#), or you can request more information by calling 888-267-1138.

We're looking forward to helping you retire well.

What Now? Invest In Yourself With Our Naked Retirement Bundle



1) People may stop and ask you why you seem so happy and content. Reality is, the biggest challenges people face in retirement aren't financial - they're personal. By focusing on "You" instead of your money we will help you remove the burden, worry and stress related to how much you need to save or how long your money will last. Instead, we will make you feel more confident and in-tune with your body, mind, spirit, and relationships as you enter retirement.

2) We talk about and answer the tough questions that many people just don't know who to ask. Whether it's with our bonus guides including *Seven Things You're Afraid To Ask About Retirement*, *The Naked Retirement* book or 1-hr workshop video, or one of the other guides in the bundle, we cover the tough stuff, including whether spouses should retire together or at separate times, how to say "No" to adult children, if working part-time really works, and more.

3) It's healthy and refreshing because you're taking time out for yourself. It's fun because it's different than anything you've even done with retirement before and brings you back to center by creating the time and space you need (and deserve) to think about what is most important for you to do and get out of retirement.

4) You'll save yourself years of heartache and pain. Too often we end up learning things the hard way but it doesn't have to be that way. No one wants to end up alone, out-of-touch, or insecure in retirement and I want to make sure that doesn't happen to you. One of the key results of the program is a Naked Retirement Plan that will have you beaming when you tell others how you plan to stay relevant, connected, and happy in retirement. It's a concept based on one of my favorite sayings, "The happiest girls are the prettiest." Well, the same concept holds true for people of any age in retirement, which is why our material is designed to leave you smiling with self-assurance.

5) We'll be honest with you. People often wrongly assume that a perfect retirement is one without problems. However, I think you would agree with me, that's just not how life works. By helping you see that a successful retirement is one in which you overcome obstacles with the right perspective and that by being aware before they unravel, we help you create a retirement plan that's true to who you are and what's really important to you. That's what creates personal significance and attracts abundance.

6) It's pleasantly affordable. I myself am a frugal shopper and often check for discount and promo codes when I buy things online. Therefore, I packaged the book and workshop with several bonus guides and priced it so you wouldn't have to question its value or look for a coupon. **When you click the order button, I want you to feel like you just got the deal of a lifetime.** We also feel it's important to stand by what we say. That's why we offer a 60 day, no questions asked, money back guarantee to ensure you see and feel the full value of the program.

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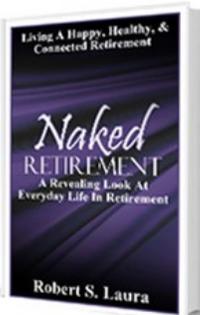
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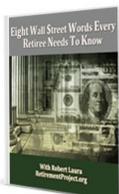
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Helping You Prepare For A Successful Retirement



Robert Laura is the Retirement Activist who is committed to changing the way people think about and prepare for every aspect of retirement. His nationally syndicated columns at Forbes.com and Financial Advisor magazine reflect his groundbreaking efforts to challenge the status quo of traditional retirement planning.

As a former social worker and certified personal trainer turned money manager and author, he has found that retirement is among the most fascinating, yet least understood, phases of life. Through interviews with [celebrities](#), [professional athletes](#), [entertainers](#), [leading experts](#), and [his own clients](#), he's develop a powerful message to tackle the mental, social, spiritual, and financial aspects of retirement. His objective is simple: to help people create a no-regrets retirement plan.

As the RETIREMET ACTIVIST, Robert founded RetirementProject.org and authored [Naked Retirement](#), as well as a number of guides to help individuals succeed in this next chapter of life. In addition to his own writings, he frequently appears in major business media such as [Wall Street Journal](#), [CNBC](#), and [Investor's Business Daily](#), [Yahoo Finance](#), [The Street](#), and [more](#).

Robert's presentations are ideal for every group, from business owners and executives to employees, associations, and senior citizens. His charismatic and humorous style allows his audiences to get educated in an entertaining way as he creates a memorable experience that touches both the mind and heart. With thought-provoking insights, vivid stories, and a frequent dose of humor, he reaches audiences in a way they do not forget.

His presentations are comfortable and enlightening because he helps people see the solutions for retirement and investing success through their own personal experiences and beliefs. In this manner he provides not only guidance, but also the motivation people need to attain the retirement and financial life they deserve.

Robert conducts both trainings for other financial professionals as well as workshops and webinars for individuals and couples designed to help people prepare for every aspect of retirement. He has been a speaking and teaching economic, investment, and retirement based programs for over 15 years. He is married to his amazing wife Amie, and together they have a blended family with four children; Connor 10, Ava 9 Lucas 8, and Drake 7.

You can learn more about Robert at RobertLaura.com
Or call 888-267-1138





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