

John Smith, Married Age 45
Samantha Smith, Married Age 42

Background: Married and wanted to get a quick check on their retirement journey to see if they were on the right track. John wanted to retire at 65 and Sam at 62.

Occupation: Public Government workers

Annual Salary: \$John 57,000 | Samantha \$63,700 Total \$120,700

Situation

After initially sitting down with both John and Samantha it was apparent that those two were yet to sit down and discuss retirement with each other. The unfortunate discovery about the couples retirement plans was neither of them had known this about each other.

Concerns

John had a major concern of running out of money, but Samantha's concern was living to long and not having a paycheck anymore. Neither John and Samantha wanted to address their retirement situation now and wanted to only deal with in when that time came.

Expectations

John wanted to work part time in retirement and Samantha wanted to spend time with friends, relax, and travel. They wanted to both move back to Louisiana from California at retirement.

✓ What are your Expectations for retirement? What are your Concerns? ^

Select Expectations



Active Lifestyle





Quiet Lifestyle





Moving to a New Home





Work by Choice





Less Stress - Peace of Mind



Identify Concerns

	Your Concerns	How your plan can Help
Level of concern: High		
	Running out of money	If your plan is in the Confidence Zone, there's less reason to worry.
	Not having a paycheck anymore	Consider strategies that create a regular source of income.
	Living too long	Test your plan to see if your money will last as long as you do, even if you live past 100.
Level of concern: Medium		
	John dying early	Test how an early death will impact your family's future.

The  represents John and the  represents Samantha

Solution

We suggested that they go through our retirement compatibility game called “Bliss” ®. This fun game was designed to have a serious discussion about retirement. It allows each person in the relationship to learn about each other’s vision for their retirement future. It has also been known to be very enjoyable and rewarding. It opens up dialogue in a fun way and is very helpful in the initial stages of the retirement planning journey. As you can see from their score below after initially playing the game, **20** was their score, when the average at their age and status should be at least **54**.

Chrome - Welcome | Bliss

Secure | <https://www.moneyguidepro.com/tradepmr/calculators/bliss?sid=2BD41A7495B346DCBEBFC8F2A8F829A9>

bliss John Samantha

bliss - The Retirement Compatibility Game

Your bliss Score - The average score for others at this point is 54.

20

Now it's time for the two of you to talk. Sit together using a single device and discuss your answers. Appreciate where they're the same and look for compromises where they're different. Each time you can agree on an answer, you'll earn more points and be on the path to a more satisfying retirement.

Want a better score? It's time to have The bliss Talk.

The bliss Talk

Go for the bliss!

John Plays ✓ Samantha Plays ✓

After playing the game and going over their retirement plans their initial retirement plan only had a 26% chance of working, so we had to use SuperSolve[®], which moved them out an additional 3 years of work and reduced their annual living expenses by \$4,000 to have a success rate of 81% of success. The best part about is they found out in plenty of time to make adjustments.

Summary of Changes

Current Scenario

Recommended Scenario



Retirement [Show more ...](#)

	Current Scenario	What If Scenario 1	Changes in Value
John	65 in 2038	68 in 2041	3 year(s) later
Samantha	62 in 2038	65 in 2041	3 year(s) later

Goals [Show more ...](#)

Total Spending for Life of Plan	\$2,106,000	\$1,778,400	Decreased 16%
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Savings [Show more ...](#)

Total Savings This Year	\$9,970	\$16,070	Increased \$6,100
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