

RETIRE, NO WAY!

By G. Carl Mabler, Jr. CFP®



We spend the largest percentage of our daily time working with clients, helping them build strategies for retirement. For most, that means developing sav-

ings and investment strategies to fill the gap between what they'll need and what they currently have. All too often, there's a significant gap between the two amounts to be filled. For many, it can't, so alternative strategies have to be addressed. For many, it means working longer than originally planned, and for others, adjusting their income requirements, preparing to live a lower lifestyle than hoped for. These are stark realities to the vast majority of people approaching retirement.

I'm finding a somewhat different challenge for some of my clientele. Many of my clients are successful professionals and/or business owners who have the luxury of being able to retire to a lifestyle they previously envisioned. Theirs is not a financial issue. Their challenge becomes whether or not they actually want to retire. Some have formulated no interests or ideas prior to reaching the normal age to retire. Many of them have spent their entire careers building businesses from the ground up and are now enjoying the fruits of their labor. To many who have built their lives around their business, the thought of leaving to do something else, like retire, is unimaginable. To them, their business is their kingdom, and they are royalty when they get there. "Why would I ever want to walk away from that?"

In my discovery interviews with potential clients, we ask not only when they want to retire, but also what they want to do when they get there. You would be shocked

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to see some of the blank looks we get, some of those long pauses as they decide who'll speak up first, and some of the answers we hear. Many times, we get totally different answers from the spouses. Sometimes it's obvious the business builder has no idea of "life after business", while the spouse is petrified at the prospect of having the other around the house all day. OMG! Neither has thought about spending time together 24/7, doing what?

There have been innumerable articles written about preparing to retire, most talking about the numbers. Frankly, for many of our clientele, the numbers are simple. They are what they are. One of the big financial companies has ads talking about "The Retirement Red Zone", the five years before and first five years after retirement. While there is some good information there, we've begun addressing retirement prep more than five years ahead of time for our clients. We've introduced conversation about both parties identifying hobbies or other activities that they start developing a keen interest or passion for in the years leading up to the big day. Hopefully, couples find things both can enjoy together. In any event, we look for interests that will stimulate and motivate because the worst thing that can happen is for someone who's been totally engaged professionally, building their practice, seeing it grow and mature, and being the lead dog to everyone associated with that business walk away and have nothing to replace it, as a sure way to watch someone begin to atrophy and have a meaningless life in retirement.

I urge you to get busy. Find interests and hobbies that you both can share and enjoy. It is often said how many years we Boomers are likely to live in retirement. Do something to make the most of them for yourself, your spouse, and your families.

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