**The Pros and Cons of forming a new relationship late in life**

Written by R. A. Stewart

A guy in a backpacking hostel asked me if I was married, and I said, “I don’t see the point at my age”. He said, “Some people get married in their nineties.”.

I told him, “I just don’t see the point in that”.

Honestly, why would one ever consider it at that stage of life?

I have heard it said, “Everyone deserves happiness in their life”.

That seems to suggest that the couple were unhappy being single and if that is the case then they have a problem.

There is a saying, “love is blind,” and that is an apt summary of these late in life marriages because there are financial implications for these relationships. The main one being property ownership because each partner in the relationship is now entitled to half of all assets owned by them both. That may be fair enough but that inheritance which was intended for children or grandchildren may not be legally binding. As I understand it, when a couple enters into a new relationship, (marriage) then it means their previous will is now null and void and that they have to write a new one.

It is likely that when one of the partner’s passes on then the relatives of the remaining partner will get everything.

That means nothing for the family of the deceased.

Now, this may sound morbid or selfish when one speaks about money and relationships but all of this has to be thought through.

It is rather naive to think that there are no gold diggers out there who are willing to take vulnerable men to the cleaners, and these women will hang out on the same dating websites as their prey.

As for who gets what when someone passes; here is the order of priority.

1. The spouse or partner
2. Children of the deceased
3. Parents of the deceased
4. Siblings of the deceased

Note: In New Zealand, if a couple have been living together in a de facto relationship for at least three years then everything they own is considered matrimonial property.

This includes Kiwisaver, New Zealand’s retirement scheme, but only those contributions made during the term of the relationship.

It is no secret that there are men of an older generation who have been the victims of dating scams. The number one red flag in these scams is that a woman half your age contacts you out of the blue.

The number two red flag is that she wants to hasten the relationship, and the number three red flag is that she sends you some revealing photographs of herself.

If someone can tap into your ego, and make you feel good about yourself they are on their way to taking advantage of you.

Another method scammers will use is to manipulate your emotions. She will come up with a hard luck story and tell you that she needs money or this or that will happen. This strategy is called “manipulation by guilt.”

It is when someone tries to get you to do something by making you feel guilty.

You would think that men in their later years have acquired enough experience of human character, but then, you know what they say, “Love is blind!”

A lot of romance scam victims are too embarrassed to come forward and go to their bank or the police, but if you know someone in this situation, let them know that it has happened to a lot of others too.It is also important to know what your grandparents are doing behind a computer screen because it could mean that your inheritance is being sent to some stranger in a far flung part of the globe.

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