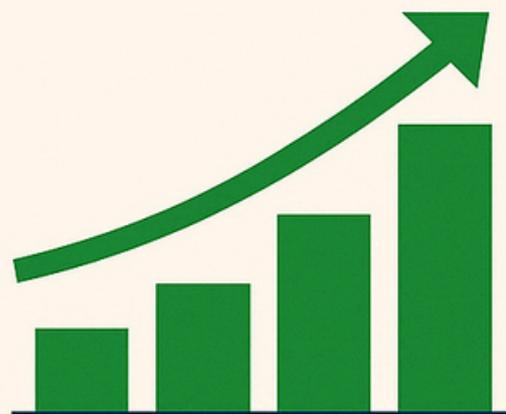


Before: Shortfall



After: Predictable  
Income

# Why Most Retirees Run Out of Money— And How to Add Predictable Monthly Income After 50

**By Dr. Fred Rouse,  
The REAL Money Doctor™**

9x Best-Selling Author • Featured in *Forbes*, *The Wall Street Journal*, NBC, CBS, FOX & ABC • 40+ Years in Financial & Business Experience • U.S. Coast Guard Veteran

# WHO THIS REPORT IS FOR

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## **This guide is for you if:**

- You're 50 or older
- You're not 100% certain your savings will last
- You have \$50K-\$350K saved and want to protect it
- You want predictable monthly cash flow – not roller-coaster markets
- You're concerned about inflation, taxes, longevity, and healthcare
- You've tried other strategies and gotten burned
- You want something calm, structured, and safe
- You prefer a rules-based method to avoid emotional decisions
- You want income you can count on, not guesses and hopes

## **This report is not for you if you want:**

- Day trading
- Emotional gambling
- Crypto speculation
- High-risk "systems"
- Overnight success stories

If you value clarity, structure, and control, you're in the right place.

# THE RETIREMENT PROBLEM NOBODY WARNED YOU ABOUT

## **The Silent Retirement Crisis Nobody Talks About**

Most people don't run out of money because they were reckless.

They run out because:

- They didn't know how long retirement would last
- Their portfolio took a hit at the wrong time
- Their income didn't keep up with costs
- They relied on assets, not monthly cash flow
- They trusted the market to solve a problem the market cannot solve

The biggest retirement threat isn't performance.

It's the sequence of returns — the order in which wins and losses occur.

**This is dangerous because a single early loss can permanently damage your retirement — even if the long-term average looks “good.”**

You don't feel the damage until it's too late.

This report shows you a safer way forward.

# THE 7 HIDDEN RETIREMENT KILLERS

## The 7 Hidden Retirement Killers That Blindside People 50+ Keeping Many Working Into Their 80s, When It's Too Late For Most to Recover

These forces quietly erode financial security:

1. **Inflation Creep** — Your money buys less every year.
2. **Rising Taxes** — Rates rarely go down, especially in retirement.
3. **Market Volatility** — The market doesn't care about your timeline.
4. **Longevity Risk** — You may live longer than expected.
5. **Healthcare Costs** — A major cost multiplier after age 60.
6. **Sequence-of>Returns Risk** — Early losses can devastate a portfolio.
7. **Lack of Predictable Monthly Income** — Assets fluctuate; income matters

### The good news?

All seven problems can be reduced dramatically by adding one thing:

**a safe, consistent monthly cash-flow rhythm.**

# WHY YOU HAVEN'T HEARD OF THIS BEFORE

Your advisor isn't hiding anything — they're just limited by the system they work in.

Most advisors:

- Are trained in asset growth, not monthly income
- Must use firm-approved products
- Cannot recommend commodities — even safe ones
- Cannot show personal results
- Default to: “Save more, spend less, work longer.”

Here's what people 50+ are never told:

**No one cares about your retirement money more than you.**

Not the advisor.

Not the market.

Not the system.

**You did everything you were told and life still got in the way.**

That's why so many reach their 50s & 60s unsure if they have enough... or how long their money will last.

And why you've never been shown a rules-based system that creates predictable monthly income — like **REWIRED™**

It isn't mainstream —

**but it is effective, because it puts YOU in control.**

# WHY “COMMODITIES ARE TOO RISKY” IS A MYTH

When people hear “commodities,” they imagine:

- Fast, unpredictable markets
- High leverage that can wipe you out
- Violent swings you can't control
- Complex trading is meant for pros
- Stress, guessing, and costly mistakes

Because what most people see is discretionary trading — the kind where emotions, not rules, drive decisions.

And yes... that is dangerous.

**The REWIRED™ method removes the danger by using:**

- Only two commodities (you choose them)
- A simple, clean chart
- Two lines that remove guesswork
- A strict rules checklist
- A tiny, fixed 3-tick stop loss
- No prediction — ever
- 20 minutes per day, after hours
- 2–3 trades per month per commodity
- Max 4 days in a trade

## **REWIRED™ Is the Exact Opposite**

This isn't high-risk trading. It's a controlled, rule-based system designed to shrink risk and eliminate emotion —

**So YOU stay in control the entire time.**

# WHY PEOPLE 50+ LOVE THIS SYSTEM

- It's calm – no chaos, no screens, no stress
- It's predictable – the rules tell you exactly what to do
- It's structured – no “winging it,” no guessing
- It's low stress – just 20 minutes, after hours
- No live market watching or constant monitoring
- Tiny risks – tightly controlled
- Your capital is protected by rules, not emotions
- You scale using profits only – never adding more money

If you can follow a simple recipe, you can follow this system – **and feel confidently in control of your future.**

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# THE REWIRED™ SYSTEM IN ONE PAGE

## Here's How It Works:

- Wait for two lines to cross
- Run a simple rules checklist
- Get the exact system-determined entry price for tomorrow
- Get the system-determined profit target for tomorrow
- Set your 3-tick stop loss
- Enter the trade the next day
- Exit automatically at your profit target or stop
- Track results
- Scale using profits only — never add more money

**No emotion. No guessing.**

**Just a calm, repeatable cash-flow rhythm  
that YOU CONTROL.**

# WHY TRIPLE-DIGIT RETURNS ARE POSSIBLE WITHOUT TAKING ON HIGH RISK

## Why Triple-Digit Returns Are Consistently Possible

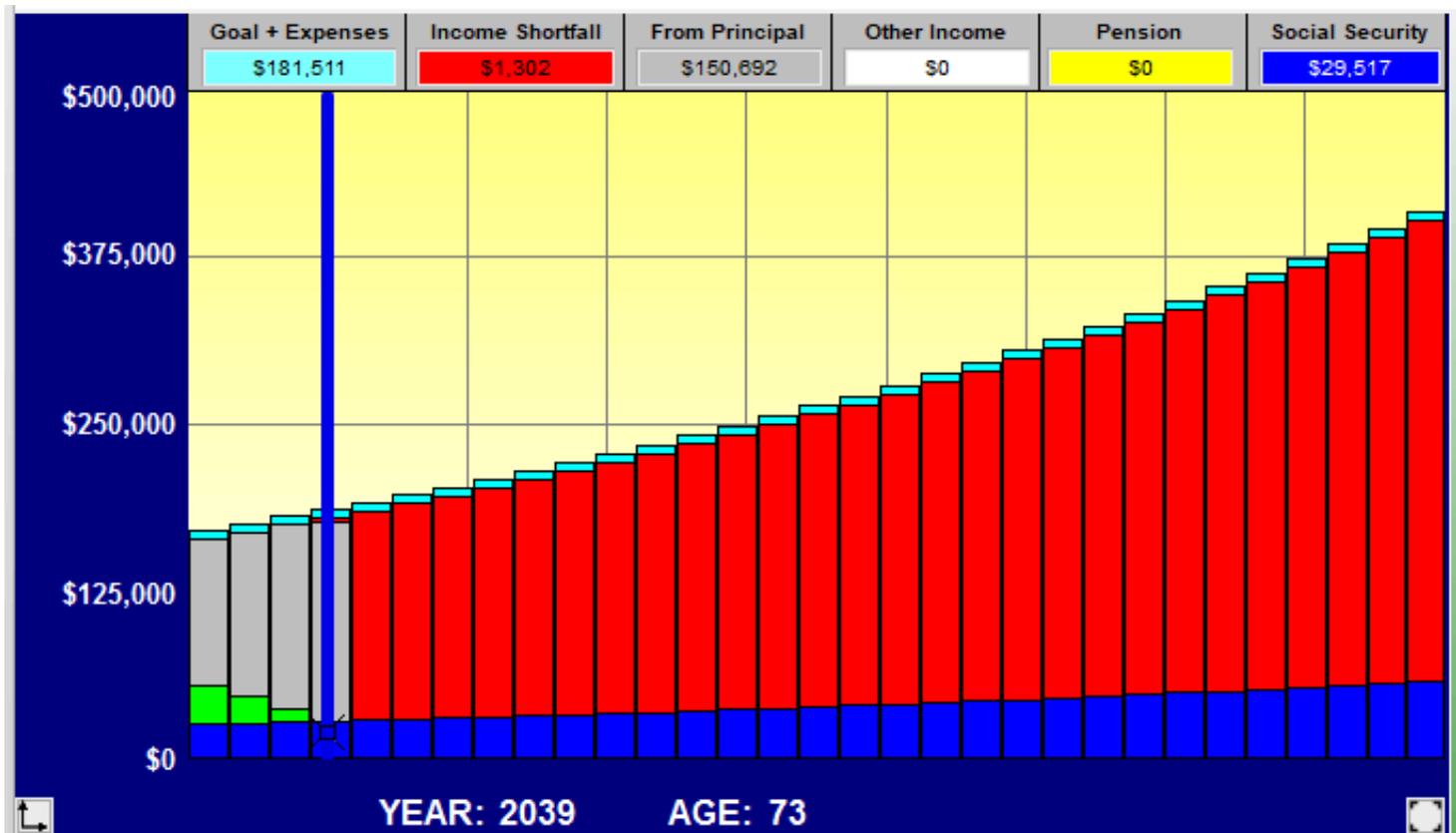
- No hype. Just math + discipline
- You risk tiny amounts — never your future
- You win more often than you lose (7 out of 10 or better)
- Losses stay small and controlled
- Wins stack faster than losses
- Compounding multiplies results quietly in the background
- You only trade your two safe, familiar commodities
- Rules replace stress, guessing, and emotion

**Consistency beats intensity every time.**

**That's the real reason  
this works for people 50+.**

**Predictable results you control and  
can finally depend on.**

# Your Retirement BEFORE Adding Monthly Cash Flow



This chart illustrates the natural decline of savings over time when you rely solely on fixed sources like Social Security, pensions, or portfolio withdrawals.

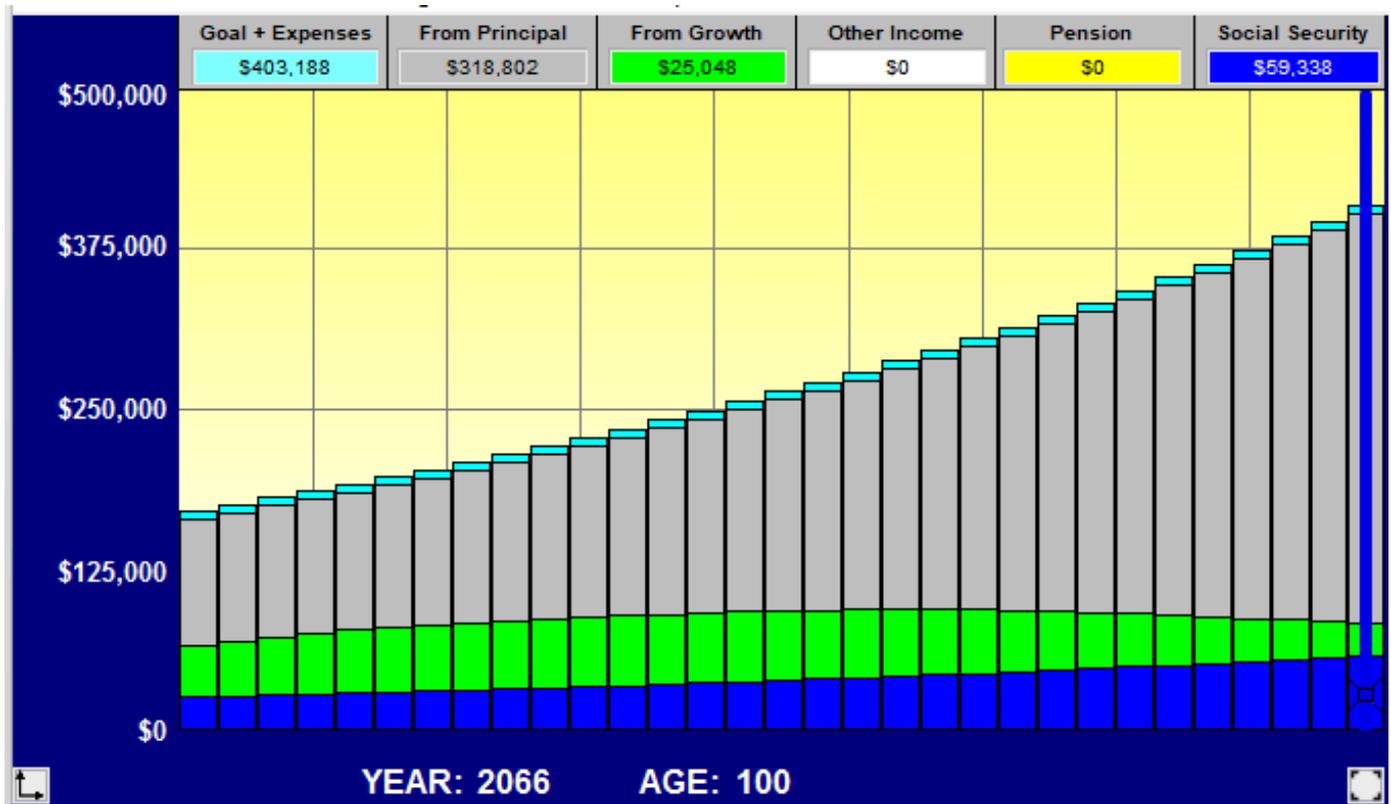
*The red region shows the widening income shortfall as costs rise and savings shrink.*

## **Assumptions Used for This Illustration:**

Based on a household earning \$100,000/year, working until age 70, receiving \$2,000/month in Social Security starting at age 65, holding \$350,000 in retirement savings and needing \$10,000/month to fund their lifestyle.

**Your specific numbers may vary and will be included in your personalized REWIRED™ Plan.**

# Your Retirement After Adding Predictable Monthly Cash Flow



Here, the assumptions remain the same — except for one addition:

> a steady, rules-based monthly cash-flow rhythm generated through the REWIRED™ System.

Your personalized plan will show your exact numbers, based on your age, goals, starting capital, and income needs.

**With this added cash-flow rhythm** consistent, disciplined monthly cash flow under your control can meaningfully change a long-term retirement trajectory.

# HOW TO START SAFELY

## The Simple 3-Step Path

### 1. Learn the Rhythm

You'll master the two-line chart, the checklist, and the setup — without risking a penny.

### 2. Back-Test Your Two Commodities

Using historical charts, you'll prove to *yourself* that the system works — before you ever place a live trade.

### 3. Forward-Test for 90 Days

Live practice — *without money* — until you consistently reach 70% wins or better, proving you can make money with this system before risking a single dollar. Only then do you open a live account.

**This is why the system has worked  
reliably and predictably  
for hundreds of adults 50+ since 2008.**

# READY TO SEE YOUR REAL NUMBERS?

## Get Your Personalized REWIRED™ Cash-Flow Plan

See your path to predictable monthly income — clearly, simply, and in minutes.

This personalized plan shows you:

- Your month-by-month cash-flow roadmap
- Your realistic income target
- Your 12–36 month income potential
- How long your money will actually last
- Your safe, simple scaling strategy

It's personalized.

And it takes less than 3 minutes.

**Start now, and you stay ahead of inflation, volatility, and uncertainty; instead of being crushed by them.**

**This is how you  
finally regain control of your retirement.**

 **Get your personalized plan:  
[EnjoyRetirementNow.com/rewired](https://EnjoyRetirementNow.com/rewired)**

# About Dr. Fred Rouse

## The REAL Money Doctor<sup>™</sup>

Vietnam-era USCG Search & Rescue  
Veteran

40+ years in financial services

PhD in Taxation

Doctorate in Business Administration

Retired – now helping normal folks  
enjoy retirement sooner

Creator of the REWIRED<sup>™</sup> System,  
delivering reliable results since 2008

Dedicated to helping you Get, Protect,  
and Enjoy your Life, Money, and  
Retirement.

Because retirement *isn't* optional.  
Enjoying it is.

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