

**RETIREMENT
ISN'T
OPTIONAL
ENJOYING IT IS**



**The REAL Money Doctor's
3–5 Year Plan to Retire Sooner,
Live Better,
and Avoid Wall Street's Trap**

Dr. Fred D. Rouse III
The REAL Money Doctor

Copyright © 2026 by Fred D. Rouse III

All rights reserved.

Short Window Retirement Planning is copyright © 2026 Fred D. Rouse III.

The REAL Money Doctor is copyright © 2026 Fred D. Rouse III.

No part of this publication may be reproduced, stored in a retrieval system, or transmitted in any form or by any means, electronic, mechanical, photocopying, recording, or otherwise, without the prior written permission of the publisher.



Published by Financial Management Press

First Edition: May 2026

ISBN illustrated edition: 978-1-63452-272-4

This book is intended for educational and informational purposes only. Nothing in these pages constitutes personalized investment, legal, or tax advice. The trading system described herein carries risk of loss, and past performance is not a guarantee of future results. The public trade record referenced throughout this book is available at DrFredRouse.com.

Client names and certain identifying details have been changed to protect privacy. The experiences described are representative of results some students have achieved; individual outcomes will vary.

DEDICATION



To everyone who worked hard, played by the rules, and still lies awake at three in the morning running the numbers in their head.

To those who gave the best decades of their lives to their jobs, their families, and their communities—only to find themselves quietly wondering: “When is it my turn?”

This is for you.

For the courage it takes to imagine a different kind of retirement. For the resolve to take the first step toward it.

Because you deserve more than survival in the years ahead.

You deserve freedom.

You deserve joy.

You deserve to actually live.





AUTHOR'S NOTE

I want to be straight with you before you read a single chapter of this book.

This is *not* a how-to manual for the trading system I teach. If you're looking for the specific mechanics, the exact entry and exit rules, or the two commodities I use, those are taught in my Short Window Retirement Planning program, not in these pages. A book is a one-way conversation. The system requires a real teacher, real feedback, and a student who is ready to act. That is a different thing entirely.

This book is about the honest case for why the standard retirement playbook is failing the people who followed it most faithfully, and why a different approach is not only possible but has already been working for more than 15 years.

The client stories in this book are real. Names and certain identifying details have been changed. The experiences they describe—the fear, the relief, the specific moments when something shifted—are drawn from more than four decades of working with people trying to figure out how to retire without running out of money or purpose.

One more thing. Throughout these chapters, I refer to the public trade record I have maintained since 2022. Every trade placed in my program is posted there, updated in real time, and available to anyone who wants to look. No simulations. No back-tested projections. The actual record of what the system has done.

*You can see it at any time at
DrRouseNow.com/trades.*

I mention it here because the rest of this book asks you to trust a set of ideas that run counter to most of what you've been told about money. That kind of trust should cost you nothing but a few minutes of verification. Go look at the record. Then decide.

Dr. Fred D. Rouse III

REHOBOTH BEACH, DELAWARE

2026

TABLE OF CONTENTS



Dedication	i
Author's Note	ii
Introduction.....	1
Part One: The Wake-Up Call.....	5
Before You Read This Section.....	6
Chapter 1: The Great Retirement Trap	7
Chapter 2: The Million-Dollar Myth	15
Chapter 3: Retire To Something, Not From Something.....	20
Part Two: A New Way To Think About Retirement.....	25
Chapter 4: The Retirement Cash Machine	26
Chapter 5: Take Back Control.....	30
Chapter 6: The Power Of Consistency	35
Chapter 7: Confidence Is The Ultimate Currency	38
Part Three: Building Your Cash Machine	42
Chapter 8: Know Where You Stand	43
Chapter 9: Build The Engine.....	47
Chapter 10: Keep It Running	51
Part Four: The Life Worth Retiring To	56
Chapter 11: Reinventing You.....	57
Chapter 12: The Health And Happiness Dividend	61
Chapter 13: The Time Is Now.....	65
Bonus Chapter: The Wall Street Exposé.....	70
About The Author	75
Next Steps.....	77





INTRODUCTION

The Only Question Left

One day—whether you’re ready or not—you’re going to retire.

Not maybe. Not if you save enough, or pick the right funds, or avoid every wrong turn. You will retire. The only question is whether that day will feel like something you chose or something that happened to you.

For some people, it’s a date they’ve been counting down to for years—circled on a calendar, mentioned at every family dinner, the finish line they’ve been running toward for three decades. For others, it’s a phone call from HR and a box of desk items. For more people than anyone talks about, it’s their body making the decision: a bad back, a diagnosis, a fatigue that finally says enough.

However it arrives, the day comes. And what most people discover when it does is that they spent years planning for a number—a balance, a target, a figure someone once told them they needed—and almost no time at all planning for a life.

The Two Problems Nobody Mentions

Here is what I learned spending forty years in financial services, twenty-eight of them as a Certified Financial Planner: the retirement system most people trust was not designed for the retirement most people actually have.

It was designed for a world that no longer exists. A world where people worked one job for forty years, retired with a pension, lived a decade or so on Social Security, and died. Clean. Predictable. Manageable.

That world is gone. Today, a 65-year-old couple has roughly a 50% chance that one of them will live past 90. That is twenty-five to thirty years of retirement to fund—nearly as long as most careers. Pensions are gone for most workers. Social Security covers a fraction of what people need. And healthcare costs are climbing faster than any fixed-income investment can keep pace with.

The system handed everyone the same answer to a question that looks completely different now. And the people who followed that answer faithfully—saved 10 percent, diversified their portfolios, stayed the course—are finding out too late that faithful execution of the wrong plan still ends the same way.

That is the financial problem. But there is a second problem that almost nobody in the financial industry will ever bring up, because it is not their job and it does not affect their fee.

You can run out of money.

You can also run out of purpose.

Both will end your retirement just as surely.

I have sat with people who had more money than they would ever spend, who were absolutely miserable in retirement. And I have sat with people who were living carefully but were genuinely alive—engaged, connected, clear about why they got out of bed every morning. The difference was not their account balance. It was whether they had retired to something or just from something.

This book is about both problems.

What This Book Is

Part One will show you exactly how the standard retirement plan fails the people who trust it most. Not to depress you. To make sure you understand the terrain before you start navigating it.

Part Two introduces the system I built after leaving traditional financial planning—a rules-based approach to generating consistent, tax-advantaged income that has produced results since 2008. I am going to give you enough of the framework to understand how it works and why it works. The mechanics are taught in the program; what I can give you here is the honest case for why a different kind of income strategy is worth your attention.

Part Three walks through what it actually looks like to build that income stream: where to start, how to get the engine running, and how to maintain it in less time than most people spend reading the financial news.

Part Four is about the other half of the equation. Money is the floor, not the ceiling. Once you have the cash flow handled, the real question is what you do with the freedom. This section is about purpose, relationships, health, and how to design a second act that is actually worth living.

The bonus chapter at the end is the one I probably should have led with: an honest look at why Wall Street's business model depends on your not knowing what I am about to tell you.

A Word About the Record

I am going to ask you, over the course of this book, to consider a set of ideas that run against most of what you have been told about investing and retirement. That is a lot to ask. I know that.

So before I ask it, I want to point you somewhere. Since 2022, I have publicly posted every trade placed in my program. The wins, the losses, the full year-to-date performance. It is all there, updated in real time, at DrRouse-Now.com/trades.

I did not put that record up to impress you. I put it up because anyone who asks you to trust a system—any system—should be willing to show you the evidence in a form you can verify yourself.

Look at it before you read another word if you want. I'll be here when you get back.

The Only Question That Matters

You have worked for this. The years you put in, the mornings you got up when you didn't want to, the things you said no to so you could say yes to something later—that work is real, and it matters, and it deserves a real return.

The question is not whether you will retire. You will.

The question is whether, when that day comes, you will feel like you chose it—financially ready, with somewhere to go and something to look forward to—or whether you will feel like it happened to you.

That is the only question left. Everything in this book is in the service of answering it on your terms.

Let's get to work.





PART ONE



THE WAKE-UP CALL



Before You Read This Section

FIVE QUESTIONS

Answer these five questions before reading Chapter 1.

No research required — just your best guess. The answers follow each question.

1.

What is considered the single biggest risk for investors over age 50 as they approach retirement?

Longevity risk — the risk of outliving your money. Not market risk. Not a health risk. The length of the retirement itself is the primary threat, according to ThinkAdvisor. A sixty-five-year-old couple today has roughly a 50% chance that one of them reaches 90. That is a twenty-five-year retirement to fund.

2.

According to Fidelity, how much does a couple retiring at sixty-five need saved just to cover out-of-pocket healthcare costs?

Approximately \$295,000 after tax — and that figure does not include long-term care. Before you spend a single dollar on housing, food, or travel, nearly three hundred thousand dollars of any retirement savings is already earmarked for medical expenses alone.

3.

What is the average amount Americans have actually saved for retirement?

Approximately \$65,000. Not \$193,000. Not \$287,000. \$65,000. For the majority of working Americans, the retirement they imagined and the retirement they can afford are not the same.

4.

According to AARP, what do more Americans fear than death itself?

Running out of money. More people lie awake worrying about outliving their savings than about dying. That fear is not irrational — it reflects a real and accurate reading of the math for most households.

5.

As a general rule of thumb, how much should you have saved to retire comfortably at sixty-five?

According to Fidelity, approximately ten times your annual salary. For a household earning \$75,000 a year, that is \$750,000. Most people are nowhere near that number, which is why you are reading this book.

If any of those answers surprised you, you are in the right place.

The chapters that follow explain not just what the numbers mean but what to do about them.



CHAPTER 1

The Great Retirement Trap

How the Rules Changed and Nobody Told You

Sam worked for thirty-two years in operations management for a regional manufacturing company in southeastern Pennsylvania. He was the kind of employee companies love and take for granted: reliable, competent, never made the front page, never missed a deadline. When the plant restructured in 2019, Sam took the buyout. He was sixty-three. The timing was not ideal, but it was not terrible, and he had done everything right.

He had maxed his 401(k) contributions for the last twelve years. His mortgage was paid. He had roughly \$540,000 saved, no debt, a healthy Social Security benefit waiting at sixty-seven, and a wife who worked part-time as a school librarian. He was not rich. He was solid.

Six months into retirement, Sam called me. He was not in financial trouble. He was in a different kind of trouble.

Every time I look at the account, I feel like I'm watching a timer count down. My financial guy says I'm fine, but fine feels like it means something different every month. I don't know when I can spend. I don't know what safe actually looks like. I just know I'm scared in a way I wasn't expecting to be.

Sam had done everything the standard retirement plan asked of him. And the standard retirement plan had left him staring at a balance sheet every morning, trying to figure out if today was the day the math stopped working.

He is not unusual. He is, in my experience, the rule.

The Promise That Was Made

The modern retirement system was built on a set of assumptions that made sense in 1974. That was the year ERISA was signed into law, creating the legal framework for employer-sponsored retirement plans. The 401(k) plan came into existence in 1978. IRAs followed. The whole architecture of how Americans save for retirement was designed in a very specific era, for a very specific kind of retirement, with a very specific set of expectations about how long people would live.

The assumptions were: retire at 65, live maybe 10 or 15 more years, draw down your savings steadily, and Social Security would cover the rest. The system was not designed for a thirty-year retirement. It was not designed for healthcare costs that have tripled since 1990. It was not designed for a world where pensions have essentially disappeared for private-sector workers, where inflation silently and steadily erodes fixed income, and where the sequence of market returns in your first few years of retirement can permanently alter the math.

Nobody updated the user manual. Everyone just kept following the original instructions.

The Problem With the Standard Advice

The financial industry will tell you that the solution to this problem is more of the same, optimized. A better allocation. Lower fees. A smarter withdrawal rate. They will talk about the four percent rule—the guideline suggesting you can withdraw four percent of your portfolio annually without running out of money over a thirty-year retirement.

What they usually do not tell you is that the 4% rule was developed using historical data from a period of unusually favorable market conditions, and that its creators have since said it may be too aggressive for the current environment. They will not tell you that a thirty-year retirement at four percent assumes your portfolio performs at historical averages from the exact year you retire—and if you are unlucky enough to retire the year before a significant market downturn, the math breaks before it ever has a chance to work.

This is called sequence of returns risk. It does not get nearly enough attention, because it is bad for business to explain it clearly to the people it will hurt most.

The order in which your returns arrive matters as much as the returns themselves. Retire into a bear market, and the withdrawal math may never recover, even if the market eventually does.



Here is a simplified version of how this works. Two investors retire with the same \$500,000. Investor A experiences strong returns in the first five years, then a market downturn. Investor B experiences the same downturn first, then the same strong returns. Over thirty years, the average annual return for both investors is identical.

- Investor A runs out of money in year twenty-six.
- Investor B has money left at the end of year thirty.

Same portfolio size. Same return average. Different order. Completely different outcome.

If you retired in early 2000 or late 2007, you were Investor B. Nobody asked you which one you wanted to be.

The Crashes Don't Stop When You Retire

Most conversations about sequence of returns risk focus on the years just before retirement. And that window is genuinely dangerous. But there is a second problem that gets almost no attention: the crashes do not stop once you are retired.

Market downturns have occurred roughly every 7 to 10 years throughout modern financial history. A sixty-five-year-old who retires today and lives to eighty-five will experience two to three significant market crashes during retirement. Not before retirement. During it. While drawing from the account every single month to cover living expenses.

Recovery from a major downturn can take anywhere from three to five years in a good scenario and up to sixteen years in a bad one. During that entire recovery window, you still have a mortgage or rent. You still have utilities, groceries, insurance, and a car that needs maintenance. You are selling assets at depressed prices just to pay the electric bill. And because you are selling while the portfolio is down, you are locking in losses that the portfolio never fully recovers from—even when the market eventually does.

Early on in retirement, one bad year at the wrong time can alter the math for the rest of your retirement. In your retirement years, that same bad year can be devastating for the rest of your life because the time simply isn't there to offset it.

That is not a hypothetical. That is the arithmetic of drawing income from a declining balance. The people who experienced it in 2000, 2008, and 2020 did not have the option of waiting it out. They needed money that month. So they sold.

What the Slow Bleed Actually Looks Like

The dramatic version of retirement failure—the sudden crisis, the account hitting zero, the family emergency—is real, but it is not the most common story. The more common story is quieter. It is the slow, almost imperceptible erosion of the retirement you planned for, one small adjustment at a time, each one seeming reasonable in isolation, until one day you look up and realize the life you are living is considerably smaller than the one you worked for.

It starts with the vacation. The two-week trip becomes one week. Then one week becomes a long weekend. Then the long weekend becomes a drive somewhere close enough that you do not have to pay for a flight. Then, eventually, it stops altogether because the math just does not work this year, and you tell yourself there is always next year.

It moves to dinner. Fewer nights out per month. Then, lower-priced restaurants. Then, splitting an entrée. Then cooking at home because it is just easier. Friendships that used to involve



a regular dinner or a round of golf quietly thin out because the expense of maintaining them has become something you are aware of in a way you never were before. You stop accepting invitations you cannot afford to reciprocate. The social world that was supposed to expand in retirement contracts instead.

The house and car start showing the accumulation of deferred decisions. The repair that could wait. The appliance that is almost on its last legs, but not quite. The car that needs tires but can probably go another season. The list of things to get to eventually grows longer and moves no faster.

And then, at the far end of that progression, comes the one nobody talks about. The prescription that is a little too expensive to refill on schedule. The medication that gets stretched by taking three-quarters of the dose instead of the full one. The pill cut in half to make the bottle last another few weeks. People who spent 30 years doing the right thing are rationing their own medications in retirement because the money that was supposed to be there isn't quite covering everything anymore.

Nobody planned for this. Nobody built a retirement spreadsheet that had a line for 'half a pill a day to make the prescription last.'

It happens slowly enough that each step feels like a choice.

Taken together, it is the retirement being quietly dismantled.

The People You Walk Past Every Day

There is an easy way to see what this looks like in the real world. You do not need a financial model or a research paper. You need to pay attention the next time you are at Lowe's or Home Depot, at McDonald's, at the diner, or at any large retailer. Look at the person stocking shelves, working the register, or waiting your table. If they are sixty-five or seventy years old, notice them.



The comfortable explanation—the one that lets everyone move on without feeling uncomfortable—is that they are people persons. They wanted to get out of the house. They enjoy staying busy. Some of them will tell you exactly that. It is a dignified answer, and it may even be partly true.

But it is not the whole truth.

A few years ago, I was at an airport car rental in Orlando, Florida. It was a hot day—ninety degrees or close to it. Working the vehicle checkout on the lot was a well-dressed, well-spoken woman who appeared to be about sixty-seven years old. She carried herself with the manner of someone who had spent a career doing something more than this. I asked her directly whether she would still be doing this job if she had an extra hundred thousand dollars a year coming in.

She did not pause. She did not soften the answer.

“Hell no.”

That was it. No elaboration needed. I was convinced from that moment in a way that no statistic had ever convinced me. She was not there because she loved airports, cars, or the Florida heat. She was there because she needed the money. And she was too honest to pretend otherwise when someone finally asked the question directly.

She is not unusual either. She is, like Sam, the rule.

The Trap Itself

The trap is not that you saved wrong, invested wrong, or worked too hard or not hard enough. The trap is structural. The system was designed for a world that no longer exists, and the people running the system have no particular incentive to tell you that.

Financial advisors get paid to manage assets. The larger your balance, the more they earn. Their business model depends on you keeping your money with them, following their guidance, staying calm when markets drop, and trusting that the long-term averages will work in your favor.

For some people, some of the time, that works fine.

For the person in the first years of retirement, with a fixed portfolio, mandatory withdrawals, and a market that just took thirty percent off the top, the long-term average is cold comfort. By the time the average arrives, the damage is done. And unlike the thirty-five-year-old who can wait it out and contribute more while prices are low, the retiree cannot wait. The bills arrive on the same schedule regardless of what the Dow did yesterday.

Sam understood this the moment I explained it to him. His fear had a name now. He was not being irrational. He was correctly reading the math of his situation—he just had not been handed the tools to do anything about it.

That changes in the next chapter.



CHAPTER 2

The Million-Dollar Myth

Why the Number Everyone Chases Is the Wrong Number

For the better part of two decades, financial services marketing has sold the American public on a single retirement milestone: \$1 million.

It shows up in mutual fund ads. It is the headline of a thousand magazine articles. Financial planning software is built around it. The number has become so embedded in the cultural idea of retirement readiness that people who have \$900,000 saved feel behind, and people who have \$1.1 million feel, for about fifteen minutes, like they made it.

The million-dollar target is not completely fabricated. Depending on where you live, when you retire, and how you spend, a million dollars can absolutely support a retirement. The problem is not the number itself. The problem is that the number is doing two jobs it was never designed to do.

First, it is being used as a binary: you either have it or you don't, you're either ready or you're not. That is not how retirement math works. A million dollars in 2000 was not the same as a million dollars today. A million dollars in a low-cost-of-living state is not the same as a million dollars in greater Philadelphia or coastal Delaware.

Second, and more importantly, the million-dollar target focuses people's attention on accumulation when they should be focused on income. Because you do not retire on a balance. You retire on a paycheck.

The Healthcare Number Nobody Mentions

Before we go further on the million-dollar question, there is a number that needs to be on the table. According to Fidelity, a couple retiring at 65 in 2020 needed approximately \$295,000 in after-tax savings to cover out-of-pocket healthcare costs alone. Not total living expenses. Not housing. Not food, travel, or anything else. Just the medical bills that Medicare does not cover.

Run that against the million-dollar target. Nearly 30% of the number everyone is told to chase is already spoken for by healthcare costs before retirement has started. The effective retirement cushion for living, traveling, and being present for grandchildren is not a million dollars. It is closer to \$700,000—assuming everything else goes according to plan, which it rarely does.

This is not a reason to despair. It is a reason to be precise about what problem you are actually solving. And the problem is not a balance. It is income.

Balance Is Not Income

This distinction sounds obvious. Most people will nod when they hear it. But the behavioral reality is that almost everyone in the accumulation phase of their financial life is oriented around a number on a statement, not around the monthly cash flow that number will eventually produce.

Patricia came to me two years before she planned to retire from a career in hospital administration. She had \$780,000 saved. Her house was paid off. She had run the numbers herself and could not figure out why she still felt unprepared. "I'm close to the number," she said. "But close doesn't feel like enough."

I asked her a simple question: What monthly income do you need to cover your life?

She had never thought about it that way. She had been managing toward a balance, not toward a paycheck. When we worked the numbers backward—from the monthly income she actually needed, to the asset base required to produce it reliably—the picture got both clearer and more manageable.

The issue was not the size of her balance. The issue was that her income was entirely dependent on market performance. She had no independent source of cash flow, dependent on what the market decided in any given month.

That is the real vulnerability. And it is the vulnerability the million-dollar conversation never addresses.

The Three Things That Actually Determine Your Retirement

When you strip away the marketing language and the mutual fund prospectuses and the retirement calculator shell games, there are only three variables that determine whether your retirement works: how much money you have, how much time you have to grow it, and what return that money generates.

At fifty or sixty or beyond, two of those three variables are largely fixed.

Your money is what it is. You cannot save your way to a secure retirement in five or ten years if you could not do it in thirty. The math of accumulation does not work at that pace, and no one in the financial industry is going to tell you that because the honest answer is not good for their business.

Your time is short and getting shorter every day. You are not a thirty-five-year-old who can weather a fifteen-year flat market and still come out ahead. You are someone for whom the window between now and the retirement you need is measured in years, not decades.

That leaves one variable. Your return on investment is the only thing you can actually affect—if you know how. Not the marginal difference between an

eight percent and a ten percent average annual return in an index fund. That kind of optimization is not going to change the trajectory. What changes the trajectory is a fundamentally different approach to generating income that is not dependent on market direction, does not require you to time anything, and does not disappear when the next crash arrives.

That is what the rest of this book is about.

What the Number Actually Buys You

Let's be precise about what a one-million-dollar portfolio produces under the standard retirement model.

At a 4% withdrawal rate, a million dollars generates \$40,000 in income per year, or roughly \$3,300 per month before taxes. If you have Social Security on top of that, you may be comfortable. If you live in a high-cost-of-living area, have significant healthcare expenses, or want to do more in retirement than pay bills and watch television, \$3,300 a month may not be the retirement you worked thirty years to earn.



Now run inflation through that number. At three percent annual inflation, your purchasing power is cut in half in roughly twenty-four years. A \$3,300 monthly income in year one becomes the equivalent of about \$1,650 in real spending power by year twenty-four. If you retire at sixty-five and live to ninety, you are spending the last decade of your life on half the income you started with.

The million-dollar target does not account for any of this. It is a round number that financial services marketing has found to be effective at motivating savings behavior. That is a legitimate use for it. It is a terrible proxy for retirement readiness.

The Right Conversation

The right conversation is not about a balance. It is about income. Specifically, it is about income that does not depend on your portfolio staying above a certain number, does not disappear when the market drops, and does not require you to liquidate assets in a downturn to meet your monthly expenses.

This is the conversation the financial industry largely avoids, because the answer to it often involves products and strategies that are either less profitable for them or require a fundamentally different relationship between advisor and client.

The answer I found—the one that has been working since 2008, through two significant market disruptions and one global pandemic—is not the only answer. But it is a real answer, built on a real record, available to anyone willing to verify it.

That record is at DrRouseNow.com/trades.

Stop chasing a number on a statement. Start thinking about the monthly check. That shift in focus changes everything about how you plan, what you build, and whether retirement delivers what you actually worked for.



CHAPTER 3

Retire to Something, Not From Something

The Purpose Problem Nobody Is Talking About

There is a client I worked with years ago—I will call him Frank—who retired at sixty-eight after thirty-two years as a school principal. Frank had done well. His finances were solid. He had a pension, a healthy IRA, a paid-off home in the suburbs, and a wife who was active, happy, and looking forward to the next chapter.

Within eight months of retirement, Frank was depressed.

Not situationally sad. Not adjusting. Clinically depressed—sleeping ten hours a night, losing weight, withdrawing from his wife, from his friends, from the activities he had said for years he was looking forward to. His doctor eventually put him on medication. His wife called me, worried.

When I spoke with Frank, the financial picture remained unchanged. The problem was something the financial plan had never addressed. For thirty-two years, Frank had known exactly who he was. He was the principal. He made decisions that affected hundreds of students and dozens of staff every single day. He had a building full of people who needed him. He had a title, a parking spot, and a reason to get up on Monday morning.

Retirement took all of that away in a single day.

I thought I was ready. I had a list of things I was going to do. Golf. Travel. The grandkids. But the list ran out in about six weeks. Then I just had time. All this time, I thought I wanted it, and I didn't know what to do with it.

Frank is not a cautionary tale about how retirement is bad. He is a cautionary tale about what happens when you plan exhaustively for the day you stop working and give almost no thought to what you will do afterward.

Most people approaching retirement think about it as an escape. From the commute. From the boss. From the Sunday-night dread. Those are real things worth escaping. But retirement to nothing—retirement that is purely defined by what it is not—tends to collapse under its own weight within six months.

The Identity Problem

For most people who have spent decades in professional careers, work is not just a source of income. It is a source of identity, structure, social connection, intellectual stimulation, and in many cases, self-worth.

The financial plan addresses the income piece. Nobody addresses the rest.

The research on this is consistent and has been for decades. People who retire without a clear sense of what they are retiring to—a project, a community, a purpose that gives their days structure and meaning—show measurably worse health outcomes than people who do. The risk of depression increases significantly in the first two years of retirement. Cognitive decline

accelerates when the brain loses the daily demands that professional work places on it. Social isolation, which is one of the leading risk factors for early mortality in older adults, is dramatically more common in retirees who lose their work-based social network and do not rebuild one.

These are not soft concerns. They are as real as the sequence of returns risk we discussed in Chapter 1, and they are just as underaddressed by the standard retirement plan.

What Retirement Actually Requires

A real retirement plan has two parts. The financial part, which everyone talks about, and the life part, which almost nobody plans for with the same rigor.

The life part starts with an honest answer to a question that sounds simple but isn't: What do you actually want to do with your time?

Not what you think you should want. Not what other people in your neighborhood are doing. Not the list you made fifteen years ago when retirement was still abstract. What do you actually want?

For some people, that answer involves travel, and that is real and valid. But travel fills weeks, not years. For some people, it involves grandchildren,



and that is meaningful, but grandchildren have parents, schools, and lives that do not center around your schedule. For some people, it involves golf, gardening, or reading, and those are fine ways to spend time—but they do not replace the cognitive and social demands that keep your brain and body healthier than you may realize.

The people I have seen navigate retirement well—and after four decades in this industry, I have seen a lot of them—tend to share a few things in common. They had something to move toward, not just something to move away from. They deliberately maintained social connections, not accidentally. They kept learning. And they had a financial foundation that gave them genuine options rather than forcing every decision through the lens of survival.

That last one matters more than people admit. Financial anxiety—the low-level, constant awareness that the math might not hold—is not just uncomfortable. It crowds out everything else. It makes it harder to be present with your grandchildren. It makes the travel feel guilty rather than earned. It makes the golf feel like a luxury you are stealing from your future self.

When the financial foundation is solid—when you have income you can count on regardless of what the market does—the life planning becomes possible in a way it simply is not when you are watching your balance every morning.

Helen's Second Act

Helen retired at sixty-four from a long career in human resources. She had raised three kids largely on her own after a divorce in her forties, had interrupted her savings twice for family emergencies, and arrived at retirement with considerably less in the bank than she had planned for.

She also arrived at retirement with a clarity that many people with twice her assets do not have.

I knew I wasn't going to live the retirement I'd imagined in my thirties. So I had to decide what retirement I was actually going to live. That turned out to be a gift I didn't expect.

Helen had thought carefully about what she wanted her days to look like. She wanted to stay mentally engaged. She wanted to contribute something. She wanted to stay connected to people, particularly younger people, because she had spent a career watching younger professionals grow, and it turned out to be something she genuinely loved.

She started a small consulting practice focused on HR strategy for non-profits. Part-time, on her schedule, at rates that respected forty years of experience. The income was a bonus. The structure and the purpose were the point.

When we got her a reliable monthly income stream to supplement her Social Security, the consulting income became genuinely optional. Not theoretically optional—actually optional. She could stop tomorrow if she wanted to. She keeps doing it because it makes her happy, not because she has to.

That is what a financial foundation does. It converts purpose from a survival strategy into a genuine choice.

That is what Part Four of this book is about. But we need to build the foundation first.

The next section shows you how.





PART TWO



A NEW WAY TO THINK
ABOUT RETIREMENT





CHAPTER 4

The Retirement Cash Machine

What Consistent Income Actually Changes

I want to tell you about a night in 2008.

Not the broad strokes of that year—you know those. Markets in freefall, retirement accounts cut in half, people who had worked forty years watching their carefully built nest eggs lose a third of their value in a matter of months. You know what 2008 looked like from a headline.

What I remember is something smaller. I was sitting at my desk—a basement office in southern New Jersey—running the numbers on a rules-based retirement income system I had spent the better part of a decade developing. The market had just suffered one of the worst weeks in modern financial history. And the system had produced a profitable trade.

I remember sitting with that for a while. Not celebrating—it was too early for that, and the world was too obviously on fire for celebration. Just sitting with the fact that something had worked when everything else was failing.

That was the beginning of what I now call the Short Window Retirement Planning system. And everything I am going to describe in the next few chapters grows from that moment.

Why the Name

Short Window refers to the specific time period that matters most in retirement planning. Not your whole working life. Not the entire arc of your financial history. The five to ten years immediately before you stop working, the transition into retirement itself, and the entire time you are in retirement. Every year of it.

This is the window where the standard retirement plan is most vulnerable. It is the window where the sequence of returns risk does its worst damage. It is the window where most people are simultaneously the least able to absorb a major financial setback—because they no longer have decades of future income to compensate—and the most likely to experience one, because their exposure to market volatility has not yet been reduced.

It is also the window where a reliable income stream makes the most difference. Not eventually. Immediately.

When you have cash flow coming in every month that you control, that does not depend on what the S&P 500 did yesterday, the psychology of retirement changes completely. The morning balance check stops being terrifying. The market correction that would have sent you into a spiral becomes an abstraction. You stop making fear-based decisions about your portfolio because your monthly life does not depend on it being at any specific level—you generate sufficient cash flow without it.

Consistent income does not just solve a math problem. It solves the emotional problem that sits underneath the math problem.
That is the part the financial plan never addresses.

What the System Is

The system I teach is a rules-based approach to generating retirement income. Two commodities, placed after market hours, in roughly twenty minutes a day. No screens to watch. No news to react to. No guessing about direction. The rules determine when a position is placed and when it is closed. You execute the rules.

I am not going to walk you through the mechanics here. The mechanics require a real teacher, real practice, and real feedback—none of which a book can provide. What I can give you is the honest case for why this approach to generating retirement income is worth your serious attention.

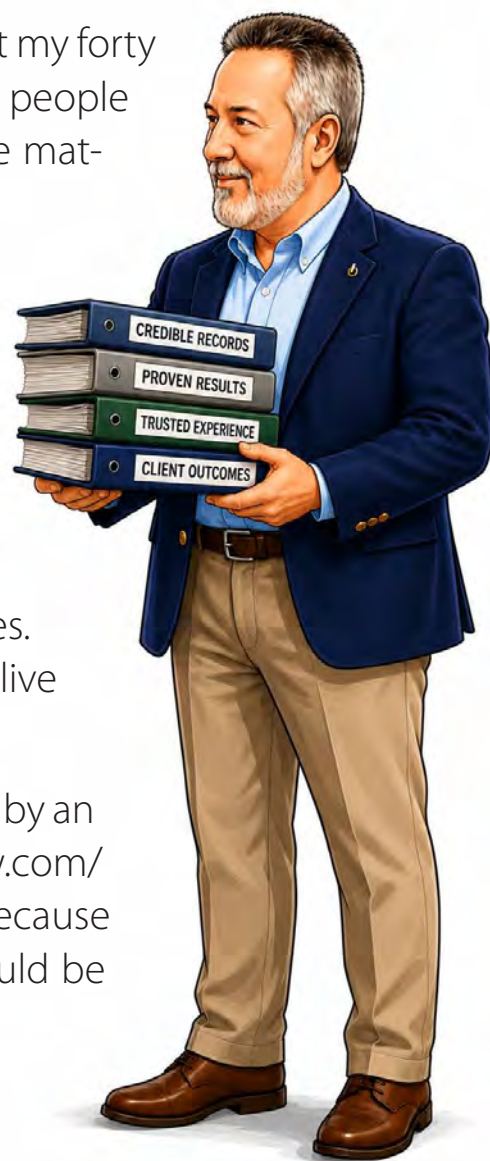
The case rests on one thing. Not my credentials, not my forty years in financial services, not the testimonials of people who have been through the program. All of those matter, but none of them is the case.

The case is the record.

Since 2022, every trade placed in the Short Window Retirement Planning program has been posted publicly at DrRouseNow.com/trades. The wins. The losses. The complete year-to-date performance, updated weekly. No simulations, no back-tested projections, no hypothetical outcomes. The actual record of what the system has done in live market conditions.

That record has also been reviewed independently by an AI system, and the review is posted at DrRouseNow.com/ai-swrp-review. Not because I needed validation. Because anyone asking you to trust a financial system should be willing to let you verify it however you need to.

Look at it. Decide for yourself.



What Changes When the Income Is Reliable

I have worked with enough people going through this transition to tell you what reliably changes when they establish a consistent, rules-based income stream alongside their other retirement assets.

The first thing that changes is the relationship with the portfolio. People stop treating their IRA or 401(k) as a checking account they are terrified to overdraw, and start treating it as what it was always supposed to be: a long-term asset. When you are not forced to liquidate holdings to meet monthly expenses in a down market, the portfolio can do the patient work it was designed to do.

The second thing that changes is decision-making. Fear is expensive. It causes people to sell at the wrong time, buy at the wrong time, sit in cash when they should be invested, and make major life decisions—about where to live, whether to help a child, whether to take a trip—through a lens of scarcity that may not actually reflect their situation. When income is reliable, decisions become clearer.

The third thing that changes is the quality of life. Not in some vague, unmeasurable way. Concretely. People sleep better. They are more present. They spend more willingly on the things that matter to them because the check is coming in and they know it.

I stopped waking up at three in the morning to run numbers. That alone was worth it. My wife says I'm a different person at the dinner table now. She's right.

That is what the cash machine does. It does not solve every retirement problem. But it removes the financial anxiety that prevents people from addressing others.



CHAPTER 5

Take Back Control

The First Pillar: Your Money on Your Terms

One of the strangest things about the standard retirement planning relationship is that it asks you to hand over control of the thing you worked your entire adult life to accumulate, to someone you see twice a year, in exchange for a set of recommendations that are largely the same as what they recommend to every other client in your age bracket.

The advisor is not a villain in this story. Most of the financial advisors I have known over four decades are decent people doing a job as well as they know how and as well as the job allows. The problem is the structure—and the limitations built into it. A fee-based advisor managing a hundred and fifty client relationships cannot possibly give each of those clients personalized, proactive, situation-specific attention. Beyond that, they are limited by their own training, experience, and the financial industry in which they work. They genuinely do not know what they do not know. And the industry they operate in has no particular interest in expanding that knowledge if the expansion would cost them revenue.

What you get instead is a diversified portfolio of funds, an annual rebalancing, and a soothing phone call when the market drops. For some people in some situations, that is genuinely adequate. For people in the short window—approaching or recently entering retirement—adequate is a generous description.

The Control Problem

Most people who have spent their careers in employment have a deeply ingrained relationship with financial delegation. You choose the funds in your 401(k) from a menu someone else curated, contribute the amount your employer suggests, and let the market do whatever it is going to do. This works fine in accumulation. You have time on your side. A down year is just a down year.

In distribution—when you are drawing from the portfolio rather than adding to it—the dynamics invert. Time is no longer your ally. Volatility is not an inconvenience you can wait out; it is a direct threat to the sustainability of your income. The same passive posture that served you well for thirty years starts working against you.

Taking back control does not mean becoming a day trader. It does not mean obsessing over markets or spending your retirement glued to a financial news channel. It means having a system for generating income that you understand, that you execute yourself, and whose rules you trust because you have seen the results.

There is a psychological dimension to this that matters as much as the financial one. When you understand how the income is being generated—when it is not a black box managed by someone else in a building downtown—you stop being a passenger in your own financial life. That shift changes how you carry yourself in retirement in ways that are hard to quantify and impossible to overstate.

Rules, Not Guesses

The approach I teach is rules-based and process-driven, and those two things work together. It is the process that makes the system work, and the rules that keep the process clean.

Consider how you drive to the grocery store. You have done it hundreds of times. You do not think through each turn. You do not consciously calculate the route. You follow a familiar process, and you arrive. Most people do it without a car accident. Not because they are expert drivers executing a perfect system, but because the process and route are known, and repetition has built a kind of automatic competence that does not require conscious effort on a routine run.

That is exactly how this works. We follow the same time-tested process consistently, and the good trades are the by-product of following it. We are not looking for good trades. We are not hunting for money. We follow the process, and the results come from that. The same way you do not look for your house when you are driving home. You follow the known route, and you arrive.

That same familiarity with process applies to why we only work with two commodities. Not ten. Not twenty. Two—chosen by the student from a menu of twenty options. Because when you follow the same two commodities consistently over time, you come to know them the way you know your car. When you get into your car in the morning, you do not need to be a certified mechanic to know when something is off. The seat was moved. The mirror is at a slightly different angle. The engine sounds different. The feel on the road, on a turn, under braking—



it is different. You know it. Not because you studied it. Because you have been in that car hundreds of times. That is what two commodities do. It gives you that kind of knowing.

As for the rules themselves, when you learned to drive, they told you to keep both hands at ten and two on the wheel. You started out that way. Then, over time, as you got more comfortable with the car, the road, and your own experience, you started driving with one hand. There was the rule. But with experience, it became more of a guideline. The same thing happens here. After enough time with the process and the two commodities you know, the rules become guidelines that your own experience has absorbed. But when the road conditions change—when you are in unfamiliar territory, or something feels different—you go back closer to the rules, for your safety. That is exactly what these rules are designed for.

The entire system was specifically designed to keep you out of as many bad trades as possible. Not to get you into good ones. That is a critical distinction that most people never hear anywhere else in financial education. Good trades are the natural result of consistently avoiding bad ones. The rules exist to protect you from loss. Everything else follows from that.

Human beings are terrible at making financial decisions under uncertainty, and retirement is a sustained encounter with uncertainty. We are prone to recency bias—the conviction that whatever just happened is going to keep happening. We are prone to loss aversion—the tendency to feel the pain of a loss roughly twice as intensely as the pleasure of an equivalent gain. We are prone to overconfidence when things are going well and paralysis when they are not.

Rules remove most of this. When the system tells you what to do, and you have seen over time that following the rules produces better outcomes than improvising around them, the discipline becomes easier. Not easy. Easier. The rules are the guardrails.

This is not a new idea. The most successful investors in history—from Benjamin Graham to Warren Buffett to the quantitative funds that now represent a significant share of daily market volume—have operated from rules-based frameworks. The insight is not that markets are predictable. The insight is that human reactions to markets are predictable, and the way to beat them is to commit to a set of rules before emotion shows up.

What Control Actually Looks Like

In practical terms, control means this: you execute a defined process during a defined after-hours window, then live your life. You are not forecasting. You are not reacting to headlines. You know what you are doing and why, and if someone asks you how your retirement income strategy works, you can explain it in plain language.

You are not dependent on an advisor being available, paying attention, or having your particular situation in mind. Your income does not stop if your advisor retires, changes firms, or has a bad year.

One of the most skeptical people who ever came through this program was a Vietnam-era veteran. Retired postal worker. His pension and Social Security combined came to about \$2,900 a month, and he had \$55,000 sitting in a credit union savings account he had not touched in eleven years because he did not trust the market or financial advisors, and had watched too many people his age get burned by both. His skepticism was earned.

He came in ready to find the reason it was not going to work. Asked hard questions. Looked carefully at the posted trade record. Started small. Did not rush. Four months later, he was profitable and consistent. What he told me he appreciated most was that his money never left his hands. It stayed under his control, in his account, every step of the way. For a man who had spent sixty-six years not trusting financial systems, that was not a small thing.

You are in charge. That sounds simple. After a career of financial delegation, it feels like something considerably more significant.



Chapter 6

The Power of Consistency

The Second Pillar: Showing Up the Same Way Every Time

I want to make a distinction that sounds minor but isn't.

There is a difference between a good outcome and a consistent process. Most people, when they evaluate a financial approach, focus entirely on the outcome. Did it make money? How much? When? They are less interested in the process that produced the outcome and almost never consider whether the process can produce it again.

This is backwards. Outcomes in financial markets are partly the product of process and partly the product of conditions that are outside anyone's control. A strategy that produces excellent results in a bull market may be entirely dependent on the bull market—meaning the same strategy in different conditions produces different, sometimes catastrophic results. The outcome was real. The process was circumstantial.

What you want in a retirement income strategy is a process that is durable across conditions. Not a strategy that happened to work in a particular

market environment. A system whose rules are designed to navigate multiple environments and whose track record reflects actual performance in those environments.

What Consistency Produces

The compounding effect of consistent small gains over time is not a secret. It is the foundational principle of long-term investing. What is less discussed is the compounding effect of a consistent process on the investor's psychology.

When you execute the same rules-based approach over months and years, something happens to your relationship with uncertainty. It does not disappear—uncertainty is always present in any market-related activity. But it becomes manageable in a way that episodic, reactive investing never achieves. You stop asking whether the strategy works and start executing it, because you have enough history with it to trust the process even when a particular week or month does not go your way.

The first time I had a down week, I thought I did something wrong. I called Dr. Fred in a panic. He walked me through the rules I had followed correctly, showed me the longer track record, and reminded me that consistency means showing up the same way on the bad weeks as the good ones. That conversation changed how I think about everything.

That change in orientation—from outcome-focused to process-focused—is one of the most valuable things the program teaches. It is also, not coincidentally, the mindset shared by every genuinely successful long-term investor I have ever encountered.

The 95-Plus Percent Winning Trade Rate

Since 2022, the publicly posted trade record at DrRouseNow.com/trades has shown a winning trade rate above 95%. That number draws attention, and it should. It is unusual.

I want to be precise about what it means and what it does not mean.

A winning trade rate measures the percentage of individual trades that close profitably. It does not tell you the size of those wins or the losses on trades that do not win. A strategy could theoretically post a high winning trade rate while still losing money overall if the losing trades were significantly larger than the winning ones.

The record is posted publicly and in full, including every losing trade and the year-to-date performance context, precisely so that a reader can evaluate the complete picture rather than a single flattering statistic. The winning trade rate is real. The full record is what substantiates it.

Look at it. The address is DrRouseNow.com/trades. It will tell you more in five minutes of reading than this paragraph can tell you in five pages.

Consistency and Time

One of the structural advantages of after-hours commodity trading—placing trades in a defined window after the major markets close—is the separation it creates from the noise of intraday market activity.

You are not watching a screen all day. You are not reacting to headlines. You are executing a defined process within a defined window, then living your life. Twenty minutes of focused, rules-based execution. Then dinner. Then whatever you actually retired to do.

This is not incidental to the system. It is the design. Retirement should give you time back, not consume it. An income strategy that requires constant attention is not a retirement strategy—it is a second job. The consistency of this approach is what makes it compatible with an actual retirement life.





CHAPTER 7

Confidence Is the Ultimate Currency

The Third Pillar: Knowing Why the System Works

In forty years of working with people around their money, I have come to believe that financial confidence is one of the most undervalued assets in retirement.

Not arrogance. Not the unfounded certainty of someone who has never been wrong. The specific confidence that comes from understanding what you are doing, having watched it work over time, and knowing what to do when it does not perform the way you expected.

This is rarer than it should be. Most people who have accumulated meaningful retirement savings have done so by participating in a system they fundamentally do not understand. They know the account balance. They do not know how the investments inside the account actually generate returns, what the fees are actually costing them over time, or what a genuine bear market would do to their withdrawal plan.

That gap between participation and understanding is where financial anxiety lives.

Understanding as Protection

When the market dropped dramatically in March 2020—the fastest major decline in market history—millions of investors made the same mistake. They sold. They converted paper losses into permanent ones at the worst possible moment because, in the absence of any counterbalancing understanding, fear produces the most expensive decisions.

The investors who did not sell were not emotionless. They were not immune to fear. The ones who held or bought more did so because they understood something: market declines are a normal feature of long-term investing, the companies underlying the indexes were not worthless, and their investment thesis had not changed. Understanding gave them a frame for the fear that made action possible.

The same principle applies in a rules-based trading system. When you understand why the rules exist—what market condition each rule is designed to navigate, what the historical basis for each decision is—a bad week does not produce panic. It produces a review. You review what happened, confirm that the rules were followed correctly, and continue. The understanding is the protection.

What Confidence Buys

Financial confidence buys you something that no investment return can directly provide: the ability to make life decisions freely.

I worked with a retired federal employee a few years back. Thirty years of service, a pension of \$2,800 a month, and Social Security of \$1,500. Combined, \$4,300 felt solid when he retired in 2019. By 2024, his actual monthly living cost exceeded the cost-of-living adjustment. He was not broke. He was squeezed. And the squeeze was tightening a little more every year.

He was not looking to get rich. He was looking to stop the slow bleed. Within six months, he was consistently generating an additional \$800 to \$1,000 a month. He told me it was the difference between retirement, feeling like

something he was enduring, and something he was actually living. That distinction is what financial confidence produces. Not wealth. Freedom.

The retired person who does not understand where their income is coming from or whether it will last is not free. They are managing risk they cannot see, making every significant spending decision—a trip, a gift to a grandchild, a home repair—with a background anxiety that may or may not be proportional to their actual situation.

The retired person who understands their income system, has watched it perform, and knows what to do if it underperforms in a given period, is operating from a genuinely different position. Not a richer position, necessarily. A freer one.

I used to make every purchase feeling like I was stealing from my future self. Now I know what's coming in, where it comes from, and that the system works because I've watched it work. I don't feel guilty spending money anymore. That sounds small. It is not small.

That shift—from anxious participation to confident operation—is what the third pillar is about. Not blind faith in a system. Not deference to an authority. Your own understanding of your own financial approach is deep enough that you can explain it to your spouse, your adult child, or your own reflection in the mirror at six in the morning.

Building It Over Time

Confidence of this kind is not installed in a weekend seminar. It is built through practice, through repetition, through the accumulation of experiences that confirm the process works and the equally important experiences that show you what to do when it does not.



This is why the Short Window program is structured the way it is. Not as a passive course where you watch videos and then go trade on your own. As a supported learning process with real feedback, real trades, and real accountability—the kind of environment where confidence gets built on a foundation of actual experience rather than theoretical understanding.

The three pillars—control, consistency, confidence—are not three separate benefits. They are interconnected. Control is possible because the system is rules-based. Consistency is possible because control removes the emotional interference that makes it hard to follow rules. Confidence grows from consistency, from watching the same approach produce results over time under real conditions.

Each one builds the others. Together, they constitute a relationship with your retirement income that the standard financial planning model does not attempt and cannot provide.

The next section shows you what actually building this looks like.

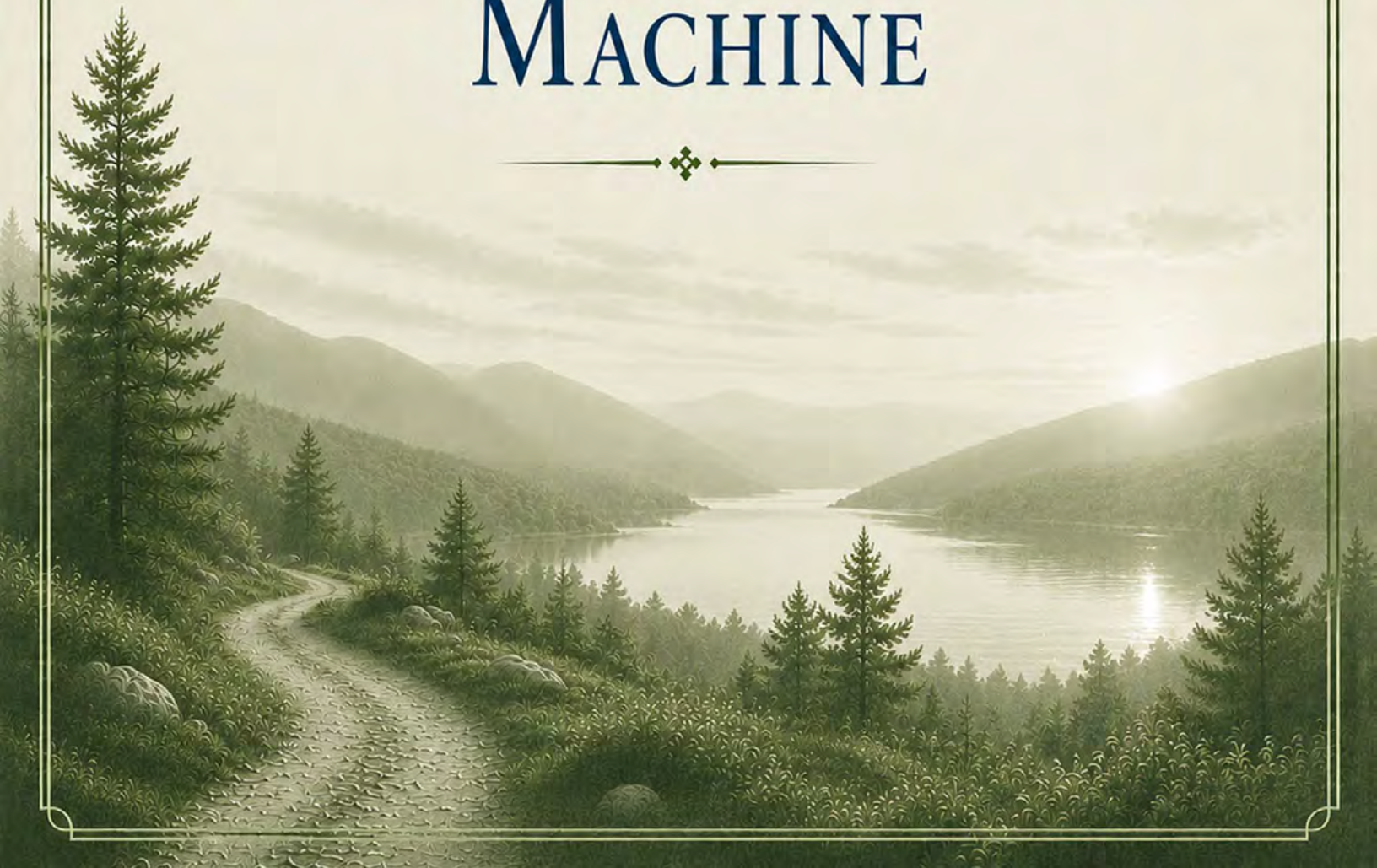





PART THREE



BUILDING YOUR CASH MACHINE





CHAPTER 8

Know Where You Stand

The Honest Starting Point

The most expensive mistake people make before starting any new financial strategy is skipping the assessment.

Not the optimistic version of the assessment—the one where you round up the account balances, assume Social Security will be what the estimate says, and quietly decide not to think too hard about the healthcare costs. The honest version. The one that tells you exactly where you are so you can figure out exactly what you need and whether this system, or any system, addresses it.

I have done this assessment with people for four decades. It is not complicated. But it requires a willingness to look at the numbers without flinching, which more people struggle with than you might expect. Financial avoidance is real, common, and expensive. The people who do best in this program are the ones who show up to their first conversation knowing their actual numbers, not their hoped-for numbers.

The Four Questions

Before anything else, you need honest answers to four questions.

The first: what does your monthly life actually cost? Not a budget you aspire to. What you actually spend—housing, food, transportation, health-care, utilities, the subscriptions you forgot you had, the irregular expenses that are actually predictable if you smooth them across the year. Most people underestimate this number the first time. Do it twice.

The second: what reliable income do you currently have or expect? Social Security, pensions (if you have one), any rental income, and part-time work you plan to continue. Not investment returns—those are variable. The income that shows up regardless of what the market does.

The third: what is the gap? Monthly expenses minus reliable income. That number—the shortfall your investment assets need to cover—is the actual problem you are solving. A lot of financial planning dances around this number. You need to know it exactly.

The fourth: how long do you need to solve it? This is the one people are most reluctant to engage with honestly, because it requires confronting mortality in a direct, uncomfortable way. But a plan built for a fifteen-year retirement that needs to last twenty-five is not a plan. It is a delayed crisis.

A sixty-five-year-old woman in reasonable health today has roughly a one-in-three chance of living past ninety. Plan for it. The math is cheaper than the alternative.

What the Assessment Tells You

Once you have those four numbers, the picture becomes much clearer. You know what you need the income system to produce, in what time frame, and to what degree of reliability. That is not a vague aspiration. That is an engineering problem, and engineering problems have solutions.

I worked with a couple a few years back—he had been pushed out of a manufacturing management job in a restructuring at 61, and she had worked part-time most of their marriage. They had \$140,000 combined in savings. Combined Social Security of around \$3,400 a month. When they finally sat down and looked at their actual monthly expenses, the number was \$3,800. A \$400 gap.

They had been paralyzed over that gap for three years. Not by its size—\$400 a month is a workable number. By the fact that they had never actually named it. It lived in the background as a shapeless fear rather than a specific problem with a specific solution. Once the assessment gave it a number, the fear did not disappear, but it became something they could address. They covered the gap. Retired within the year. He told me he slept through the night for the first time in four years.

The assessment also tells you what the system does not need to do. If your gap is modest and your other assets are solid, the cash flow you build is a supplement that buys options and removes anxiety. If the gap is significant, the system is doing more of the heavy lifting, and the timeline and starting capital become more important variables. Either way, you are solving the right problem rather than a general one.

Starting Capital

The system starts with \$5,000 in a regular taxable account. That is the entry point, and it is the same for every student. There is no tiered structure where more capital buys a better version of the program.

The account is capped at \$10,000 by design. This is not an arbitrary limit. It is a structural feature that keeps the system manageable and keeps students from getting ahead of their own competence. Position sizing does not increase because the account balance grows or because a run of winning trades produces a larger dollar number. It increases only when the documented winning trade percentage earns it. Performance first. Capital second. That sequence is the discipline.

What matters at this stage is that you know what you have, where it is, and whether it is positioned to be moved if the assessment shows that it should be. A lot of people are carrying more friction in their existing accounts than they realize—unnecessary fees, outdated allocations, funds that served a purpose in accumulation and have no role in distribution. The assessment is a good time to find those.

The Honest Conversation

One more thing the assessment requires: an honest conversation with your spouse or partner, if you have one.

I have seen more retirement plans derailed by misaligned expectations between partners than by any market condition. One person has been running the numbers in their head for years and has a clear picture; the other has been trusting that it is being handled. The assessment brings both people into the same reality at the same time, which can be uncomfortable but is always worthwhile.

If your partner is skeptical of a new approach to generating retirement cash flow, the honest assessment is the place to start that conversation. Not with the program. With the gap. Show the gap. Talk about what it means. Then talk about the options for closing it.

People who enter the program with their partner's genuine understanding and support have a materially better experience than those who manage the project alone. That is not a soft observation. It is a pattern I have clearly seen enough to mention here.





CHAPTER 9

Build the Engine

What the Learning Phase Actually Looks Like

Learning a rules-based retirement income system as an adult, with no prior experience, is a specific kind of education. It is not like learning a software program. It is not like taking a continuing education course. It is closer to learning a skilled trade—something that has a knowledge component and a practice component, and where the practice component cannot be substituted by more knowledge.

I want to be honest about what the learning phase looks like because the marketing language around financial education often implies that the knowledge transfer is the whole job. You learn the rules, you execute the rules, you generate the cash flow. Clean. Linear. Done.

That is not wrong, exactly. But it omits the part where you have to learn to trust the rules before you have enough history with them to feel that trust naturally. That is the actual work of the learning phase, and it is not the rules that make it hard.

What You Are Actually Learning

The system itself is not complicated. Two commodities. A defined process for when a position is placed and when it is closed. The rules are learnable in a reasonable time by anyone willing to study them seriously.

What takes longer to learn is the execution discipline. Following the rules exactly, when a particular day's market behavior makes a different choice feel more logical. Not adding a trade the rules do not call for because the setup looks attractive. Closing a position when the rules say to close it, not when you feel like it. These are not rule-comprehension problems. They are temperament problems, and temperament is developed through repetition and feedback, not through more studying.

This is why the program is structured around supported practice rather than self-directed study. The knowledge transfer is the beginning. The coaching is the work.

The Role of the Public Record

One thing that makes the learning phase less psychologically demanding than it might otherwise be is the existence of the public trade record.

When you encounter your first losing trade—and you will encounter a losing trade at some point, because no system wins every time—the record gives you a frame for it. You can see exactly how losing trades have historically appeared in the context of the longer record. You can see that they did not derail the performance. You can verify in your own account and in the public record that the process was followed correctly and that the system performed as it has consistently done.

That verification is worth more than reassurance. Reassurance asks you to take someone's word for it. Verification lets you look at the evidence and decide for yourself. The record is at DrRouseNow.com/trades. It has been there since 2022. It is not curated or filtered. It is the complete history of what the system has done.

A losing trade in a working system is information. A losing trade in a system you do not understand is a crisis. The difference between those two experiences is the work of the learning phase.

Time and Realistic Expectations

The program is not a weekend seminar. The learning phase for most students runs several months—enough time to trade through different market conditions, encounter the range of situations the rules are designed to address, and build the pattern recognition that turns intellectual understanding into practiced skill.

The time commitment during the learning phase is modest by most measures—roughly twenty minutes of trading time in the after-hours window plus periodic review and coaching sessions. It is not a part-time job. It is closer to a daily practice, like the habits most people build around physical fitness: brief, consistent, and cumulative over time.

What I tell new students is this: the income you are working toward is real, achievable, and yours for as long as you choose to use it. That is worth several months of serious learning. Anyone who tells you otherwise is selling a shortcut that does not exist.



What Bill Learned in Month Four

Bill had owned a small landscaping business for over twenty years before selling it when his knees finally gave out. He had run that business the same way for two decades: show up, follow the process, and do not over-complicate it. He was not someone who confused activity with results. He understood that consistent work actually worked.

In month four of the program, the market moved in a way that made the rules seem wrong to him. Everything in his gut said to deviate. He called me before placing the trade.

I was absolutely certain the rules were going to give me the wrong answer that day. I had twenty years of experience reading situations in my business, and this felt like one where the exception was warranted. You told me to follow the rules. I didn't like it. I followed them. The trade worked. The gut feeling was wrong. That was the day I stopped being a student and started trusting the process the way I trusted my own business.

That moment—the first time the rules outperform the instinct, in a situation you were convinced was different—is the turning point for most people. It cannot be manufactured in a classroom. It has to be earned through live trading with real consequences and real results.

The engine does not get built by reading about engines. It gets built by running one.



CHAPTER 10

Keep It Running

Maintenance, Adaptation, and the Long Game

Every system requires maintenance. The question is what kind.

The maintenance this system requires is not technical. It is not the kind of upkeep that demands expertise in macroeconomics, requires you to follow financial news, or requires you to react to Fed announcements. It is operational maintenance—the discipline of consistently executing a proven process over time and the periodic review of whether your results are tracking with the broader record.

That distinction matters, because the maintenance most people imagine financial systems require—constant attention, ongoing adjustment, expert interpretation of changing conditions—is exactly what makes retirement income strategies exhausting and unreliable. If your income depends on you perpetually making smart decisions in real time, you have not built a system. You have built a second career.

The Twenty-Minute Discipline

The after-hours window is large by design. Charts are reviewed, and all positions are placed after the market closes—sometime after 7 PM Eastern when the day's prices can be downloaded, and before the market opens again around 8:30 AM Eastern the next morning. That is a window of more than twelve hours. You work within it whenever it fits your evening or your morning. There is no bell ringing at a specific minute that you must be sitting at a screen for.

This consistency is not accidental. It is the structural feature that makes the system compatible with a real retirement life. You are not reacting to the market. You are executing a defined process within a defined window, then being present for the rest of your day.

The discipline of the twenty-minute window is also, over time, one of the things students report as unexpectedly satisfying. There is something meaningful about maintaining a daily practice—particularly one that is producing results—that goes beyond the financial return. It is engagement. It is agency. It is a reason to be sharp and present for 20 minutes a day, which turns out to be good for you in ways harder to measure than the account balance.

There is a student I worked with who had been day trading on his own before finding this program—spending four hours every morning in front of screens before heading to a six-hour retail shift. Not making money. Accumulating stress and losing time in equal measure. Eight to ten hours of every day consumed between the two.

He stopped the morning screen sessions within his first month in the program. Got twenty hours of his week back. The stress that had been a daily companion simply stopped. Within eighteen months, he had built enough consistent cash flow that the retail job became optional. He chose to leave it. What he told me afterward stuck with me: the thing he had forgotten was what it felt like to have a morning that belonged to him.

When Results Deviate

The system produces a documented track record that is available to verify at any time. When a student's results deviate meaningfully from the broader record—either significantly better or worse—that deviation is worth examining.



Significantly better results often result from position sizing above the recommended guidelines, introducing the risk that the rules are designed to control. They may feel good in the short term. They represent a departure from the system, not an improvement on it.

Worse results typically indicate one of two things: rules are not being followed exactly, or the student is deviating during the moments that feel like exceptions. Both are coaching issues, not system failures. The Laser Coaching structure in the program exists specifically to catch and address these deviations before they become habits.

The long-term picture—what the system has produced in live trading over time, documented and public—is the benchmark. Not someone else's results. Not a theoretical projection. The actual record of what has happened. That record is the maintenance manual.

Adapting to Life

Life during retirement is not static. Travel, health changes, family events, and the ordinary variability of a long life will intersect with a daily practice. The system is designed to accommodate this without penalty.

The trade frequency is modest by any measure. The program typically produces two to three trades per month per commodity. With two commodities, that is roughly four to six trades a month total. Not four to six trades a day. A month. On most days, there is nothing to do at all—the process takes a few minutes to confirm that conditions do not call for a trade, and then the rest of the evening belongs to you.

If you miss a particular window—a family dinner runs late, you are traveling, life happens—you simply wait for the next one. There is always a next trade. This is not a system where missing one signal causes a cascade. The opportunities come around again. The process is patient in a way that most income strategies are not, and that patience is a feature, not a limitation.

A week away from the process does not unravel a system that has been running consistently for months or years. The robustness is structural—it is built into the rules and the low frequency, not dependent on perfect attendance. You can take a vacation. You can be present at a graduation, a wedding, or a grandchild's birthday without your income strategy suffering. That is the design.



What does require attention is a prolonged departure from the process. If life circumstances require a significant pause—a health event, a family situation that demands full attention for an extended period—the right answer is to stop trading, not to trade carelessly. The system will be there when you return to it. The discipline of knowing when not to trade is as much a part of the system as the discipline of knowing when to trade.

The Long Game

The compounding effect of consistent, rules-based income over the years is not a marketing claim. It is arithmetic. Small, consistent gains, repeated over time with the discipline not to interfere, produce results that are difficult to achieve through any reactive approach.

But the long game is not just financial. The students I have seen succeed most completely in this program—the ones for whom the income system became a genuine foundation rather than an experiment—share a common characteristic. They committed to the process rather than the outcome. They followed the rules when the rules were inconvenient. They asked for coaching when they were uncertain rather than improvising. They treated the system as the asset it is, not as a vehicle for their own market opinions.

That is what keeping it running looks like. Not glamorous. Not complicated. Consistent execution of a proven process over time, with the patience to let the results accumulate.

That patience, it turns out, is the rarest ingredient in retirement investing. It is also the one most worth developing.

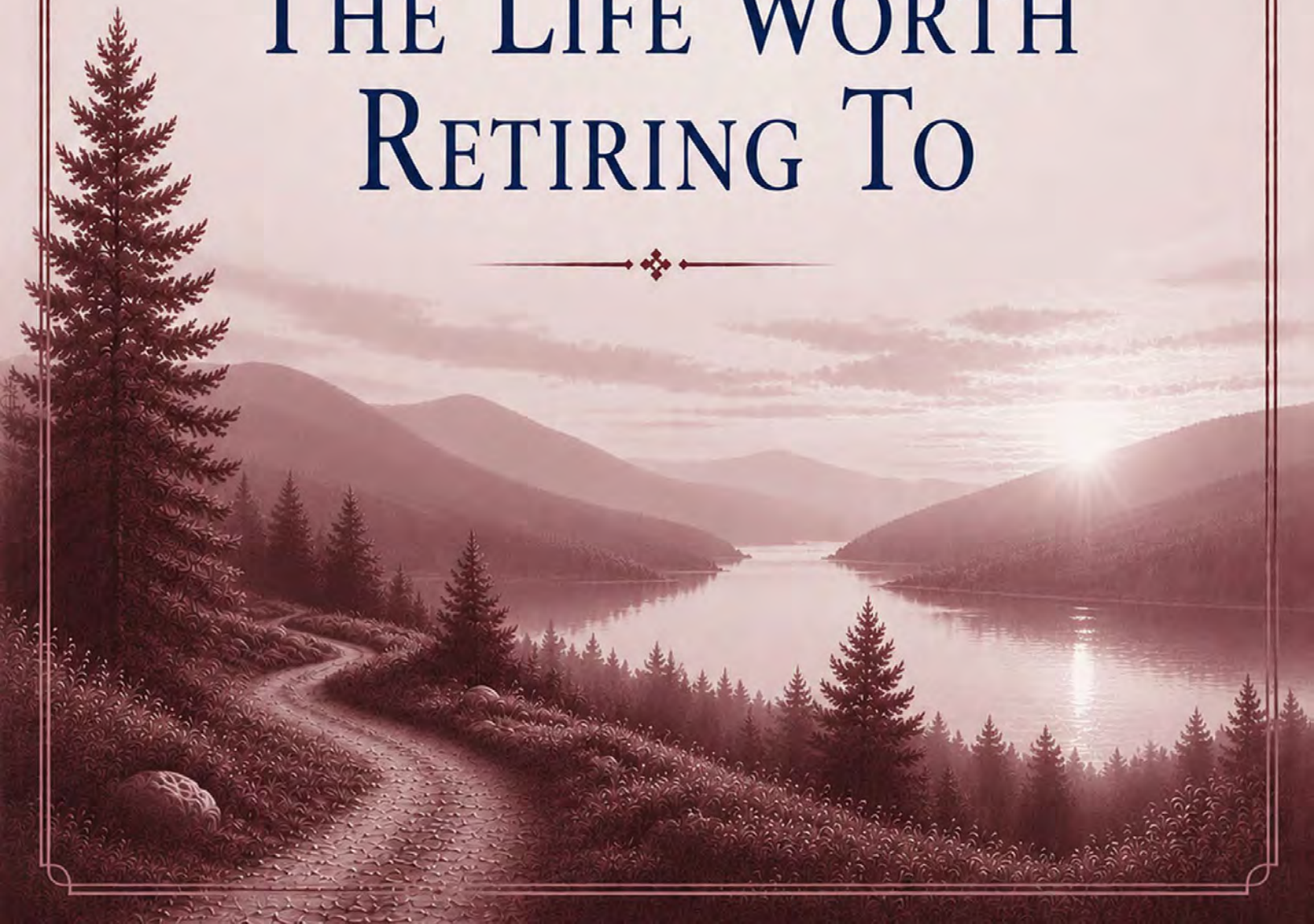

The next section is about what you build with the foundation. The income is the floor. Now let's talk about the ceiling.



PART FOUR



THE LIFE WORTH
RETIRING TO





CHAPTER 11

Reinventing You

Identity, Purpose, and the Work That Never Retires

Nobody tells you that retirement is an identity crisis.

Not the kind that ends in a convertible and a bad decision. The quiet kind. The kind that shows up six weeks in when the novelty has worn off, and the calendar is suddenly, unexpectedly, entirely yours. The kind where you walk past the office building on a Tuesday morning and feel something you cannot quite name—not regret, exactly, but a recognition that more of who you were was wrapped up in that building than you realized.

This is not a character flaw. It is the natural result of a system that spent decades defining you by your productive role and then, one day, retired the role while expecting you to carry on unchanged. The system was not designed to help you figure out what comes next. That part was always your problem.

The good news is that it is a solvable problem. The people who navigate it best are not those with a rare gift for self-reinvention. They are the ones who took it seriously—who gave the question of what they were retiring to the same rigor they gave the question of how much they needed to save.

The Question Under the Question

Most people, when they think about retirement, think about activities. Golf. Travel. Grandchildren. The garden. These are not wrong answers. They are incomplete ones.

Activities fill time. What sustains people in retirement is something deeper: a sense that their presence in the world still matters, that they are still growing in some direction, that there are people who want what they have to offer.

The question under the question is not about what you will do. It is who will you be.

That sounds philosophical. It has very practical implications. The retired person who can answer it clearly—who has a genuine sense of purpose that gets them out of bed with something to look forward to—is materially healthier, measurably happier, and considerably more resilient when the inevitable hard things arrive than the person who is simply not working anymore.

Retirement is not the end of your productive life. It is the beginning of the first chapter you wrote yourself.

Taking Stock of What You Actually Have

Forty years of professional life, of raising children or building something or solving problems or serving people, leaves you with an inventory of skills, relationships, knowledge, and perspective that does not expire when the job does.

Most people significantly undervalue this inventory at retirement. They spent decades being paid for a narrow slice of what they actually know, and they mistake the end of the paycheck for the end of the value. These are not the same thing.

A retired operations manager has 40 years of experience with how systems work and why they fail. A retired nurse has a depth of understanding of human vulnerability and resilience that no amount of reading can match. A retired teacher has something that every organization, every family, every community constantly needs: the ability to take something complicated and make it comprehensible to someone who is new to it.

The question is not whether this inventory has value. It does. The question is what form you want that value to take in the next chapter. Paid consulting. Volunteering. Mentoring. Teaching in some informal capacity. Building something new with skills developed over a lifetime. Passing knowledge to grandchildren who will carry it forward.

None of these requires your old job title. All of them require the person who held it.



Reinvention Is Not a Destination

One mistake people make about the identity question is treating it as a problem to solve once. Find the new purpose, install it, and done.

It does not work that way. The people who navigate retirement best treat reinvention as an ongoing practice rather than a one-time project. They try things. Some work. Some do not. They adjust. They stay curious about themselves in a way that the structure of a long career often does not encourage.

I tried three things in the first year that I thought were going to be my second act. None of them stuck. The fourth one did, and I never would have found it if I had stopped after the second failure. The willingness to keep looking was the skill. I just did not know that at the start.

What makes this easier is the financial foundation. When the income question is answered, identity experimentation is lower-stakes. You can try the consulting project and decide it is not for you without that decision threatening your monthly budget. You can walk away from the volunteer board that turned out to be more political than purposeful and look for something better. Financial security does not guarantee a meaningful retirement, but financial anxiety makes it nearly impossible.

Build the floor first. Then explore the ceiling. That sequence is not arbitrary.





CHAPTER 12

The Health and Happiness Dividend

What a Well-Designed Retirement Does to the Body & Mind

There is a body of research on retirement and health that the financial industry has no particular incentive to discuss, and so it largely does not.

The short version: how you retire matters as much as whether you retire. People who retire into financial security, purposeful engagement, and maintained social connection show measurably better health outcomes than people who retire into financial anxiety, isolation, and unstructured time. The differences are not marginal. They show up in mortality statistics, in rates of cognitive decline, in the incidence of depression and anxiety, and in the quality of the years that remain.

This is not an argument that you should not retire. It is an argument that the design of your retirement—financial, social, and purposeful—is a health decision, not just a lifestyle one.

The Biology of Purpose

The human brain does not function well without challenge. Decades of neuroscience research have confirmed what anyone who has watched a sharp person deteriorate rapidly after retirement already suspected: the cognitive demands of professional work—the problem-solving, the social navigation, the sustained attention, the responsibility—are doing maintenance work on the brain that stops when the job does.

This is not inevitable. The brain responds to new challenges in retirement just as it responded to the challenges of a career. People who learn new skills, engage in complex social environments, take on projects that require real problem-solving, and maintain a sense of responsibility for something beyond their own comfort show markedly slower rates of cognitive decline than people who do not.

The twenty-minute daily practice, it turns out, is not only a financial activity. It is a daily cognitive discipline. Rules to apply. Conditions to evaluate. Decisions to make, record, and review. Students in the program occasionally mention this as an unexpected benefit—the practice keeps them sharp in a way that is hard to replicate with crossword puzzles.

I mention this not to oversell a program as a brain health intervention but because the overlap is genuine and worth naming. A retirement that keeps you engaged, that gives you something to think about and be responsible for, is better for you in ways that go beyond the account balance.

The Social Architecture of a Good Retirement

Social isolation is one of the most significant and least discussed risk factors for poor health outcomes in older adults. The research places it in the same risk category as smoking fifteen cigarettes a day in terms of its effect on longevity. This is not a minor concern.

For most people, work is the primary architecture of their social life. Not because the workplace friendships are necessarily deep—some are, many

are not—but because the workplace provides daily, structured contact with other people. It provides a reason to be present, to communicate, to navigate relationships. When the job ends, that architecture disappears overnight, and most people have not built an alternative.

Building the alternative is the work of early retirement, and it needs to be treated with the same intentionality as the financial plan. Not the hope that existing friendships will expand to fill the space. Not the assumption that family will provide the connection you need. A deliberate effort to build and maintain a social world that gives you the contact, the belonging, and the sense of being known that human beings require to function well.

My husband and I had been so focused on the money that we had not thought about the rest. The first year was hard in ways I did not expect. We both had to rebuild our social lives from scratch. It took longer than the financial planning did, and nobody had warned us it was coming.

The couples who navigate this best are the ones who planned for it. They identified the communities they wanted to be part of before the job ended. They built the new social architecture while the old one was still standing, so the transition had something to land on.

Financial Health and Physical Health

The connection between financial security and physical health is direct and well-documented. Chronic financial stress suppresses the immune system, disrupts sleep, elevates blood pressure, and contributes to depression and anxiety—all of which accelerate the physical deterioration that retirement is supposed to be a respite from.

The retiree who lies awake running numbers is not just stressed. They are aging faster than they need to. The chemistry of chronic worry is corrosive,

and it does not stop working on you because you intellectually understand that the situation is manageable.

This is why the financial foundation is not just a practical priority. It is a health priority. Solving the income question is not the whole answer to a good retirement, but it is the prerequisite for everything else. You cannot build the social architecture, pursue the purpose, take care of the body, or be present for the people who matter to you while the financial anxiety is running in the background.

Get the floor solid. Then build up.

That is the whole argument, really.

Everything in this book circles back to that.





CHAPTER 13

The Time Is Now

What Waiting Costs and What Action Buys

I want to finish with something honest.

The people who get the most from this program—the ones who look back two years in and say it changed things—are not the ones who had the most money, or the most financial experience, or the most time before retirement. They are the ones who decided to do something about it when they still had time to do something about it.

That sounds self-evident. It is not, in practice. The most common thing I hear from people who contact me is some variation of the same sentence: “I wish I had found this sooner.”

The second most common thing I hear is: I almost didn’t reach out because I wasn’t sure I was ready.

Nobody is ever entirely ready. Ready is a feeling that arrives after the action, not before it.

What Waiting Costs

The cost of delay in the short window is not abstract. It is arithmetic.

Every year you spend in the short window—the five to ten years immediately before or, worse, during retirement—without a reliable, rules-based income strategy is a year your portfolio is fully exposed to sequence of returns risk. Early on, one bad year at the wrong time can alter the math for the rest of your retirement. In your retirement years, that same bad year can be devastating for the rest of your life, because the time simply isn't there to offset it.

Beyond the sequence risk, there is the learning curve. The process takes time to learn properly. Not because it is complicated, but because the practice component—building execution discipline, accumulating pattern recognition, developing trust in the rules that come only from watching them work—cannot be compressed below a certain number of months without compromising the result.

Starting at fifty-eight is different from starting at sixty-three. Not because the system changes. Because you have more runway. More time to learn without the income feeling urgent. More time to let the consistency compound before you need to depend on it. The people who start earlier sleep better during the learning phase, make fewer fear-based deviations from the rules, and arrive at retirement with a system they have been running long enough to genuinely trust.

The best time to build a reliable income system was five years ago.

The second-best time is now.

What Action Buys

I have spent this book describing what a well-designed retirement looks like from the outside. Financial security. Consistent cash flow that does not depend on market conditions. A sense of purpose that gives the days structure and meaning. A social world that keeps you connected and engaged. A body that is cared for because the anxiety that was aging it prematurely is no longer running.

What action buys is access to that picture. Not the guarantee of it—nothing guarantees anything, and anyone who tells you otherwise is selling something you should not buy. But access. The chance to work toward it with a real system, real support, and a real track record you can verify before you commit to anything.

It Is Not Too Late

Whether you are fifty or sixty-five or seventy or beyond, it is not too late to take control of your retirement cash flow. I want to be specific about that because the financial industry has a habit of implying otherwise—suggesting that, at a certain age, the options narrow to careful management of whatever you have left. That is not accurate, and I have seen enough evidence to say so plainly.

One of my students was an eighty-four-year-old retired civil



engineer who had already been active in the markets on his own for five years before he found this program. I let him in. He went through the material and told me afterward that he had never seen much of what I showed him before—and that no one had ever made it this simple and clear. He was not being polite. He was genuinely surprised. He was so pleased with the experience that he referred his sixty-year-old son to me.

Think about that for a moment. An eighty-four-year-old man, already experienced in the markets, still found something here he had not encountered in forty-plus years of looking. And the first person he wanted to share it with was his son.

It is not too late. That is not a motivational slogan. It is what the evidence shows.

One Last Thing

I want to leave you with a story.

A sixty-four-year-old divorced woman from the Midwest called me. She was working twenty hours a week in a small retail store just to make ends meet. She was in tears on the phone. Sobbing. She did not think she had a chance. She was looking toward a future in which she would have to move in with her daughter because she could not support herself. She was not catastrophizing. She was doing the math honestly, and the math was telling her something she did not want to believe.

She was let into the program.

One year later, she quit her retail job.

And then she sat down with her daughter and started teaching her what she had learned.

She went from almost moving into her daughter's home to creating something her daughter will one day be able to teach her own daughter. From the edge of dependence to the foundation of intergenerational wealth—in less than a year. Not an account balance. Not a policy. The actual ability

to generate cash flow under your own control, passed from mother to daughter to the generation that comes after. A few months before that phone call, that outcome would have been beyond anything she could have imagined for herself.

That is what this is actually about.

I turned \$5,000 into \$2 million, lost every dollar of it in six months, and spent the next ten years and \$350,000 of my own money figuring out what actually works. This system is what I built on the other side of that. And every person in it right now is proof that the other side exists.

Not for people with seven-figure portfolios and a team of advisors. For the people who worked hard, saved what they could, did everything right, and are still lying awake at three in the morning running the numbers.

Yes, you can do this.

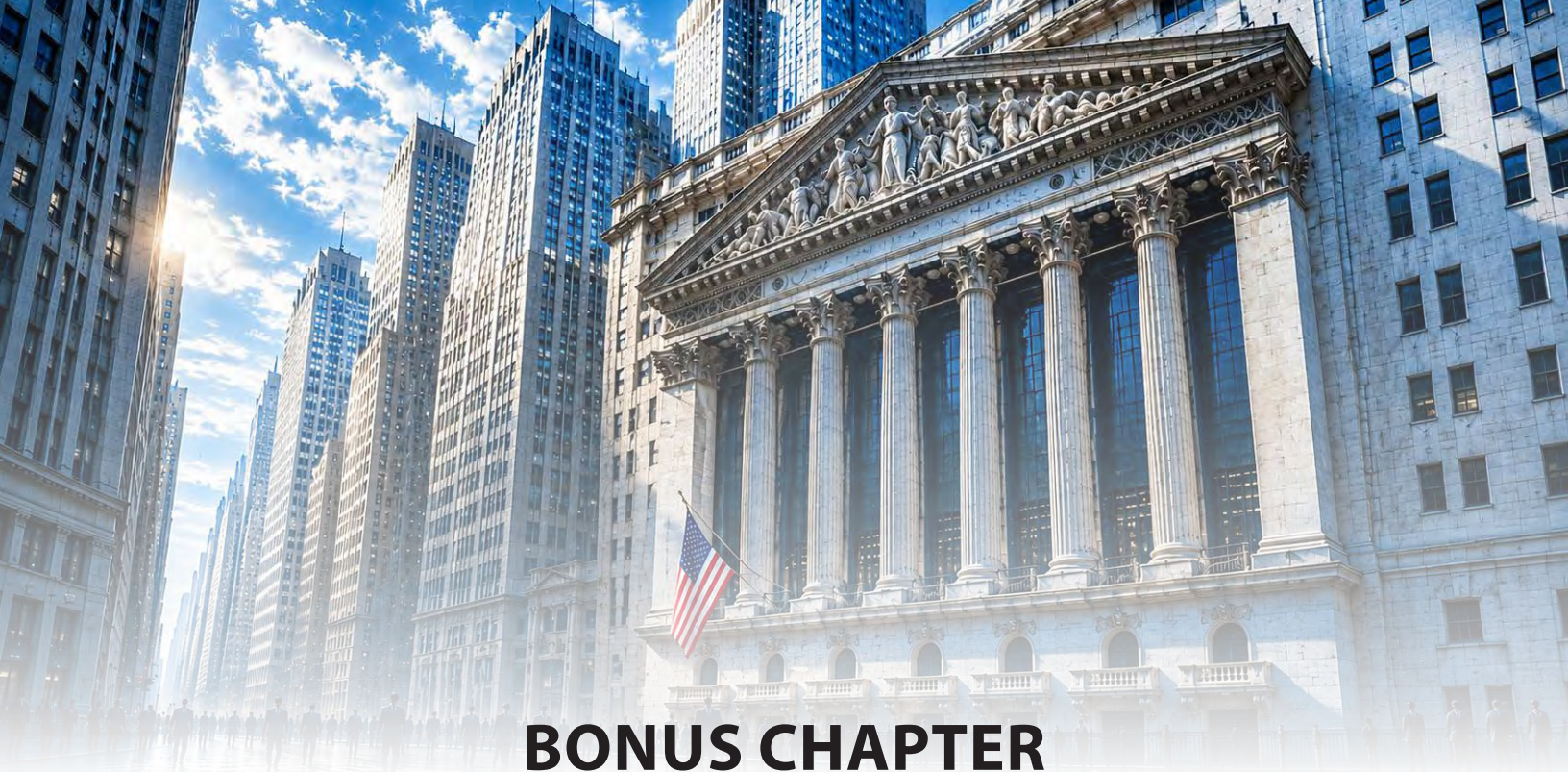
The record is at DrRouseNow.com/results. Look at it. The application and the six-minute video are both linked there. See if this fits your situation.

I will see you on the other side of it.

Dr. Fred D. Rouse III

Rehoboth Beach, Delaware
2026





BONUS CHAPTER

The Wall Street Exposé

What the Financial Industry Knows That It Is Not Telling You

I want to be precise about what this chapter is and what it is not.

It is not a conspiracy theory. The financial industry is not a cabal of villains sitting in a room deciding how to ruin the retirement of the American middle class. It is a collection of large institutions operating rationally in their own interests within a system that, by design and by incentive, does not always align those interests with yours.

Understanding that misalignment—clearly, specifically, without drama—is one of the most useful things you can do for your own financial future. Because the people who get hurt the worst by the standard retirement system are not the ones who were cheated. They are the ones who assumed an alignment that never existed.

The Fee Problem

The mutual fund industry is built on a fee structure that is almost perfectly designed to obscure its true cost.

The average actively managed mutual fund charges somewhere between 0.5 and 1.5 percent of assets annually in management fees. That sounds modest. Over 30 years, on a \$500,000 portfolio growing at a historical average, the difference between a 1 percent fee and a 0.1 percent fee is roughly \$200,000 in wealth that would have compounded from you rather than been transferred to the fund company.

That number is not hidden. It is disclosed in the fund prospectus, in a document that runs to dozens of pages of legal language that essentially no retail investor reads. The disclosure exists. The comprehension is optional. The fee is not.

The fund industry's defense of active management fees is that active managers earn their fees by outperforming the market. The data on this is unambiguous and has been for decades: the majority of actively managed funds underperform their benchmark index over any ten-year period, and the majority of those that outperform in one period do not sustain that outperformance in the next. The fees, however, continue regardless of performance.

You are not paying for performance. You are paying for management. Those are not the same thing, and the industry has no particular incentive to clarify the distinction.

The Advice Problem

For most of the history of financial services in the United States, financial advisors were held to a suitability standard. This meant that any investment they recommended needed to be suitable for the client. This deliberately broad criterion left substantial room for advisors to recommend products that were suitable and also happened to carry higher commissions.

The fiduciary standard—which requires advisors to act in the client's best interest, not merely recommend something suitable—has been the sub-

ject of regulatory debate and industry opposition for decades. The opposition is not mysterious. A genuine fiduciary obligation would eliminate a significant portion of the revenue that the brokerage and insurance industries generate from retail clients.

As of this writing, registered investment advisors are held to a fiduciary standard. Broker-dealers are held to the Regulation Best Interest standard, which is more demanding than suitability but still stops short of a full fiduciary obligation. The practical difference matters most in the products that get recommended and the compensation structures that surround them.

The point is not that your advisor is dishonest. The point is that the system in which your advisor operates creates incentives that may not point in the same direction as your retirement security. Knowing that is not cynicism. It is information.

The Market Timing Problem

One of the most reliable pieces of advice the financial industry dispenses is also one of the most self-serving: do not try to time the market. Stay invested. Ride out the volatility. The long-term average will take care of you.

For a thirty-five-year-old investor with three decades ahead of them, this advice is largely sound. For a sixty-five-year-old investor in the first years of drawing from their portfolio, it is advice that serves the asset manager—who continues collecting fees on your balance regardless of what the market does—more than it serves you.



We covered sequence of returns risk in Chapter 1. It bears repeating here, in the context of who benefits from the standard advice. The asset manager's fee is a percentage of your balance. A declining balance means a smaller fee. But the advice to stay invested, not react, and trust the long-term average keeps your assets under management, regardless of whether that advice is right for your specific situation in the year you are living.

The long-term average is real. It just does not help you if you are forced to liquidate at a loss to cover monthly expenses while waiting for it to materialize.



ANNUITY

The Annuity Problem

Variable annuities are among the most persistently mis-sold products in retail financial services. They are also, in certain circumstances, a legitimate tool for a specific kind of retirement-income need.

The problem is not the product category. The problem is that the commission structure surrounding variable annuities—which can run to 6, 7, or 8 percent of the invested amount, paid to the advisor at the time of sale—creates a powerful incentive to recommend them when they are not the best option available.

The surrender charges, the sub-account fees, the mortality and expense charges, and the rider fees that accumulate inside a typical variable annu-

ity can consume two to three percent of the account value annually. On a \$300,000 annuity, that is \$6,000 to \$9,000 per year in internal costs before any investment return is credited to you.

Again: in the right situation, for the right investor, certain annuity structures serve a genuine purpose. The issue is that the incentive structure that surrounds annuity sales does not guarantee that you are the right investor in the right situation. It guarantees that someone gets paid a large commission when you sign the application.

Know what you are buying. Know what it costs. Know who gets paid when you buy it. These are not unreasonable questions. Any advisor who is unwilling to answer them clearly is telling you something important.

What You Can Do About It

None of this is cause for paralysis. It is cause for clarity.

The investors who navigate the financial industry most successfully are not those who opt out entirely. They are the ones who understand its incentive structure well enough to work with it on their own terms—who know which products serve them and which serve the distributor, who ask for fee disclosure in plain language and wait for a plain-language answer, and who maintain enough direct control over some portion of their income strategy that they are not wholly dependent on the system performing in their interest.

That last point is the one this book has been building toward. Not to replace your existing financial relationships. To supplement them with a component of your retirement cash flow that you control, that you understand, and that does not depend on anyone else's fee structure or fiduciary obligation to work.

The record of what that looks like in practice is at DrRouseNow.com/trades.

The rest is up to you.



ABOUT THE AUTHOR

Dr. Fred D. Rouse III is a U.S. Coast Guard Search and Rescue veteran with forty years in financial services, the last twenty-eight of those as a retired Certified Financial Planner.

He grew up in South Philadelphia, the son of a carpet layer and Korean War veteran. Four kids, a two-bedroom house, and money that was always tight. Fred learned early that income was something you went out and built.

He quit school at seventeen and joined the U.S. Coast Guard, serving five years during the Vietnam War era at Cape May Station in New Jersey—three of those years running small boats for search and rescue surface operations. Forty men. Four boats. While he was there, the station became the first unit in Coast Guard history to run more than one thousand search and rescue cases in a single year. He completed his service obligation with one year of Army National Guard active duty.

After the military, he pursued a career as a Registered Respiratory Therapist, working in ICU, CCU, Pediatric ICU, and Level 1 Trauma and Neonatal units before moving into financial services. He spent five years earning his Certified Financial Planner designation, then built

a practice working with retirees and pre-retirees for nearly three decades. He grew increasingly uncomfortable with a planning model that asked clients to trust long-term averages while ignoring the specific vulnerabilities of their actual situations.

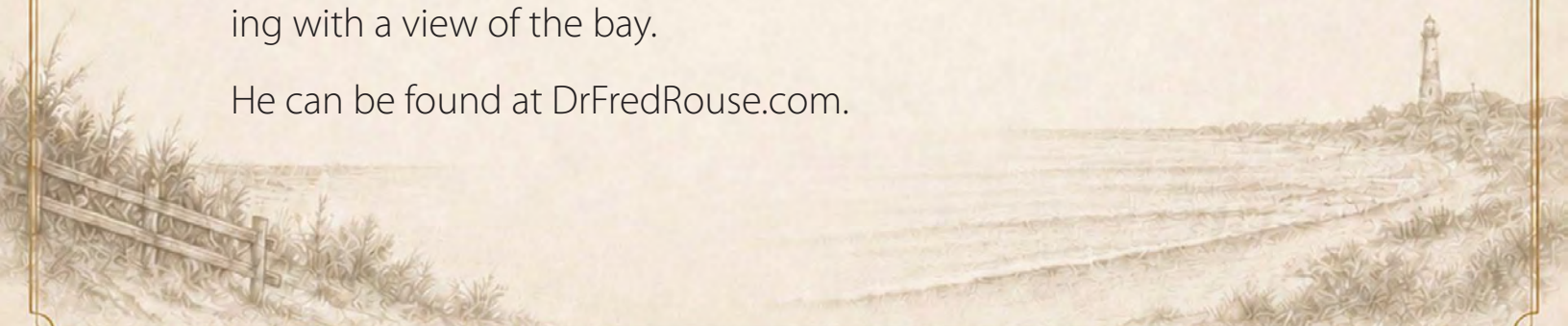
He began trading on his own, turned \$5,000 into \$2 million in two years, and lost every dollar of it six months later. He spent the next ten years and \$350,000 of his own money researching, testing, and rebuilding. When the 2008 financial crisis hit, his system produced a tenfold gain on a \$5,000 account while the broader market collapsed. He launched Short Window Retirement Planning in 2010. Every trade placed in the program has been posted publicly at DrRouseNow.com/trades since 2022. The record is updated weekly. Nothing is filtered.

He is also a producer with Abundance Studios and DNA Films, whose documentary credits include *CreatiVets*, *Tactical Empathy*, *Iron Cowboy*, *HERO*, *Dreamer*, and others.

His work has been quoted in *The Wall Street Journal*, *Forbes*, *Newsweek*, *USA Today*, and *Inc. Magazine*. He has appeared on ABC, NBC, CBS, Fox News, CNBC, MSNBC, and other television and cable networks across the country.

Dr. Fred splits his time between his home in Pennsylvania and his bayfront property in Rehoboth Beach, Delaware, where he lives with his wife, Dr. Teri Rouse, and their dog, Gus-Gus. He does his best thinking with a view of the bay.

He can be found at DrFredRouse.com.



NEXT STEPS

If this book has done its job, you have a clearer picture of two things: why the standard retirement plan is failing the people who trusted it most, and what a different approach looks like in practice.

The next step is yours to take.



1 START WITH THE RECORD

Before anything else, go look at the public trade record at DrRouseNow.com/results. Every trade placed in the Short Window Retirement Planning program since 2022 is posted there, updated weekly. Wins, losses, year-to-date performance. The complete picture.

Look at it as many times as you need to. Show it to your spouse. Ask whatever questions come up. That record is the foundation of everything. It is the honest answer to whether this system does what it says it does, and it is available to anyone who wants to verify it.



2 WATCH THE SIX-MINUTE VIDEO

From the trades page, you will find a link to a short video where Dr. Fred explains how the retirement income system works, what the program looks like from the inside, and what it actually takes to get started. It runs about six minutes.

Watch it before you decide anything—it covers the questions most people have before they apply.



3 THE APPLICATION

The Short Window Retirement Planning program is application-only. Not everyone who applies is accepted. It is built for people approaching or already in retirement who want to take control of the cash flow they need—and are ready to do the work required.

The application is linked from the trades page. There is no sales call before the application. There is no pressure after it. Either the fit is there, or it is not, and the evaluation goes both ways.



4 ONE MORE THING

If someone in your life is where you were when you picked up this book—worried about whether the math is going to hold, lying awake running numbers, not sure the plan they have is actually a plan—pass it on. The conversation this book is trying to start is one that more people need to have.



The posted results is the starting point for all of it.



You saved. You planned. You did what you were told.

And somewhere in the last few years, you started doing the math — quietly, in the car or lying awake at three in the morning — and the number wasn't what you needed it to be. Not because you made bad decisions. Because the system you were handed was never designed to produce monthly income. It was designed to keep money moving toward Wall Street for as long as possible, including through your retirement.

This book is a 3 to 5 year course correction. It explains what retirement income actually requires at 50-plus, why the conventional approach quietly fails the people who follow it most faithfully, and how a rules-based process trading corn futures and 30-year Treasury bonds — roughly 20 minutes a day — has helped more than 1,012 students build cash flow they control and don't outlive.

You don't need a do-over. You need a different instrument for the time you have left.



Dr. Fred D. Rouse III holds a PhD in Taxation and a Doctor of Business Administration. He spent 28 years as a Certified Financial Planner before leaving the credential voluntarily in 2022. After building \$5,000 to \$2 million in two years, losing everything in six months, and spending a decade and \$350,000 of his own money in research, he turned \$5,000

into \$50,000 in 2008 and launched Short Window Retirement Planning in 2010. His public trade record has been posted online since 2008. He is a nine-time international bestselling author, a Vietnam-era U.S. Coast Guard veteran, and a co-author with Jack Canfield, Brian Tracy, Dick Vitale, and Lisa Nichols. He lives on Rehoboth Bay in Delaware with his wife, Dr. Teri Rouse.

-  [therealmoneydoctor](#)
-  [therealmoneydoctor](#)
-  [TheRealMoneyDoctor](#)
-  [DrFredRouse.com](#)

ISBN 978-1-63452-272-4

