

Will Your Money Run Out Before You Do?

Your 2-Minute Number



Find out how long your money actually lasts.
Pen and paper. Two minutes.



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Your 2-minute number is what most retirement plans never show you.

Everybody watches the balance. The big round number in the account. But the balance was never the number that decides how your retirement actually feels.

This one is. Grab a pen. Two minutes.

STEP 1 – What are your monthly expenses? Not a budget you wish you kept. What it really takes to run your month, every month.

Per month: \$ _____

STEP 2 – Income you can count on no matter what the market does. Social Security. A pension. Anything guaranteed to show up whether the market is up, down, or sideways. Do not count anything that depends on a good year.

Per month: \$ _____

Step 3 – Your Gap. Take Step 1 and subtract Step 2.

\$ _____ (Step 1) minus \$ _____
(Step 2) = \$ _____ per month

That last number is your Gap. It's the money you have to pull out of savings every single month, for the rest of your life, no matter what.

THE NUMBER THAT TELLS THE TRUTH

Take your savings.

Divide it by your yearly Gap (your monthly Gap times 12).

\$ _____ (savings) ÷ \$ _____ (Gap ×
12) = _____ years

**GO TO THE LAST PAGE TO
SEE WHAT IT MEANS TO YOU**

That's roughly how many years your savings covers the Gap.

It's a rough first look, not a financial plan. It leaves out growth, taxes, inflation and ever growing healthcare costs. But it's the honest shape of the problem, and most people have never once done this math on a napkin.

Now look at that number, and look at how many years you might actually live.

If the years your money lasts is smaller than the years you've got left, here's the part nobody tells you. You don't have a savings problem. You have a Gap problem. And a bigger pile isn't the fix, because the pile runs the same race against the same clock.

What changes it is income that covers the Gap on its own, month after month, without depending on the market cooperating at the exact right time.

I post a live record of what that kind of income looks like. Every week. Wins and losses both. Since 2022. You don't have to take my word for any of it.

Go look: DrRouseNow.com/trades

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