

UnF*ck Your Retirement



How to Build Monthly Income
When You're Running Out of Time



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A photograph of a home office. A wooden desk holds a laptop, a lamp, a coffee cup, and some papers. A leather chair is in the foreground. A window in the background shows a green landscape. The image is overlaid with a dark green semi-transparent banner at the top.

The Truth About Retirement

If you're in your 50s or 60s and behind on savings, you already know something's off. You might not have done the math, but you've felt it.

Every time someone at work mentions their 401(k) like it's a solved problem. Every time you look at your brokerage statement and quietly move on.

But the balance in your portfolio isn't the actual problem. The real problem is **how much income that balance produces.**

A million-dollar retirement portfolio sounds like a lot until you figure out how much money that will throw off each year. If you're drawing it down at 3.5%, that's \$35,000 a year. Before taxes, if it isn't in a Roth.

And that's if you've managed to put aside the million. Most of us haven't. And even the guys who have aren't sleeping as well as you'd think.

Here's the blinding flash of the obvious that changed how I think about this: **retirement isn't about a pile of money.**

It's about income. The monthly cash flow that pile throws off.

If you had a reliable \$4,000 or \$5,000 a month coming in, separate from your job, regardless of what the market did last week, would you care what your account balance said?

That's the goal. Not the number. The income.

Cash flow is the new comma.

Hi, I'm Steve

I'm not a guru or a financial advisor.

I'm a 60-something guy from Caldwell, Idaho who spent decades in the convenience store world, both as an owner-operator and a mid-level corporate guy.



I've worked 24-hour shifts when employees didn't show, fixed the cooler at 2 a.m. and worried about making payroll. I know what work looks like.

I also thought I had the money thing figured out.

I saved some. I also took the low-money-down real estate courses and invested in real estate. Used lots of leverage. I was on a roll.

Then 2008 taught me that borrowed money cuts both ways. And it beats you roughly about the head and shoulders when it goes wrong.

Meanwhile, the "set-it-and-forget-it" part of the retirement account did what it was supposed to do. But I hadn't fed it enough, early enough. The savings never caught up with the timeline. My portfolio was still missing a comma.

That's a hell of a thing to face in your fifties.

So I started looking for a way to fix this mess.

Tighter budgets were the first step, but that only goes so far. What I really needed was income to fill the gap.

I ended up exploring online businesses: affiliate marketing, network marketing, digital products. I went down the YouTube rabbit hole. Grabbed every freebie I could find. Spent a bunch on courses.

What I learned is that the model underneath all of it is the same regardless of what you're selling: find people who have a problem, offer something you actually believe in that solves that problem, show up consistently, and let them decide when they're ready.

That's it.

It isn't magic. And it isn't passive, at least in the beginning.

It's real work, but it comes with a ceiling on the hours required. It can be done around the rest of your life. Which makes it different than most of our jobs.

These days I help other guys our age figure out the same thing. Gen X and Boomers who got a late start and are done pretending it's all going to be OK if they don't do something about it.

This guide is the framework I wish I'd had when I was staring at that number and trying to figure out what came next.



The Problem Isn't You

Let's get something out of the way before we go any further.

If you're behind on retirement savings, there's a good chance you've spent some time wondering where you went wrong. What you should have done differently. Why you didn't start sooner, save more, pay closer attention.

That's a waste of energy. Not because accountability doesn't matter, but because the story most of us are telling ourselves isn't accurate.

Here's what actually happened.

The retirement model changed over the years.

Way back when, it assumed you'd work for one or two employers your whole career, and that your wages would grow steadily. Healthcare didn't eat you alive back then. About a third of workers were on a **defined benefit plan** (pension).

But over the years, the vast majority of employers switched to a **defined contribution plan**, the 401(k), that put much more of the burden for funding retirement on the employee.

And that transition didn't work for everyone.

For most people, wages stagnated while costs didn't. Healthcare costs exploded. Market crashes scared people out of investing at

exactly the wrong time. People took on more debt, raised families later, supported aging parents, and watched housing, education, and everyday expenses climb faster than their paychecks.

Add in layoffs, divorces, recessions, and a few unexpected punches from life, and a lot of people discovered they were running hard without making much ground.

So if the math doesn't work, it's probably not because you're bad at math. It's because you were working with bad inputs. You were working with a model that assumed conditions a lot of us never actually had.

So if the problem is the plan, the answer isn't to feel worse about the past. It's to start building a better plan. And that starts with understanding what actually works for guys in our situation.



What Works at This Stage



There are basically five income models worth considering for guys our age. Each one has merit and limitations. The goal here is to give you enough of a picture that you can figure out which one best fits your situation.

Part-Time Work

Start here because it's where most people's heads go first. If you need income fast or you have a debt problem to work through, part-time work is a good short-term lever.

But part-time jobs almost always pay less per hour than you're currently earning. And when you stop showing up, the income stops. There's no leverage, no compounding, no future cash flow being built. You're trading hours for dollars, which is fine if that's what the moment requires, but it's not a retirement strategy.

Consulting and Freelance Work

This has appeal for guys with deep experience. And if you have a specific knowledge base that solves a real problem for businesses willing to pay for it, consulting can generate serious income.

The catch is that you have to be able to sell B2B, which

is a different skill than most people have. It's fully hands-on, so every dollar you make requires your direct involvement.

That can make it difficult to scale, hard to systematize, and when you take a week off, the pipeline dries up.

It's a job you own rather than a business that runs. For some guys that's fine. But if the goal is income that doesn't require trading every hour for every dollar, consulting has a ceiling.

Digital Products — Courses and Guides



Course creators have figured something out: if you can package knowledge into a product, you can sell it while you sleep.

In theory, at least. In practice, the course business is a treadmill. You launch something, it sells for a while, then the market moves on and you're building the next thing. The successful course creators I've watched are in a perpetual content and launch cycle. It looks passive from the outside, but it isn't.

I'm not saying don't do it. **The Late Start Playbook** you'll read about in this guide is a digital product of mine. But I wouldn't build a retirement income strategy around courses as a standalone business. The leverage isn't there unless you already have a substantial audience, and building that audience is its own full-time job.

For my money, courses are better as part of a broader stack than as the primary engine.

Affiliate Marketing

This is recommending products and services you use and believe in, and earning a commission when someone buys through your referral. No inventory, no fulfillment, no customer service headaches. You focus entirely on marketing.

If you're starting from scratch, expect six months or more before you're consistently seeing \$500 a month. There are a lot of variables: commission rates, price points, or whether you're getting paid on recurring sales or one-time purchases.

Recurring matters. A customer who buys once and disappears is worth less than a customer on a monthly subscription you get a cut of every time it renews.

The leverage builds slowly and then compounds. That's the upside. The downside is that "slowly" is real; this isn't a short-term income fix.

What affiliate marketing requires more than anything is consistency. Showing up with useful content, building an audience that trusts you, and staying in the game long enough for the compounding to kick in. Most people quit before that happens.

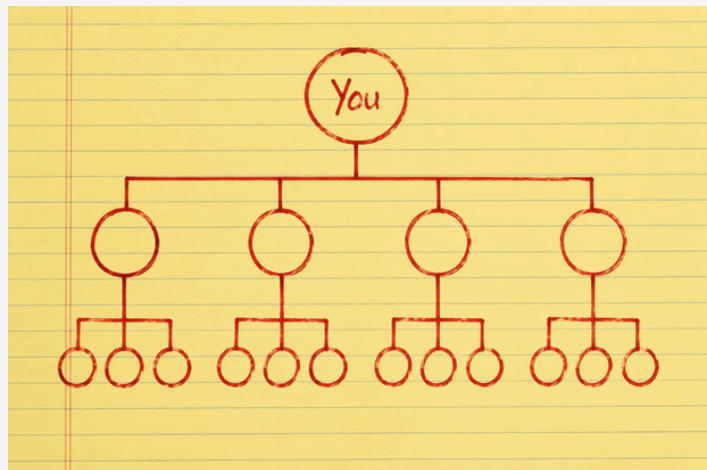
Network Marketing

Network marketing gets lumped in with scams because some bad actors have used the model to over-promise or under-deliver, both on product quality and income opportunity potential.

That's worth being skeptical about.

But the model itself isn't the problem.

Like all other things in life, bad actors screw things up for the good guys.



Network Marketing is no different.

If the product is something people would buy on its own merits, something they'd keep buying even if there were no income opportunity attached, you have a legitimate business to build. If the product only sells because of the income pitch, you're headed for disappointment.

Here's what the business actually requires:

Like all businesses, it is a system created to deliver products from a manufacturer to a consumer. Which means it's a sales business. That means churn. Just like real estate, insurance, or any other sales-driven model, you'll have a perpetually leaky bucket; customers who stop buying, team members who quit.

You have to stay ahead of that leak or the income erodes. That's why product is so important. Products that deliver results also deliver retention.

But products aren't the only key. Customer sales are the revenue source, but to build the kind of income that moves the needle on retirement, you need to recruit and develop other distributors. You're building a sales team.

The leverage comes from a lot of people each doing a little, not from you doing everything yourself.

That takes time, patience, and the ability to lead rather than just sell.

Done right, with a legitimate product and realistic expectations, it's one of the few models available to regular people that can generate genuinely scalable income without a massive upfront investment.

Done wrong, with a bad product or unrealistic promises, it's a time sink.

The difference usually comes down to one question: *"Would you buy this product if there were no business opportunity attached?"*

If the answer is yes, keep looking at the opportunity. If the answer is no, walk away.

In the end, none of these models is right for everyone.

The best one is the one that fits your situation, your constraints, and what you're actually willing to do consistently.

In the next section we'll talk about how to evaluate a specific opportunity; what to look for and what to avoid.



What to Look For



Not every opportunity is worth your time. And at this stage of the game, time is the one thing you can't get back.

Here's how I think about evaluating an opportunity — what gives me confidence and what makes me keep looking.

The Company

If the company has been around for years, that's a meaningful signal. There's a principle called **The Lindy Effect**: the longer something has survived, the longer it's likely to keep surviving.

A company that's navigated multiple economic cycles, leadership changes, and market shifts without imploding has earned some credibility that a two-year-old startup hasn't.

That said, I'm a fan of newer companies. There's a little better risk:reward. But if the company is new, the question shifts from the horse to the jockey. Who built this thing and what's their track record?

Founders and executives who have built stable, long-term companies before are meaningfully different from former top distributors who decided to start their own operation.

Distributor experience doesn't automatically translate to running a compliant, operationally sound company. Look for an executive team that covers all the bases: operations, logistics, compliance, and product development. You're looking for people that can successfully manage a large enterprise, not just people who were good at selling the last thing.

The Product

This is the non-negotiable.

The product has to be something lots of people, and especially you, would buy on its own merits, without the income opportunity attached.

I say especially you, because your personal story around your product is your most effective sales tool. Doesn't matter if it's a supplement, a garden hose, or software, but you have to be a stone cold fan of what you're selling. Would you buy a Mercedes from a guy who drives a BMW?

And for this model to work long-term, I think it needs to be a consumable, something people use up and reorder, or a subscription. One-shot high-ticket products don't build the recurring revenue base that creates stable income. You need customers who come back every month.

Beyond that, the product needs a story. An actual emotional narrative that connects to something people care about deeply. Weight loss products have worked in this model for decades because the story writes itself. Health, energy, vitality, getting your life back, those are problems people are motivated to solve and willing to talk about.

If you can't tell a genuine story about what the product did for you, you're going to struggle to build customers who stick.

The Compensation Plan

Some folks will try to sell you on an opportunity by leading with the comp plan. And while how you get paid matters, it's probably the least important factor in whether I'm interested in a deal.



Here's why. There's a finite amount of money any company can afford to pay out in commissions and still remain profitable. They'll all split the pie a little differently, but on average you'll earn somewhere around 7.5% of your group's total volume and around 30% on your personal sales. The percentages shift around depending on the plan, but the pie doesn't get dramatically bigger or smaller from company to company. Don't let a flashy comp plan presentation distract you from the more important questions.

That said, structure matters.

I'm not a big fan of what's called a fixed matrix plan. They tend to favor people who got in early regardless of whether they're actively building, which isn't the kind of merit-based system I want to work inside. I'd rather earn based on what I'm actually doing than on when I showed up.

In network marketing, the model pays monthly on your group volume, which is one of the structural reasons I like it. You build a customer base, you maintain it, you keep getting paid. As your team grows, so does your income. That compounding effect is what makes the model worth the early work.

The same principle applies when I'm evaluating affiliate programs. If I have two tools I like equally and one pays me 10% of a buyer's monthly subscription and the other pays me 50% one-time, I'm taking the 10% recurring. Every time. One-time commissions feel bigger up front, but they reset to zero with every sale. Recurring commissions build on themselves, without you having to constantly scramble for brand-new buyers every month, just to keep even with last month.

What to avoid.

This is a short list for me. Building a side business is a lifestyle thing and different folks will have different opinions about how that should look. Some folks love travel programs. Others want to sell legal services, or insurance. You can sell toys, books, skin care, vitamins, essential oils, or bioactive precision peptides. Sell what you believe in and what makes you happy.

I will advise against any “crypto” or “investing” programs, though. I’ve looked at a bunch and they all look like Ponzi schemes to me. And I’ve yet to see one last longer than a couple years.

And if you’re checking out a new company and the founder is on his seventh company this decade, or just got out of prison for fraud, I’d not be in a hurry to partner up with that guy.

So find a product/ service you like, in a business run by people you trust. Every company is going to have problems. None of them are perfect. Choose the people and products you'd want in your corner when things get bumpy and get to work.



How Online Business Actually Works

Here's the thing nobody tells you when you're getting started: the business model you choose matters a lot less than most people think.

Whether you're building a consulting firm, an affiliate marketing business or a network marketing business, the engine underneath is identical. Find people who have a problem. Offer something that solves it. Follow up consistently. Let them decide when they're ready.

That's it. Every successful online business I've seen, regardless of what it's selling, runs on some version of that sequence.

Let me walk you through what each piece actually looks like in practice.

Find People

This is your traffic. The people who see your content, land on your page, or come across your message somewhere online.

There are two ways to generate traffic: you can earn it or you can buy it.

Earned traffic comes from content: articles, social media posts, videos, emails. You show up consistently with something useful, people find you, and over time an audience builds. It's slower and it requires patience, but it compounds. Something you write today can bring people to you two years from now.

Paid traffic is ads. Faster, more controllable, and it costs money. Not usually the right starting point for most people who are building this as a side business with limited runway.

For guys our age starting out, earned traffic is almost always the right call. You have something paid traffic can't buy: credibility and life experience. Use it.

Capture Interest

Not everyone who finds you is ready to buy. Most aren't. And if you don't have a way to stay in touch with the people who are curious but not ready, you lose them forever.

That's what an email list is for.

You offer something useful in exchange for an email address: a guide, a checklist, a short course. They opt in. Now you have a way to follow up over time without depending on an algorithm to show them your content again.

This is the most important asset you'll build. Not your social media following, not your website traffic numbers. Your list. It's an asset you own. People on your list gave you permission to show up in their inbox. That's a different relationship than a follow or a like.

Follow Up

This is where most people quit too early.

The research on this has been consistent for decades: most people don't buy the first time they encounter something.

They need to see it multiple times, from someone they've come to trust, before they're ready to move.

Your job during the follow-up phase isn't to convince anyone of anything. It's to keep showing up with useful, honest content until the people who are right for what you're offering decide they're ready.

Some will be ready quickly. Most will take longer. A few will never buy and that's fine. Keep giving them value anyway. The ones who do eventually convert are often the ones who took the longest to get there.

Consistency matters more than brilliance. One email a week, every week, beats a brilliant campaign that runs for a month and then goes dark.

Make the Offer

When someone is ready, make it easy for them to say yes.

This doesn't require a hard sell or a complicated funnel. It requires a clear, honest description of what you're offering, who it's for, and what it will do for them. Then a straightforward way to get it.

The best offers at this level aren't persuasive in a slick way. They're just clear. The reader finishes and thinks either "that's for me" or "that's not for me." Both are fine outcomes. You're sorting, not convincing.

The Tools

You don't need much to run this. A simple website or landing page. An email service to manage your list and send your follow-up sequence. Whatever platform your product or opportunity runs on. A social media account or two.

That's the whole stack for most people starting out. The temptation is to spend months getting the technology perfect before you start. Don't. Get the minimum viable version running and improve it as you go.

And here's where AI changes the equation for guys our age in a meaningful way: the parts of this that used to require hiring someone, writing emails, creating content, figuring out what to say, are now genuinely manageable with the tools available today.

You don't need a marketing team. You need a laptop, a few hours a week, and the willingness to learn as you go.

None of this is complicated. It requires consistency and patience, both of which guys our age tend to have more of than we give ourselves credit for.



What's Realistic

I'll try to paint you a reasonable picture of the earnings path. That's tricky because I don't know you, and whether or not you make a dime depends on the work you put in and how consistently you do it. So this isn't a guarantee, just my best attempt to give you a realistic feel for how the income tends to develop for people who actually work the business.

The First 90 Days

In the first 90 days you're probably making less per hour than you would working part-time at a big box store. Realistically, you're looking at somewhere in the \$300 to \$500 range for month 3, maybe less depending on the model, the product, and how much time you're putting in.

That number is going to feel discouraging if you expected more. It shouldn't. Here's why.

Building this business is like pushing a car up a hill.

At the start, you're pushing with everything you've got and the car is barely moving. The effort feels completely disproportionate to the progress.

Every hour you put in, every piece of content you create, every conversation you have — it all feels like it's going nowhere fast. Most people look at the speedometer at 90 days, compare it to what they could earn delivering groceries, and decide it isn't worth it.

They leave before the car crests the hill.

That's the mistake because the early effort isn't wasted. It's the price of admission for what comes later.

Days 90 to 180

If you stay consistent through the first 90 days, something starts to shift. The content you created early starts finding people. The customers you signed up start reordering. The team members you brought in start becoming active and finding customers of their own. The car is still going uphill but you've got some momentum now.

By the 180-day mark, most people who stuck with it are somewhere between \$500 and \$1,000 a month. That's the range where it starts to feel like a real business rather than an expensive hobby. \$500 a month is the point where most guys say *"okay, this is worth doing."* And once you believe it's worth doing, you start doing it better.

Month 12

By the end of the first year, someone who showed up consistently, not heroically, just consistently, is typically in the \$1,000 to \$2,000 per month range and growing.

That's not retirement income on its own. But it's money that meaningfully changes the math on your gap. It's the difference between drawing down your savings and leaving them alone. It's the difference between pressure and breathing room.

And here's what that number doesn't capture: at month 12 the trajectory matters as much as the current income. A business generating \$1,500 a month and growing is a fundamentally different asset than a part-time job paying \$1,500 a month with no upside.

The Crest of the Hill

At some point, and it's different for everyone, you push the car far enough that momentum takes over. The content machine is running. The customer base is self-reinforcing. The team has people on it who are building their own businesses. You've crested the hill.

And then you get to hop in and ride it down the other side.

That's the goal. Not passive income from day one, that's a lie people tell you to get you to sign up. But genuinely leveraged income that grows without requiring proportionally more of your time. Income that works while you're at your day job, while you're with the grandkids, while you're fishing.

That's worth pushing the car up the hill for.

One caveat before we close this section: these numbers assume you're actually working the business. Not thinking about it, not consuming content about it, not optimizing your logo. Attending the team call isn't the work. It's important, but it isn't the work.

Showing up, creating, connecting, following up. Five to seven hours a week of real activity. If that's not realistic for your life right now, adjust the timeline accordingly, but don't adjust your expectations without adjusting your effort first.



Your Next Move

You now have something most guys in our situation never get: a clear picture of why the standard retirement playbook falls short, what actually works as an alternative, and what it realistically takes to build it.

That's not nothing. Most people are still avoiding the number.

But a framework doesn't pay bills. At some point the thinking has to turn into a plan, and the plan has to turn into action.

That's the gap the **Late Start Playbook** is designed to close.

It's 14 focused steps that walk you from "I understand the problem" to "I have a 30-day plan that fits my actual life." Not a video library to get lost in. Not a 47-page workbook. Just a structured walk through the decisions that matter when you're starting late, at a pace that fits real life.

Most guys work through it in a weekend. Some take a couple of weeks. The pace doesn't matter. Forward motion does.

It's \$9. If it isn't what you needed, email me within 30 days and I'll refund every dollar.

[Get the Late Start Playbook](#)

Instant access. 30-day money-back guarantee.