

# The Terror of Outliving Your Money



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The terror of outliving your money has now taken hold for too many investors. It's not hard to see why, given that discerning investors remember like yesterday the 1965-1981 16-year bear market, where the Dow ended up at 875, 10% lower than its 1965 peak of 969. A little closer to home, we all recall with concern the 1999-2008 nine-year bear market, which left the Dow down a frightening 24% from its 11,497 peak of 1999. For all retired and soon-to-be-retired investors, there is a fast and hard lesson to be learned here. Look to dividends and interest and the miracle of compound interest. Let capital appreciation come as it may or, as I have shown, may not. My *Retirement Compounders Program*, outlined monthly in my *Intelligence Report* and at my family investment management company ([younginvestments.com](http://younginvestments.com)), will guide you.