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FOR THE RETIREE — RIGHT NOW

THE RETIREE

Do I Have Enough to Live On?

Intisar Abdul-Sami
Founder, Victorious Smart Journey

Retirement Is Not Based on Age. It's Based on Affordability.

There's a number stuck in most people's heads — 65, maybe 67 — as if retirement is something that happens to you on a birthday. It isn't. Retirement happens the moment your income can actually afford your life without a paycheck behind it. That could be later than you hoped. For some people, done right, it can be sooner.

This guide is for the retiree, or the soon-to-be retiree, who wants a real, current answer to the question that actually matters: do I have enough to live on — right now, as things stand today?

Not someday. Not hypothetically. Today.

Victorious Smart Journey exists for exactly this moment — the moment you realize there was a whole strategy available to you that no one ever showed you. You don't have to know everything today. You just have to know enough to take the next step, and let an expert help fill in the rest.

Do You Have Enough to Live On?

Underneath every retirement conversation is the same question, whether people say it out loud or not: will I actually have enough income to live on — for the rest of my life, however long that turns out to be? It's the single biggest concern retirees carry. It deserves a direct answer, not just an account balance.

Think in income streams, not just a balance

A large account balance can feel reassuring, but a balance isn't income — it's potential income, and potential income can run out. The more useful way to plan is to think in income streams: predictable money arriving every month, from more than one source.

- Social Security — your baseline, but rarely enough to live on by itself
- A pension, if you have one — increasingly rare, but valuable when available
- Guaranteed annuity income — income you're contractually entitled to for life, regardless of what the market does
- Systematic withdrawals from savings and investments — flexible, but tied to market performance and how long your money needs to last

The affordability equation

This is really the whole question, simplified: if your guaranteed income plus a sensible withdrawal plan covers your essential expenses and the lifestyle you want, you can afford to retire — whatever age that happens to be. If it doesn't cover that yet, that's not a failure. It's just information about what still needs to be built.

> *You don't need a bigger number. You need a plan that turns your number into an income you can't outlive.*

Where You Stand Right Now

Before anything else, get honest about where you actually are today — not where you assumed you'd be by now.

A simple way to check your affordability gap:

- Add up your guaranteed income — Social Security, pension, any annuity income already in place
- Add a realistic, sustainable amount you could withdraw from savings and investments each year
- Compare that total to what your life actually costs — essentials first, then the lifestyle you want on top of that

If the income covers the cost, you're in an affordability position to retire — regardless of what age is on your driver's license. If it doesn't yet, you now know exactly what gap you're closing, instead of guessing.

> *"Am I old enough to retire" is the wrong question. "Can I afford to retire" is the one that actually matters.*

Catching Up, Wherever You're Starting From

Finding a gap between what you have and what you need isn't the end of the plan — it's the start of a more honest one. Here's where real ground can still be made up, at almost any stage:

- Catch-up contributions — many retirement accounts allow higher contribution limits once you reach 50, specifically to help close gaps in the final working years
- Delaying Social Security — waiting past your earliest eligibility age can meaningfully increase your monthly benefit for life
- Converting a portion of savings into guaranteed income — turning an account balance into a contractual income stream you can't outlive
- Phased or part-time retirement — easing out instead of stopping all at once, so income keeps flowing while expenses gradually shift
- Closing the gap from the expense side too — what your retirement actually costs matters just as much as what it pays

None of these require starting over. They require an honest look at the gap, and a plan to close it — on purpose, instead of hoping it closes itself.

What Retirement Is Actually For

Once the affordability question has a real answer, there's a better question waiting behind it: what do you actually want this chapter to look like?

- Travel, time with grandchildren, a hobby finally given real attention
- Part-time or purpose-driven work, on your own terms instead of out of necessity
- Simply the freedom of a schedule that belongs entirely to you

Retirement planning that only asks “will I survive” misses half the point. The other half is building toward a retirement you're actually excited to live — not just one you can afford to endure.

> *Think big. Then dream bigger. Affordability is the floor, not the ceiling.*

Frank's Story

Frank was 58 and, by his own admission, hadn't really looked at the numbers in years. He assumed 65 was the plan, because that's what everyone assumed. When he finally ran the affordability math, his guaranteed income and planned withdrawals fell short of his expected lifestyle — not by a catastrophic amount, but enough to matter.

Instead of panicking or pushing retirement off indefinitely, Frank made three moves: he increased his catch-up contributions for his remaining working years, restructured a portion of his savings into guaranteed income, and decided to delay Social Security by three years to lock in a larger lifetime benefit.

Frank didn't retire at 65. He retired at 63, ahead of the age he'd originally assumed — because he'd stopped planning around a birthday and started planning around actual affordability.

> *He didn't wait for a number that felt safe. He built one.*

Where You Are vs. Where You're Going

Take an honest look at where your retirement readiness actually stands today — not where you assume it is, and not where you hope it is.

- If you had to retire on today's income streams alone, could you actually afford your life?
- Do you know your specific affordability gap — or have you never actually run the numbers?
- What would closing that gap over the next 12 months realistically look like?
- What do you actually want retirement to look like, beyond just “not running out of money”?

Most people only plan around a birthday. Take a moment to plan around affordability instead — and around the retirement you actually want to live. Think big. Then dream bigger.

> *VSJ is about encouraging people forward — especially in the moments they don't know what they don't know. Think big. Then dream bigger.*

Your Next Step

You've just read the guide. The next step is simple: a conversation.

As a Licensed Financial Professional, I help people at every stage build real protection and a real plan — tailored to where you are right now, not a one-size-fits-all script.

Book a free 30-minute strategy session:

calendly.com/my-wealth-building-strategy/30

Intisar Abdul-Sami | Licensed Financial Professional | Producer License #2135518

hello@victorious-smartjourney.com | victorious-smartjourney.com

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