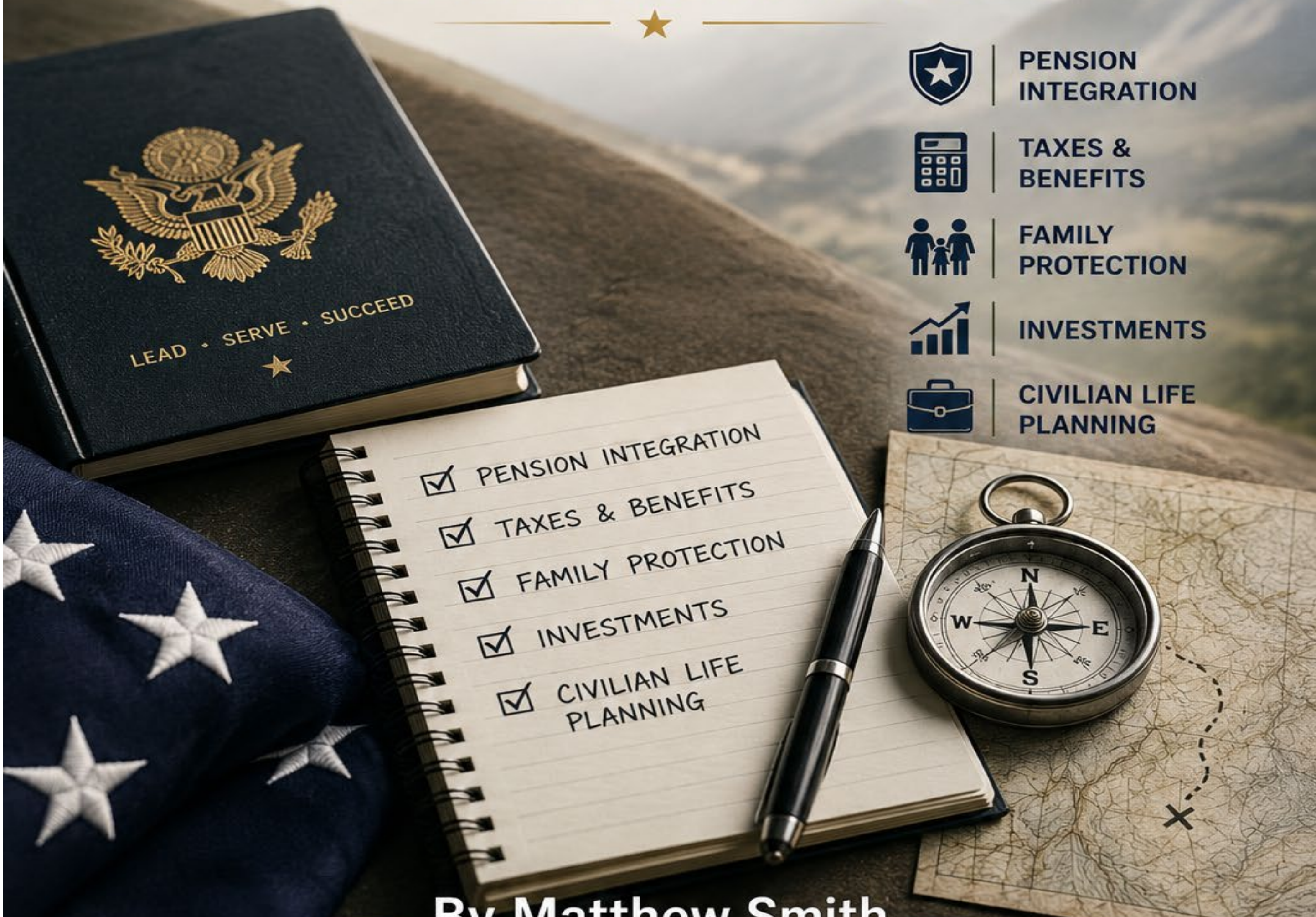
THE MILITARY OFFICER'S GUIDE TO A PURPOSEFUL FINANCIAL FUTURE

A ROADMAP TO CONFIDENCE, CLARITY, AND LASTING IMPACT BEYOND THE UNIFORM.



By Matthew Smith
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A note from the author

You've dedicated years (perhaps decades) of service to something larger than yourself, and now you're preparing for a new kind of mission. This one is different. It's not about deployments, readiness, or standing watch over your team. It's about you and your family. It's about taking all the discipline, sacrifice, and leadership you've shown in uniform and applying it toward building a secure, purpose-driven financial future.

As Senior Vice President at Fairway Asset Management, I understand what this transition feels like. I've had the privilege of serving in multiple roles across the Air Force, from flying as an Airborne Cryptologic Linguist in Afghanistan to working as a Personnel Officer and Commander's Executive Officer. I've worked with military personnel from every branch, and I've served in joint roles and bases. Like you, I know firsthand how it feels to adapt to new missions, new responsibilities, and new chapters.

That experience shapes how we serve today, because **transition is just another mission**. And it's one you don't have to tackle alone.

Chapter One: Welcome to Your Next Mission

Even the most prepared officer might find themselves with questions as they approach the transition into retirement from the military. It can be a confusing time, and having the answers to those questions can help you make informed decisions.

Questions are valuable! Here are some questions you may be asking yourself as you approach retirement:

- What will my retirement pay look like, and how do I make it last?
- How do I handle taxes when I'm drawing a pension, starting a civilian career, and maybe receiving VA disability benefits?
- What insurance or survivor options should I choose to protect my family?
- What's the smartest way to invest when I already have the stability of a pension check?
- What kind of civilian role fits both my skills and the lifestyle I want after years of high-tempo operations?

These aren't small questions. They're rooted in the kinds of decisions that shape not just the next five years of your life, but the next thirty.

That's why I created this eBook: to give you a roadmap. This book is designed specifically for military officers preparing to retire or transition. I'll break down the most important areas of your financial and personal planning and give you clear, actionable steps to take right away.

Here's a preview of what's ahead in this book:

1. **Pension Integration** – Your pension is a powerful benefit, but how you coordinate it with your civilian income, investments, and benefits determines whether it's just a monthly check or the cornerstone of long-term security.
2. **Taxes & Benefits** – Transition years can be tax traps or tax opportunities. We'll show you how to avoid leaving money on the table.
3. **Family Protection** – From SGLI and VGLI to private life insurance, GI Bill transfers, and estate planning, this is about making sure your family is secure no matter what happens.
4. **Investments** – With a pension in place, your strategy doesn't have to look like everyone else's. We'll explain why officers can approach investing differently.

5. **Civilian Life Planning** – Beyond dollars and cents, we'll help you think about career choices, health care options, and how to build a life with purpose after the military.

Your First Assignment

Here's your first assignment: set up a system to track your progress. It doesn't have to be complicated. Grab a notebook, start a folder on your desktop, or put together a binder. Label it **"Next Mission: Transition"** and use it to capture notes, documents, checklists, and ideas from each week's email. Just like any good operations order, clarity and organization make the mission easier.

As you go through this book, remember that your strengths haven't gone anywhere. The same qualities that helped you lead teams, adapt under pressure, and achieve the mission, whether downrange or in the commander's office, will serve you in this transition. You already know how to plan, how to execute, and how to stay disciplined when the task is long. Now, instead of applying that to a unit or a command, you'll apply it to your own life and legacy.

Here's my promise: this series won't be filled with jargon or confusing financial terms. You've earned more than that. You'll get clear, straightforward guidance rooted in the realities of military life and the opportunities that come after it.

So welcome aboard. You've reported in, and your next mission has officially begun.

Chapter Two: Turning Your Pension into a Launch Pad

Your years of service have earned you more than respect; they've earned you a reliable stream of retirement income. For many people outside the military, the idea of a lifetime pension seems almost impossible. But for you, it's a reality tied to a hard-earned benefit that will arrive month after month, regardless of the stock market, economic shifts, or the latest headlines.

But here's the key: your pension isn't the finish line. It's the launch pad for your next financial mission.

Too many officers treat their pension as the entire plan. They know the amount will cover the basics, so they leave it at that. The truth is, your pension is powerful, but it's only one part of a bigger picture. How you structure everything around it (your civilian income, VA disability benefits, savings, and investments) determines whether you simply "get by" or thrive in the years ahead.

Your pension is your defense.

It gives you the security of a safety net, protects your family from financial collapse, and ensures you always have a foundation of income.

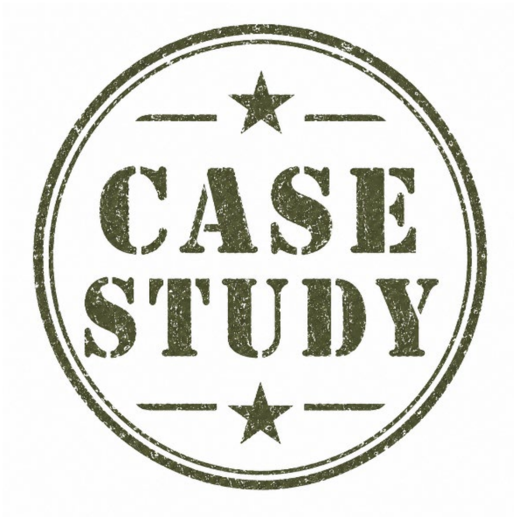
Your civilian career or second act is your offense.

This is where you can grow, expand, and push forward, whether it's a corporate career, a government role, consulting, or entrepreneurship.

Your investments are your special operations.

They provide flexibility, long-term growth, and the ability to pursue opportunities you might otherwise have to pass on.

When all three are coordinated, you're not just surviving post-military life, you're thriving in it and building valuable momentum.



Why Coordination Matters

Let’s look at a theoretical example. Paul retires from the military at age 42 with a pension that provides $70,000 per year before taxes. That alone is a solid base. But if he also starts a civilian career earning $135,000, and he has saved $250,000 in his TSP, the picture changes dramatically. With thoughtful planning, the pension will cover essential costs, the salary will fund lifestyle and savings, and the TSP can be invested for long-term growth.

But if Paul simply relies on the pension and doesn’t plan for taxes, survivor benefits, or inflation, he may find himself limited within just a few years. The difference isn’t in the benefit itself, but in how it’s used.

Three Common Mistakes to Avoid

Unfortunately, many retirees misstep with their military pension, missing out on some real potential for growth. Review each mistake to ensure you don’t follow the wrong path.

Thinking the pension is “enough.”

Inflation erodes value over time. What covers expenses today may not stretch as far in 15 years despite COLA increases.

Not considering taxes.

Your pension is taxable, and depending on your state, the bite may be larger than expected. Certain tax strategies may help you keep more of the money you’ve earned.

Failing to integrate with other assets.

If your pension and investments aren’t working together, you may unintentionally take on too much or too little risk.

Your Second Assignment: Know Your Numbers

Here’s your next assignment. Take time to gather the following:

- ✓ **Your pension estimate.** You can request this through your branch’s retirement calculator or finance office.

- ✓ **Survivor benefit election details.** Know what the options are, what they cost, and how they affect your spouse.
- ✓ **Your VA claim status.** If you expect disability pay, understand the impact of tax-free income on your plan.
- ✓ **Civilian income estimate.** Write down what you reasonably expect to earn in your first post-military job.
- ✓ **TSP balance and allocations.** Note the current amount and how it's invested.

Once you have these numbers, make a simple two-column list:

- ✓ **Column 1: Guaranteed Income.** Pension, disability, Social Security (future).
- ✓ **Column 2: Variable Income/Assets.** Civilian pay, investments, side business, real estate.

Compare the two. Do your guaranteed sources cover your basic needs? Where are the gaps? Identifying those gaps now puts you ahead of 90% of transitioning officers.

Your pension is the launch pad, but you still need to fuel the rocket.

So, gather your numbers. The more precise your intel, the more effective your plan will be.

Remember, this isn't about building wealth for wealth's sake. It's about using your pension as the steady foundation that allows you to pursue a career, lifestyle, and purpose on your own terms. That's real freedom.

Chapter Three: Taxes & Benefits

In the military, you know that even small oversights can have big consequences. A radio left unsecured, a supply count off by one, or a detail skipped in a briefing can ripple into costly mistakes. Taxes work much the same way. A few decisions made or avoided in your transition years can determine whether you keep thousands of dollars for your family or hand it over unnecessarily to the IRS.

Retirement taxes aren't a once-a-year headache. They're part of your overall financial strategy, and just like any mission, preparation makes all the difference.

The good news? Most tax pitfalls officers face can be anticipated, planned for, and avoided. Let's look at four key areas where attention to detail pays off.

Separation Pay & Bonuses

If you're separating or retiring with lump sums from separation pay, unused leave, continuation bonuses, or a final special pay, those dollars are treated as **ordinary taxable income.** They stack right on top of your pension and any other income you earn in that year. For some officers, this can unexpectedly push them into a higher tax bracket.

Example: Imagine you retire in June. You start drawing your pension in July, collect $15,000 in unused leave payout, and accept a $10,000 sign-on bonus with a civilian employer. Together, that extra $25,000 can add 15–20% more to your taxable income than you anticipated, potentially increasing the tax you owe.

Tactical move: Anticipate these lump sums. If you know they're coming, adjust withholdings ahead of time, set aside savings to cover the tax bill, or increase contributions to tax-deferred accounts to offset the impact. Don't let a one-time income bump derail your transition plan.

Roth Conversions

Your transition years often present a window of lower taxable income. For some, it's the period between leaving active duty and starting a new civilian role. For others, it's the first year when income is just your pension plus partial earnings. Those low-income years create a unique opportunity: **Roth conversions.**

Converting part of your Thrift Savings Plan (TSP) or a traditional IRA into a Roth IRA means paying tax now at a lower rate and enjoying tax-free withdrawals later. Done right, this move can save you tens of thousands over a lifetime.

A Roth conversion moves money from a pre-tax retirement account (like a Traditional IRA or TSP) into a Roth account.

Example: A Lt Col retiring with a $78,000 pension but waiting six months before starting a civilian job might have taxable income lower than it will ever be again. That's the perfect window to convert $20,000 or $30,000 to Roth while staying in a favorable bracket.

Tactical move: Project your income for the next two years. If you spot a dip, ask a tax professional how much you could safely convert without jumping brackets. This is a once-in-a-career opportunity. Don't miss it.

State Residency

Where you retire is about more than climate and housing costs. Some states fully tax military pensions, some partially, and others not at all. That decision can add or subtract thousands each year from your budget.

Example: Retiring in Florida or Texas, where there's no state income tax, means your pension stays intact. But retiring in a state that taxes pensions could mean paying $4,000–$6,000 annually just for the privilege of living there. Over 20 years, that adds up to well over $100,000. Other states like the state of Nebraska enacted a full exclusion for military retirement benefits starting in 2022.

Tactical move: If you're flexible about location, include tax treatment of pensions in your decision. It doesn't need to be the only factor as family, schools, and lifestyle matter too, but knowing the tax impact helps you make an informed choice.

VA Disability Pay

One of the most overlooked advantages for veterans is that **VA disability compensation is tax-free.** Beyond reducing your taxable income, it changes how you plan. Disability payments combined with your pension and other income can give you flexibility that most civilians never experience.

Example: If your pension is $50,000 and you also receive $12,000 in VA disability pay, you're effectively living on $62,000 but only taxed on $50,000. That keeps you in a lower bracket and could make other strategies like Roth conversions or tax-efficient investing easier to implement.

Tactical move: File your VA claim early and keep thorough medical documentation. The sooner your benefits are approved, the sooner you can integrate them into your overall plan.

Your Third Assignment: Recon Your Tax Intel

Every mission starts with reconnaissance. Taxes are no different. This week, pull out your most recent tax return and highlight three numbers:

1. **Adjusted Gross Income (AGI).** This is your total income before deductions.
2. **Taxable Income.** This is what you're actually taxed on after deductions.
3. **Total Tax.** What you ultimately owed.

These numbers are your starting coordinates. Knowing them allows you to forecast how your pension, civilian pay, VA disability, and investments will interact in the years ahead.

Taxes can feel complicated, but they don't have to overwhelm you. Just like in uniform, success comes from preparation and disciplined execution. By addressing separation pay, Roth opportunities, state residency, and VA disability benefits now, you'll avoid costly mistakes and position yourself and your family for long-term success.

You've earned these benefits. Now it's time to keep as many of them as possible.

Chapter Four: Protecting Your Family & Legacy

In uniform, your focus was the mission and the people beside you. Out of uniform, your mission changes, but the stakes are just as high. Now it's about protecting your family, ensuring their security, and creating a legacy that lasts long after the final salute.

You spent a career safeguarding others. Now it's time to apply that same vigilance and leadership to those who depend on you most. Family protection isn't just about one decision; it's about building a system of coverage, education, and planning that works together.

Life Insurance: SGLI, VGLI, or Private Coverage?

One of the first financial questions officers face when leaving active duty is, "What happens to my life insurance?" If you'd like to no longer be tethered to the military's life insurance options, purchasing life insurance from a private company can be an option to explore.

- **SGLI (Servicemembers' Group Life Insurance):** While in service, you've likely carried SGLI. It's simple, inexpensive, and effective. Coverage ends 120 days after your retirement date.
- **VGLI (Veterans' Group Life Insurance):** VGLI is a renewable term life insurance policy that allows you to convert your SGLI into post-service coverage. The advantage: guaranteed acceptance if you apply within 240 days of separation. The disadvantage: premiums increase every five years and can become expensive over time.
- **Private Insurance:** For many officers, private term life insurance provides more cost-effective long-term coverage. If you're healthy, you may be able to lock in a large amount of coverage at a lower fixed cost compared to VGLI's rising premiums.

Tactical move: Don't wait until after separation to explore private options. Apply while still covered under SGLI so you don't risk a gap in protection. Compare VGLI rates with term life quotes and make the decision based on your family's long-term needs, not just short-term convenience.

Education Benefits: Maximizing the GI Bill

The post-9/11 GI Bill is one of the most valuable benefits you've earned. For families, it can be a gamechanger in covering higher education costs. But it comes with important rules:

- **In most cases, transfers must be completed while still serving.** You cannot typically transfer unused benefits after retirement.
- **Time-in-service requirements matter.** To transfer, you generally must have served at least six years and commit to four more.
- **Tax-free value:** The GI Bill covers tuition, housing allowance, and fees, which can potentially be worth over $100,000 per child depending on the school.

If you've already transferred benefits, make sure your family understands how and when to use them. If you haven't, confirm your eligibility before retirement. Even if you don't think your children will use them, transferring at least a portion gives you options later.

Tactical move: Review your education strategy with your spouse. Decide whether the GI Bill will fully cover your children's schooling or whether additional savings like a 529 plan or Coverdell Education Savings Account will be needed.

Estate Planning: Securing Your Legacy

Estate planning is one of the least glamorous, but most essential parts, of protecting your family. It ensures your wishes are honored and your family avoids unnecessary hardship.

At a minimum, every officer transitioning should have:

- **A will:** Directs how assets are distributed.
- **Powers of attorney:** Allows someone you trust to act on your behalf if you're unable.
- **Healthcare directives:** Clarifies medical wishes.
- **Beneficiary reviews:** Ensures your pension, TSP, and insurance list the correct people.

Too often, families are left navigating confusion because documents were outdated or incomplete. You've seen what chaos looks like when a plan isn't in place. Estate planning prevents that chaos at home.

Tactical move: Set aside an afternoon to review and update your documents. If you don't have them, the JAG office on a military installation may be able to help you free of charge or consult an attorney who specializes in military or veteran families.

Life insurance, education, and estate planning are three pillars of family protection. Each is important on its own, but together they create a shield of security.

- Insurance covers the unexpected.

- The GI Bill and savings secure education and opportunity.
- Estate planning ensures order and clarity for the future.

When combined, they do more than protect finances; they give your family confidence. And that confidence allows you to focus on building your next chapter without constantly looking over your shoulder.

Your Fourth Assignment: Review and Decide

Here's your assignment for the week:

1. Compare your VGLI options with private life insurance quotes.
2. Confirm the status of your GI Bill benefits and discuss education funding with your family.
3. Review or draft your estate planning documents, updating beneficiaries as needed.

Write down what's complete and what still needs action. Just like in the service, documenting the plan keeps you accountable.

You've spent a career protecting the mission. Now it's time to protect your family's future. That's real leadership: ensuring that those who depend on you are secure no matter what.

Chapter Five: Investment Strategy for Officers

Most civilians invest for one reason: to replace a paycheck in retirement. They spend decades trying to build up a portfolio large enough to generate monthly income once their working years are done. That's their safety net.

But you're different. You already possess something increasingly rare in today's civilian workforce: a dependable pension that provides a foundation of long-term financial stability. That steady income changes the entire equation. Instead of investing simply to "cover the bills," your investments can be focused on growth, flexibility, and purpose.

Why Your Pension Changes the Game

Think of your pension as a built-in defensive line. It provides steady, predictable income, no matter what happens in the stock market or the economy. That baseline security means you can approach investing from a position of strength rather than fear.

For example, a civilian might panic when markets drop 20% because their entire retirement depends on withdrawals from investments. But you, on the other hand, know your pension check will still arrive on the first of every month. That allows you to ride out volatility without making rushed decisions.

The presence of a pension allows you to take a balanced, long-term view. Your goal isn't to replace income. Instead, it's to align your resources with your mission in life after the military.

Three key considerations for officers

Balanced Risk

Because your pension provides stability, you may not need to be overly conservative with the rest of your portfolio. That doesn't mean gambling or chasing trends, but it does mean you can take a measured approach.

A balanced risk strategy could include:

- Keeping enough in conservative assets (like bonds or cash equivalents) to cover short-term needs. Consider this your war chest.
- Allocating a healthy portion to growth investments (like stock funds or ETFs) to protect against inflation and build wealth over decades.
- Considering alternatives (like REITs or commodities) if they fit your overall objectives.

Your pension potentially frees you from having to “play it safe” with every dollar. It also keeps you from needing to take reckless risks. The goal is balance with enough growth to thrive, and enough stability to sleep well at night.

TSP Rollovers

The Thrift Savings Plan (TSP) is an excellent resource, but once you leave the military, you’ll need to decide whether to keep your money there, roll it over into an IRA, or purchase a life annuity.

Keeping it in the TSP means:

- Low-cost investment options.
- Simplicity, since you’re already familiar with it.

Rolling it over into an IRA could mean:

- More investment choices.
- Greater flexibility in retirement withdrawal strategies.
- The ability to consolidate accounts in one place if you start a civilian 401(k).

Purchasing a life annuity means:

- Use all or a portion of your account to purchase an annuity, which provides a guaranteed monthly income for life above your pension
- Money is no longer directly accessible, and this is an irrevocable form of insurance

There’s no single right answer as it depends on your goals, fees, and tax strategy. What matters is making a deliberate decision instead of letting inertia decide for you.

Real Estate vs. Markets

Many military families are drawn to real estate and especially rental properties. It feels tangible and familiar. But here's the reality: real estate can be a powerful tool, but it's not for everyone. It requires management, capital, and risk tolerance for vacancies or repairs.

Compare that to a diversified stock portfolio:

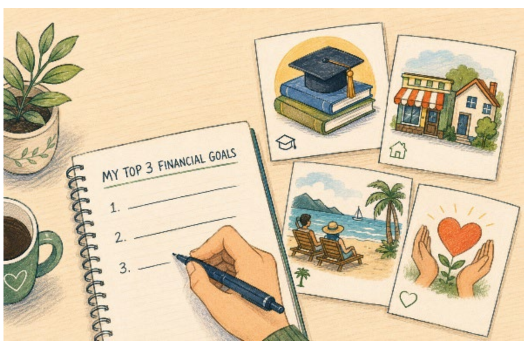
- Real estate may provide steady cash flow but can come with headaches.
- Markets may feel abstract, but they offer liquidity, diversification, and low maintenance.

The right mix comes down to your goals, personality, and time. If you love hands-on projects and have the patience for tenants, real estate can work. If you prefer simplicity and scalability, markets may be the better fit.

Your Fifth Assignment: Define your mission

Investments should never exist in a vacuum. They must serve a mission. This week, take time to write down your **top three financial goals**. Examples might include:

- Funding your children's or grandchildren's education.
- Starting a business or buying property after retirement.
- Retiring early with the freedom to travel.
- Building a legacy for your family or for causes you care about.



Once those goals are clear, you can evaluate whether your current investment strategy supports them. Without this step, investing becomes just chasing numbers and that's not a mission, it's a distraction.

Your pension gives you an advantage that most people would envy. But the real victory comes when you coordinate that advantage with smart, intentional investing. That's how you transform steady income into lasting wealth and freedom.

Chapter Six: Civilian Life & Long-Term Planning

Transitioning out of the military is more than just a change in career or income; it's a big shift in identity and purpose. For years, your days were defined by orders, missions, and service to something greater than yourself. Now, for the first time, **you get to write your own orders.** That freedom is powerful, but it can also feel overwhelming.

The truth is that transition isn't just about money. It's about building a life with purpose. The choices you make in your first year after retirement set the tone for the decades that follow. With thoughtful planning, you can design a future that reflects not just what you've earned, but who you've become.

Three Questions Every Retiring Officer Should Answer

1. What do you want your second act to look like? For some, civilian life means jumping straight into a new role. Maybe it's a corporate leadership position, a federal job, or a consulting gig. Others choose entrepreneurship, starting a business that reflects their passions. And some decide to slow down, opting for part-time work or consulting so they can spend more time with family.

The key is to be intentional. Ask yourself:

- Do I want another high-tempo career, or is it time to downshift?
- How important is income versus flexibility?
- Do I want to continue leading teams, or focus on personal projects?

Your pension gives you breathing room. It's the foundation that allows you to make career decisions based on fulfillment, not desperation.

2. How will you protect your family's well-being? Health care is often one of the most complicated parts of transition. While TRICARE Prime and Select remain a powerful benefit, some officers find themselves comparing it against employer-sponsored plans. The decision comes down to cost, coverage, and convenience.

Consider these questions:

- Do any of the available TRICARE options meet your family's needs?
- Does your civilian employer offer coverage that rivals or exceeds TRICARE?
- Do you have dependents who may need specialized care, and how does each plan handle that?

- Are you willing to navigate dual systems if one option works better for you and another for your spouse or children?
- If you don't have dependents, would you be better served within the less expensive VA healthcare system?

Health care costs can be one of the largest expenses in retirement, so don't leave this to chance. Evaluate your options carefully and remember that having a plan in place before you separate can prevent stressful surprises later.

3. What does success really mean to you? This might be the most important question of all. After years of sacrifice, deployments, and moving from base to base, you finally have the opportunity to design the life you and your family want.

Ask yourself:

- Where do I want to live? Near family? In a tax-friendly state? Somewhere I've always dreamed of?
- What hobbies or passions have I put off that I now want to pursue?
- How do I want to spend my time? Do I want to work toward building a business, traveling, serving my community, or simply enjoying more dinners at home?

Your pension provides stability, but the real goal is the freedom to choose a lifestyle that energizes you and honors the years you've invested in service.

The Importance of Alignment

Here's the reality: career, health care, and lifestyle decisions don't exist in isolation. They're interconnected. If you choose a high-paying civilian role, your health care may be covered, but you may sacrifice lifestyle flexibility. If you choose to slow down and prioritize family time, your pension may carry more weight in covering expenses.

The mission is to align these three areas with your values and long-term vision. That's where true financial planning comes in. It's not about squeezing the last dollar out of your investments, but instead, it's about making sure every piece of your plan works together so you can live with clarity and confidence.

Your Sixth Assignment: Chart Your Course

Grab your notebook or binder and answer three questions:

1. What do I want my career path to look like in the next 5–10 years?
2. What health care plan makes the most sense for me and my family?

3. What lifestyle do I want to design, and what does success mean on my own terms?

Write your answers down. Don't overthink them; just getting them on paper gives you clarity. From there, you can adjust and refine, but you'll already be ahead of most who enter transition without a plan.

Your Final Assignment: What's Next?

This eBook has been about giving you clarity and confidence. You've learned how to integrate your pension, optimize taxes, protect your family, invest wisely, and now, design the life you want. But this isn't the end; it's the beginning of your next mission.

You've completed your service with dignity. Now it's time to chart your next chapter with the same clarity, discipline, and purpose that carried you through your military career. And remember, you don't have to do it alone.

We're here to help you align your finances with your goals, protect what matters most, and build a future that feels just as meaningful as your years in uniform.

Call me for your complimentary planning session today that's specifically designed *for* military officers *by* a military officer.

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About the Author

Matthew Smith is a military veteran with over 16 years of institutional trading and investment operations experience. A graduate of the University of Nebraska-Omaha with a Bachelor of Science in Business Administration (BSBA) with a concentration in Investment Science & Portfolio Management, Matt also has two associates degrees: one in Persian-Afghan (Dari) from the Defense Language Institute and another in Intelligence Studies & Technology from the Community College of the Air Force.

His military experience has shaped his disciplined, mission-focused approach to problem-solving and leadership. During his time in the Nebraska Air National Guard, he has held multiple roles across intelligence, legal, and personnel disciplines, and currently serves in an Executive Officer capacity supporting senior-level decision-making.

Matt brings a structured, decision-oriented mindset to complex financial situations. He emphasizes simplicity over complexity, process over prediction, and long-term discipline over short-term noise. He has years of experience in working alongside portfolio managers, traders, and investment teams to execute and manage portfolios at scale.

In addition to his investment and military experience, Matt owned and operated family businesses, giving him firsthand insight into the financial and operational challenges business owners face.

In working with military officers and business owners, Matt brings a structured, decision-oriented mindset to complex financial situations. He emphasizes simplicity over complexity, process over prediction, and long-term discipline over short-term noise.

Outside of work, Matt enjoys spending time with his family, which includes trying new food with his wife Aeh, golfing and fishing with his son Aiden, and visiting his son Otto, who is attending NYU. He also enjoys cigars and whisky, gardening, playing drums, and staying physically active. His community organization memberships include the Offutt Advisor Council, 50 Mile March, Suburban Rotary, the National Guard Association of the United States, and the Military Officers Association of America.

Above all, his goal is to help clients move forward with more confidence, knowing they have a clear plan and a trusted partner helping them execute it.

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