

Event Tree Analysis

Thriving in Retirement Life

Two Retirees • One Shared Journey • Many Possibilities
From Employment → Financial Freedom → A Fulfilling Retirement

Initiating Event

Retired at Age 55
Left full-time employment in 2021 to start a new life chapter

Shared Goals

Healthy & Long Life

Financial Independence

Enjoy Life Together

Keep Learning

Freedom & Autonomy

Time Horizon

Age 60–90+
30+ Years of Opportunity

Financial Foundation

Husband 401(k): ~\$1.25M

Wife 401(k): ~\$1.5M (Fidelity)

\$175k in FTEC (Tech ETF)

Additional Investments: \$2M (2021)

Paid-off House (Round Rock, TX)

Marco Polo Condo (Cebu) – Paid P20M / \$330k

Mandani Bay (Preselling)
10-yr loan 6.5%
P182,452 / \$3k per month

Lifestyle & Assets

Mercedes GLE300 (\$120k)

Ford Ranger Raptor 2024 (\$40k)

2009 Chevy Colorado V8 (Nitro Trail Grappler)

Cebu City (Primary Residence)

No travel interest (currently)
Default answer is “No”

Milwaukee tools, electronics, networking, automation, Ham Radio

Health & Fitness

MI in 2008 (age 42)

Stent #1 LAD 2008
Stent #2 LAD 2010
No recurring events

Cycling since 1999
Total: 78,504 miles

Swimming since 2006
Total: 2,970 miles

Strength training

Active lifestyle
Maintain ~175–182 lbs

Preventive care & monitoring

Husband
Age 60 (b. 1966)

US-Filipino Citizen

US Army 1992–1996 (Korea)

AMD 1996–1998

Samsung Austin 1998–2021 (23 years)

Retired 2021
Now in Cebu City

Wife
Age 59 (b. 1967)

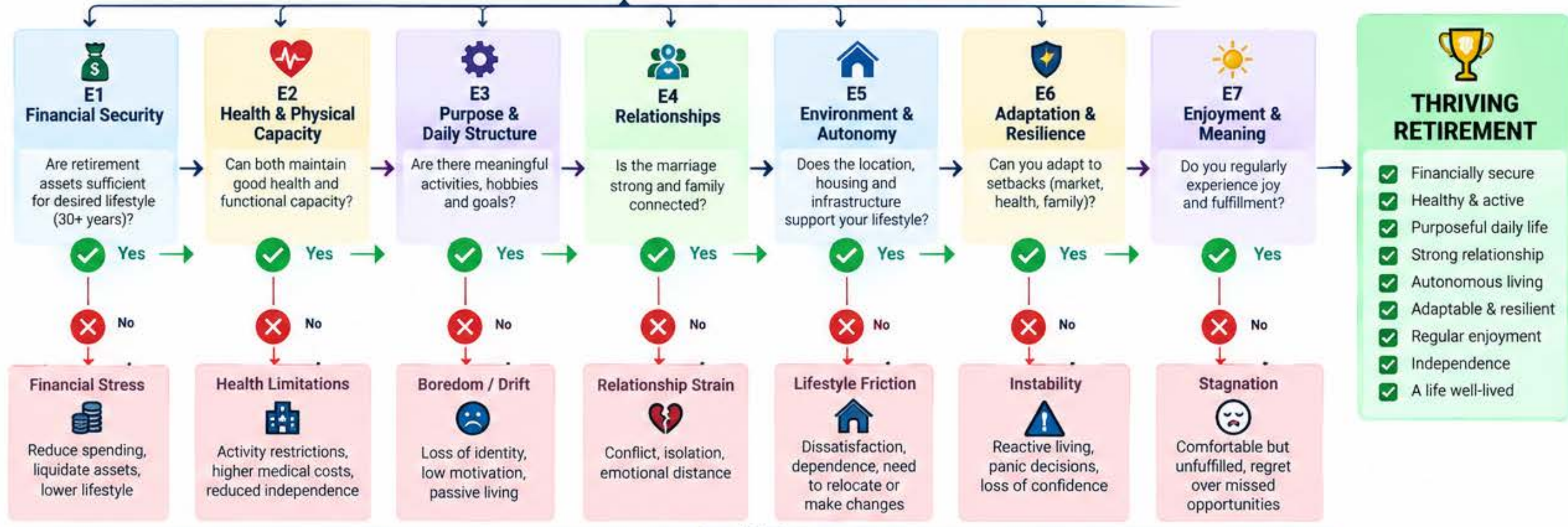
RN Registered Nurse

Retired 2021

Healthcare Experience

Now in Cebu City

US-Filipino Citizen



Possible Outcomes

1. Full Success (Thriving)
 All conditions favorable

2. Enjoyable but Under-Enjoyed
 All good except enjoyment

3. Vulnerable
 All good except resilience

4. Relationship Issues
 All good except relationships

5. Lacking Purpose
 All good except purpose

6. Health Limited
 All good except health

7. Financially Constrained
 All good except finances

8. Retirement Distress
 Multiple failures

Children & Family

Daughter – RN (Round Rock, TX)

Son – MD Resident (Mt Sinai NYC)
Relocated to Hernando, FL (June 2026)

Family support and connection

Technology & Projects

DockerLab (GCP → On-Prem NUC)
Cloudflare (gravelcloud.com)

Services: NPM, Portainer, OpenProject, OpenEMR, Inventree, Zammad, Docmost, WordPress

Google One 2TB | Tailscale | Terraform (learning)

Home lab, automation, networking, self-hosting

Current Focus (2026)

Maintain health & fitness

Gravel cycling training (50 miles/ride)

Swim training (2.4 miles/swim)

Weight training, daily push-ups & sit-ups

Daily Sudoku, AI learning, reading

Financial/investing review (FTEC)

Manage DockerLab and cloud projects

Mentor RN friend and support family

Risk Factors to Monitor

Market downturn / inflation

Major health event

Unexpected expenses

Relationship strain

Loss of purpose or motivation

Location / infrastructure issues

Family obligations

Over-optimization (not enjoying life)

Aging and reduced physical capacity

Key Success Principles

Sustainable spending, not maximum spending

Health is a force multiplier

Purpose beyond former employment

Strong marriage with individual interests

Environment that supports your lifestyle

Adapt, adjust, and continue

Use your time and resources now

Gratitude and intentional living