



MY LIFE OS

Purpose • Freedom • Health • Growth • Impact

WHO I AM

- 60 y/o Male
- US-Filipino Citizen
- Early Retiree (Retired at 55 in 2021)
- Married 35 years
Wife: RN, Retired
- 2 Children
Daughter: RN (Texas)
Son: MD (Practice in FL)
- Ex-US Army (1991–1995)
1 year in South Korea
- Ex-Samsung Austin
23 yrs (1998–2021)

WHERE I LIVE

- Cebu City, Philippines
Marco Polo Residences
27th Floor, 3-BR Condo
- Paid in Cash
- Also own
Paid-off House
Round Rock, Texas
- Vehicles (Paid in Cash)
Mercedes GLE300
Ford Ranger Raptor 2024

HEALTH & LIFESTYLE

- History: AMI in 2008
LAD occlusion, stents
LVEF >55
- Medications
Aspirin 81mg
Lisinopril 20mg
Atorvastatin 40mg
- BP: ~125–130/80 (Monitored)
- Active Lifestyle
Cycling • Swimming
Weight Training
- No Major Health Issues
Focus on Longevity

FINANCIAL SNAPSHOT

INVESTMENTS

- Wife's 401(k)
\$1,500,000
- Tech ETF (FTEC)
\$175,000

Investment Principles

- Index ETF Forever
- Top US Sector ETF
- Top Tech / AI Companies
- Good Margin of Safety

INCOME (Future)

- Social Security
\$4,000 / month
(at age 62)
- Planned 401(k)
Withdrawal
\$7,000 / month
- Target ROI
12% Annualized

ASSETS

- Condo (Cebu)
~P20M
- House (Texas)
Paid Off
- Vehicles
Paid in Cash

EXPENSES (Current)

- Operating Cost
\$5,000 / month
- Lifestyle
Simple • Local
Value • Freedom

INSURANCE

- Term Life Insurance
\$250,000 Coverage
\$165 / month

MINDSET & PHILOSOPHY

- Stoic • Content • At Peace
- Do What You Can
With What You Have
Where You Are
- Use It or Lose It
(Body & Mind)
- Big Rocks First
- Don't Swat a Fly
With a Sledgehammer
- Wabi-Sabi
(Embrace Imperfection)
- Be Efficient
In What You Do
- Default Answer is "No"
Unless It's:
Swim • Cycle • Sleep
Invest • Read • Learn
- Lost Wanderlust
Love Local Life

CORE VALUES

Freedom • Health • Integrity
Growth • Simplicity
Efficiency • Purpose
Family • Contribution

LIFE EQUATION

Health + Financial Freedom + Growth & Purpose + Meaningful Relationships = A Good Life

HOBBIES & INTERESTS

- Swimming
- Cycling (Gravel)
- Weight Training
- Reading
- Computing
- Investing
- Tech / Ham Radio

DAILY FOCUS

- Train
Swim • Cycle • Lift
- Health
Sleep • Nutrition • Recovery
- Invest
Learn • Analyze • Grow
- Read & Reflect
Books • Ideas • Writing
- Build & Learn
Tech • Projects • Systems
- Serve & Contribute
Mentor • Share • Inspire
- Live Local
Family • Friends • Community

TECH SKILLS & INTERESTS

- Electronics / Electrical
- Automation
- Networking (Wired/Wireless)
- Windows • MacOS • Linux
- Automotive
- Ham Radio (Yaesu FT-991A)
- Tools (Milwaukee M18)
- Computer Repair

PERSONAL LAB (CLOUD)

- Home Lab Limited (PLDT CGNAT)
- Cloud Lab in GCP
Docker Based
- Apps & Services
Nginx Proxy • Portainer
PostgreSQL • MariaDB
pgAdmin • phpMyAdmin
OpenEMR • OpenProject
Inventree • Zammad
Docmost • WordPress
- Domain: gravelcloud.com
(Cloudflare DNS)
- Access: VSCode SSH
Reverse Proxy • SSL
Backups & Volumes

MAIN PROJECTS & GOALS

- ✓ Become Master-Level
DevOps Engineer & DBA
- ✓ Master Docker • GCP
PostgreSQL • MySQL
- ✓ Infrastructure Design
Automation • IaC (Terraform)
- ✓ Security • Monitoring
Backup • Recovery
- ✓ Optimize Self-Hosted
Business Applications
- ✓ Build Systems That
Create Value & Freedom

BUSINESS

- Water Refilling
Station Business
(Philippines)
- Improve Profitability
& Operations
- Systems • Process
Marketing • Service
- Long Term:
Sustainable & Scalable

CURRENT PRIORITIES

- ✓ Health & Longevity
- ✓ Investment Growth
& Financial Freedom
- ✓ Personal Tech Lab
& DevOps Mastery
- ✓ Family & Relationships
- ✓ Local Life & Community
- ✓ Learning & Contribution

DAILY BRIEFING (What I Care Most)

- AI & Technology
- Investing & Markets
- Science, Health & Longevity
- World & US News
- One Deep Question a Day

ROADMAP



ULTIMATE VISION

Live a Healthy, Free, Purposeful
and Impactful Life on My Terms

