

CENTRAL THESIS

Design a Purposeful, Disciplined, and Self-Reliant Life System

Build • Optimize • Automate • Invest • Give Back • Stay Healthy • Keep Learning

PERSONAL PROFILE



Age 60
Born 1966



US Army
1992–1996
(Korea)



AMD
1996–1998



Samsung Austin
1998–2021
23 years



Retired Early
at 55 in 2021



Now in Cebu City,
Philippines
Since 2021



US–Filipino
Citizen



Married
35 Years



2 Children
Daughter RN
Son MD Resident

CORE IDENTITY & VALUES



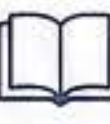
Stoic &
Content



Default
Answer Is
"No"



Discipline
Over
Motivation



Lifelong
Learner



Builder &
Problem
Solver



Family
First



Freedom &
Simplicity

ASSETS & LIFESTYLE

REAL ESTATE



Round Rock, TX
House
(Paid Off)



Marco Polo Condo
Cebu Tower 3
27th Floor
(Paid in Full)



Mandani Bay Unit
Preselling
10-yr Loan
6.5% Interest

VEHICLES



Mercedes
GLE300
(Cash)



Ford Ranger
Raptor 2024
(Cash)



2009 Chevy
Colorado V8
Nitto Tires

TOOLS & INTERESTS



Electronics



Networking



Automation



Automotive



Ham Radio



Milwaukee
Tools



WordPress
Blogging



Reading

FINANCIAL SNAPSHOT



Invested in
Technology ETF
(FTEC Focus)



401(k)
\$1.5M
(Wife)



My 401(k)
≈ \$1.5M



Investments
≈ \$175K in
Tech ETF



Retirement
Withdrawal Goal
\$7K / Month



Target ROI
12%
Annualized

RETIREMENT MODEL (6-PHASE PLAN)



Start Age
59–62+



Social Security
(62+)



Withdrawal
\$7K / Month



Operating Cost
\$5K / Month



Growth
12% ROI



Financial
Freedom

MY LIFE OPERATING SYSTEM

Daily Operating System



Daily Push-ups & Sit-ups



1–27 Floor Climb



Daily Sudoku



Daily AI Questions
+ Infographics



Daily Financial /
Investing Review



Daily Google Cloud Admin



Read / Listen to Books
while Cycling

Training Engine



Gravel Cycling
50 Miles Every Ride



Swimming
2.4 Miles Each Swim



Weight Training



Endurance Mindset
Discomfort → Growth



Track & Improve
Relentlessly

Knowledge Engine



AI & Technology



Investing & Markets



Science, Health &
Longevity



World & U.S. News



Build • Learn • Teach



Document Everything



Share & Mentor

Infrastructure Engine



Self-Hosted Systems



Automation First



Secure & Private



Scalable & Portable



Backup Always



Cost Efficient



Own Your Data

Contribution Engine



Mentor & Guide



Build Useful Systems



Help Family & Friends



Give Back



Create Value



Leave a Legacy
of Knowledge

DOCKERLAB & CLOUD INFRASTRUCTURE



Containerized
Services



Ubuntu VM
(GCP)



Domain via
Cloudflare



Reverse Proxy
SSL / TLS



Databases
Postgres / MariaDB



Backups
& Sync

SERVICES ECOSYSTEM



Nginx Proxy
Manager



Portainer



pgAdmin



phpMyAdmin



OpenProject



OpenEMR



Inventree



Zammad



Docmost



WordPress

NETWORK & ACCESS



PLDT CGNAT
(Cebu)



Cloudflare
Tunnel



Tailscale
(Planned)



Mobile On-Prem
NUC (Future)

DEVOPS & TOOLS



GitHub



Terraform (Learning)



Automation



Monitoring



Security



Cost Optimization



Documentation



Version Control

CLOUD COST

GCP OpEx
≈ \$50 / Month
(3-Yr Committed
Use Discount)

SYSTEM MODERNIZATION PROJECT



Small Medical
Office
(Hernando FL)



OpenEMR
Core



Automation
Workflows



Sync Fax Folder
to Google Drive

OBJECTIVES



Improve
Efficiency



Reduce
Manual Work



Secure Patient
Data (HIPAA)



Better Patient
Experience



Sustainable
Operations

HEALTH & ENDURANCE



MI in 2008 at Age 42



Stent #1 LAD 2008



Stent #2 LAD 2010



No Recurring Events



Stay Healthy, Stay Active



Discipline = Freedom

Key Metrics



Cycling Miles
78,504.27



Swim Miles
2,970.155



Current Weight
≈ 182 lbs



Active Since
1999 Cycling
2006 Swimming

MENTOR & GUIDE



RN Friend
34 yrs old
Filipina RN



Working in
Passaic, NJ
(US Since Aug 2024)



Goals
Financial Stability
Career Growth
Long-Term Security

FINANCIAL SNAPSHOT



PHP 1,000,000
in BPI Cebu



\$3K Take-home
/ Month



Rent \$1,700
/ Month



\$400
Car Payment



No Car
(Uses Uber)

INVESTMENT BLUEPRINT



Core Holding
FTEC Technology ETF (Long-Term Forever)



Strategy
Buy • Hold • Review Weekly



Focus
Top US Sector ETF • AI Leaders



Risk Management
Diversify • Stay Long-Term • Control Emotions



Review Cadence
Daily News • Weekly Portfolio Check

PRINCIPLES & MINDSET



Embrace
Discomfort



Focus on
What Matters



Eliminate
Noise



Consistent
Daily Actions



Long-Term
Compound



Protect Health
Protect Freedom



Learn
Continuously



Navigate
Your Own Path



Finish Strong

ULTIMATE OUTCOME



A Strong Body • A Sharp Mind • Financial Freedom
Useful Systems • Meaningful Impact • Peace of Mind

Live Fully. Give Freely. Leave Wisely.