



Financial Flight Plan



A STRATEGIC JOURNEY THROUGH
AVIATION AND FINANCE

Chart Your Course Toward Financial Freedom

Brent George, CFP®, ChFC®, AWMA®, AIF®

Financial Planner | Former Air Force Pilot

Table of Contents

1. Table of Contents
2. About Me
3. Mission Briefing
4. Define Your Mission
5. Conduct Your Pre-Flight Inspection
6. Takeoff Checklist with Details
7. Taxiing- Building Momentum
8. Takeoff
9. Initial Climb
10. Cruise
11. Fuel Management
12. Crew Resource
13. Mid-Flight Adjustments
14. Weather Radar
15. Holding Pattern
16. Initial Descent
17. Final Approach
18. Gear Down
19. Landing
20. Taxi to the Hangar
21. Post-Flight Debrief
22. Final Thoughts

About Me:

Brent George: Financial Planner

About Me

- Pre-med in college at Elizabethtown College.
 - Studied biology and chemistry
 - Worked in a heart catheterization lab
- Became a private pilot, then a military and civilian pilot
 - Over 3,500 hours of flight time
- Working as a pilot allowed me to be able to travel the world and see many countries and regions to include:
 - Germany
 - Japan
 - Panama
 - Central America
- Transitioned to financial planning in the late 1990's



Mission Briefing

Why Finance Needs a Flight Plan

Pre-Flight

In every cockpit I've flown, pilots never launch without a plan. Before the wheels leave the runway or the sky opens, there is structure, intention, and discipline. Pilots brief the mission, review aircraft, check fuel gauge, anticipate weather, and prepare for contingencies.

Your financial life deserves the same precision. Whether you're just starting out, cruising, or preparing for landing, the principles of aviation offer powerful guidance.



Define Your Mission

Clarity of Purpose in Financial Planning

Pre-Flight

Your mission is the guiding statement that connects long-term financial goals with the life you want to build. It should reflect your lifestyle vision, how you hope to live day-to-day and what experiences matter most, as well as your retirement expectations, whether that means slowing down, reinventing yourself, or pursuing long-held passions. A strong mission also anticipates contingencies by acknowledging that life brings surprises, and your plan must be resilient enough to adapt. It honors family commitments, recognizing the people who depend on you and the legacy you want to create. Above all, it is anchored in your core values and priorities the principles that shape your decisions and define what “success” truly means.

Pilot Tip: Your values are the compass. Your goals are the destination. Your plan is the flight path.



Conduct Your Pre-Flight Inspection

Ensuring Financial Airworthiness

Takeoff & Climb

A solid financial plan starts with a thorough preflight inspection with your chance to confirm that the essentials are in place before you accelerate toward bigger goals. Begin by strengthening liquidity and building an emergency fund, so unexpected turbulence doesn't force you off course. Ensure you carry the right amount of life and disability insurance to protect your income and the people who rely on it. Put foundational estate planning documents in place your will, power of attorney, and healthcare power of attorney so your wishes are clear and legally supported. Review your income and expense controls to confirm that cash flow is stable and aligned with your goals. Address debts and credit readiness to keep your financial engine efficient and flexible. Finally, conduct a periodic review of your insurance and key documents to ensure everything remains current, accurate, and capable of supporting your long-term flight plan.

Confirm your financial system is ready for turbulence.



Takeoff Checklist with Details

Beginning Your Investment Journey; Build Momentum

Growing your emergency reserves is your first climb, strengthening liquidity so you can handle surprises without losing altitude. Make full use of group benefits, especially employer-provided life and disability insurance and any supplemental plans that enhance protection. If your employer offers 401(k) matching often 50% on the first 6% capture every dollar. Contributing 6% to receive a 3% company match is essentially free money fueling your climb. Start early, aim to reach 10% contributions quickly, and work toward 15% at cruising altitude. Many plans now offer Roth 401(k) options, giving you tax-free growth potential for the future. Increase contributions whenever you receive raises to keep your trajectory upward. Ensure foundational documents your will, power of attorney, and healthcare power of attorney are in place. Round out your protection with personal life and disability insurance to safeguard your household beyond employer coverage.



Taxiing- Building Momentum

Laying the Foundation for Financial Success

Takeoff & Climb

Taxiing is the stage where steady, automatic habits begin building the momentum that carries you confidently down the runway. Start by saving automatically aim for 8%, then 10%, then 12%, and ultimately 15% of your income to create a consistent upward trajectory. Review your goals and expenses monthly so your spending stays aligned with your mission. Track your net worth quarterly to monitor progress and adjust course as needed. Set up bill-pay systems to reduce friction, avoid missed payments, and keep cash flow smooth. Continue building 3–10 months of cash reserves so you have the stability required for a confident takeoff.

Steady discipline clears the way for takeoff.



Takeoff

Beginning Your Investment Journey; Build Momentum

Takeoff & Climb

Takeoff is the moment your financial plan shifts from rolling forward to truly lifting off—just like an aircraft accelerating down the runway and hitting its critical speeds: V1 and V2. In aviation, V1 is the *decision speed* the point at which the pilot commits to takeoff no matter what. V2 is the *safe climb speed* the minimum speed needed to ascend confidently even if an engine fails. Your financial takeoff mirrors these milestones.

You reach your V1 when your systems are in motion: you're saving automatically at 8%, then 10%, then 12%, and working toward 15%, reviewing goals and expenses monthly, tracking net worth quarterly, and running smooth bill-pay systems. You've built 3–10 months of cash reserves your runway is long enough, your momentum strong enough, and you're committed to the climb.

You reach your V2 when your financial engine is powerful enough to lift you upward: your savings rate is approaching cruising-altitude levels, your reserves are solid, your protections and documents are in place, and your habits are consistent. At V2, you're no longer just prepared for you are ascending with confidence, stability, and purpose.

Steady discipline clears the way for takeoff.



Initial Climb

Takeoff & Climb

Building Altitude

The initial climb is where your financial plan begins rising steadily just like an aircraft gaining altitude after liftoff. In aviation, this phase is all about controlled acceleration, increasing thrust, and maintaining the right pitch to clear obstacles. Your financial climb works the same way, you build momentum through intentional actions that elevate your long-term trajectory.

Increase your income where possible through skill development, career moves, or side opportunities to add more thrust to your financial engine. Boost retirement plan savings consistently, aiming to raise contributions as your earnings grow. Consider funding Roth IRA accounts to diversify your tax strategy and create future flexibility.

Avoid lifestyle inflation, so rising income translates into rising savings, not rising expenses. As your contributions grow, you begin to leverage compounding, the magical force where early dollars work harder and longer than late dollars. Truly, early money beats late money.

Just as an aircraft climbs to a safe altitude to gain freedom from terrain and turbulence, increasing your financial altitude gives you room to maneuver, freedom to choose, and protection from setbacks.

Altitude allows for financial freedom.



Cruise

Optimizing Your Financial Systems

Cruise

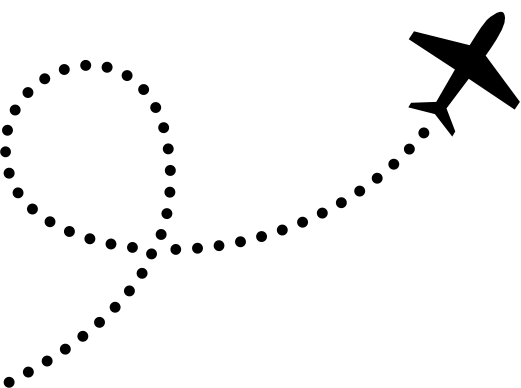
Cruising is the phase where your financial aircraft is stable at altitude efficient, balanced, and built for long-range travel. Just as pilots monitor instruments and adjust systems to maintain smooth flight, you refine and manage your financial structure to ensure long-term stability and growth.

Review your insurance coverage to confirm that life, disability, health, home, and liability protections match your current needs. Manage tax and estate strategies so your long-term plan is optimized and your legacy is clearly documented. Automate contributions and rebalancing to keep your portfolio aligned with your goals without relying on manual adjustments. Consider maxing out your 401(k) as income grows, especially once you've reached cruising-altitude savings levels. Continue refining your financial structure—simplifying accounts, organizing documents, and ensuring your systems run smoothly.



At this stage, taxes become a factor, influencing how you save, invest, and withdraw. Just as aircraft performance changes with altitude, your financial efficiency shifts as your wealth grows.

Manage and monitor for steady progress bi-annually.



Fuel Management

Cash Flow Discipline

Fuel management is about respecting the resources that keep your financial aircraft in the air. Just as pilots monitor fuel flow, burn rate, and efficiency throughout a flight, you strengthen your financial stability by managing how money enters, moves through, and exits your system.

Implement a budget approach that gives every dollar a job and keeps spending aligned with your mission. Monitor spending and consumption so you always know your financial burn rate the pace at which money is being used. Maintain adequate cash reserves, typically 3 months to 1 year, to ensure you have the fuel needed for unexpected turbulence. Prevent wasteful fuel leaks by eliminating drag: streamline accounts, simplify systems, and avoid costly subscriptions that quietly drain momentum. Reduce friction wherever possible so your financial engine runs clean and efficient.

Respect your financial fuel and keep reserves in place.



Crew Resource

Management

Cruise

No aircraft reaches its destination safely without a skilled crew, and your financial journey is no different. Respecting the guidance of trusted professionals strengthens your mission, improves decision-making, and helps you navigate turbulence with confidence. Each member of your financial flight crew plays a distinct role in keeping your plan airborne and on course.

- **Financial Planner** — Helps define your mission, build your strategy, and coordinate all moving parts of your financial aircraft.
- **CPA** — Manages tax efficiency, monitors compliance, and ensures your financial engine runs smoothly without unnecessary drag.
- **Attorney** — Provides legal structure through wills, trusts, and estate documents, protecting your mission and your legacy.
- **Insurance Professional** — Ensures your aircraft is properly protected against unexpected events, from income loss to liability exposure.
- **Family** — Offers support, alignment, and shared purpose, helping ensure your mission reflects the people who matter most.

Together, this crew helps you evaluate risks, refine strategies, and stay aligned with your long-term mission objectives. Just as pilots consider weather, fuel, altitude, and destination, you consider your financial goals, protections, and opportunities to ensure a successful flight.

Consider mission objectives for a successful flight.



Mid-Flight Adjustments

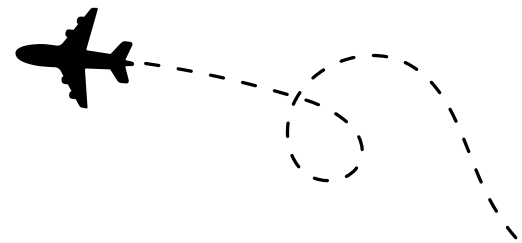
Navigating Turbulence in Financial Life

Mid-Flight
Adjustments

Mid-flight is where skilled pilots stay attentive, scanning instruments and making subtle corrections to maintain a smooth, efficient journey. Your financial plan needs the same ongoing attention. Even at cruising altitude, life changes, markets shift, and new priorities emerge, so periodic recalibration keeps you aligned with your mission.

Review and update your financial plan regularly because things change careers evolve, families grow, goals shift, and unexpected events can alter your trajectory. Revisit your emergency fund to ensure reserves still match your current needs and risk profile. Prepare for market volatility by maintaining a diversified portfolio and a long-term perspective. Strengthen your financial resilience through disciplined saving, thoughtful risk management, and consistent habits. Most importantly, become committed to an investment philosophy that guides your decisions whether markets are calm or turbulent.

Mid-flight adjustments keep your financial aircraft stable, efficient, and pointed toward your destination.



Pilots don't panic- they respond to changing conditions.
Stay calm!



Weather Radar

Anticipating Change in Finance “Flexibility is the Key to Air Power”

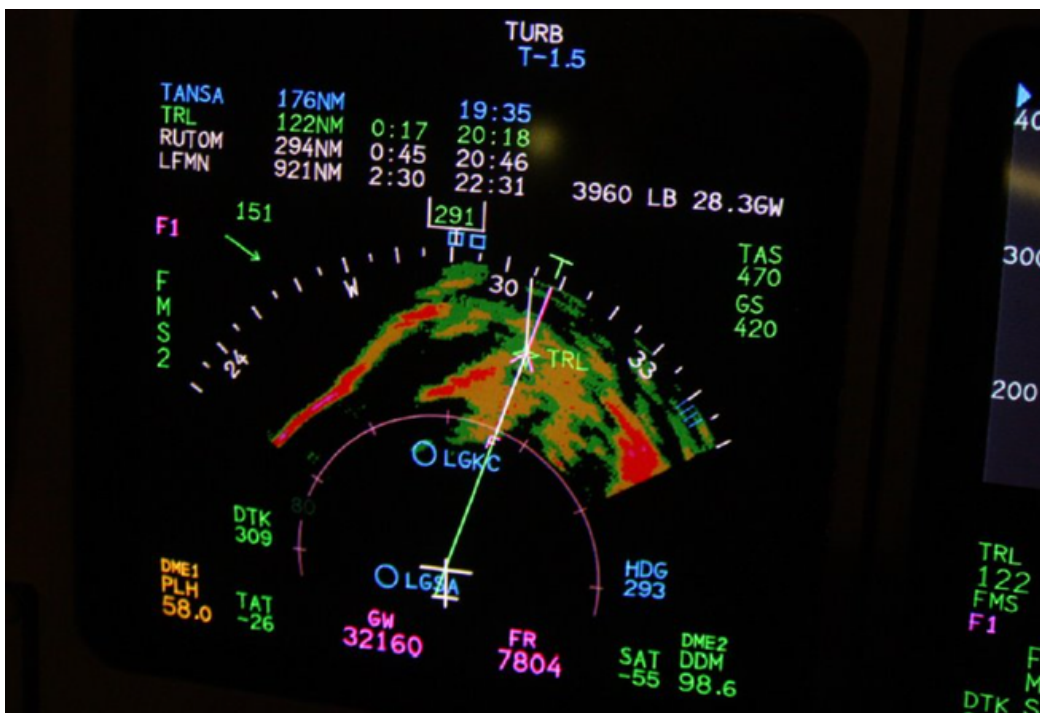
Mid- Flight
Adjustments

Your financial weather radar helps you scan the horizon identifying conditions that may affect your flight path long before they create turbulence. Just as pilots monitor storms, wind patterns, and pressure systems, you strengthen your financial resilience by staying alert to the forces that shape your economic environment.

Analyze inflation and interest trends to understand how rising prices or shifting rates may impact borrowing, saving, and investing. Monitor tax policy shifts so you can adjust strategies proactively rather than reactively. Track market and economic changes to stay informed about cycles, sectors, and global movements. Identify global risk factors geopolitical tensions, supply chain disruptions, currency fluctuations that may influence long-term planning.

Sometimes life doesn't seem fair, and conditions can change without warning. Pilots say, “Carry on,” because preparation—not panic—is what keeps the aircraft stable.

Forecasting isn't guessing - it's preparing.



Holding Pattern

Staying the Course in Volatile Times

Mid- Flight
Adjustments

A holding pattern is a deliberate pause steady, controlled, and purposeful. Pilots enter a holding pattern not because something is wrong, but because conditions ahead require patience, discipline, and trust in the plan. Your financial journey has similar moments where staying the course is the smartest move.

Remain invested in your plan even when markets feel uncertain. Resist emotional decision-making, which can pull you off course during turbulence. Focus on long-term objectives rather than short-term noise. Continue strategic adjustments as needed small corrections that keep your trajectory aligned without abandoning your mission.

Pilots don't panic – they respond. They trust their training, their instruments, and their plan. Your financial holding pattern works the same way: calm, intentional, and focused on the destination ahead.



Initial Descent

Shifting Phase of Flight

Mid-Flight
Adjustments

Retirement, like the initial descent before landing, requires focus, discipline, and confidence in a well-designed plan. Pilots don't panic—they respond, and the same principle applies to managing your financial future. Staying invested in your long-term strategy and resisting emotional decision-making can help keep you on course through changing market conditions. As you approach retirement, it is important to consider your target retirement date, learn effective retirement income strategies, and evaluate approaches that support your lifestyle and goals. Building at least one year of emergency reserves can provide added financial confidence, while thoughtful consideration of longevity needs and estate planning helps prepare for the years ahead. Through ongoing strategic adjustments and a continued focus on long-term objectives, you can navigate retirement with greater clarity, stability, and peace of mind.



Final Approach

Getting Ready for Retirement

Approach &
Landing

As retirement draws near, the final approach is a critical time to make precise adjustments and prepare for a successful transition. Reviewing your asset allocation and gradually reducing portfolio risk can help align your investments with your income needs and risk tolerance in retirement. Maximizing retirement contributions while you are still working can strengthen your financial foundation, and developing a clear income strategy can provide confidence about how you will fund your lifestyle for years to come. It is also important to make informed healthcare decisions, including evaluating insurance and coverage options that best support your future needs. Just as in aviation, precision and timing are essential for a smooth landing, and thoughtful preparation can help you enter retirement with greater confidence and peace of mind.

Precision and timing are essential for a smooth landing.



Gear Down

Transition to Retirement

Approach &
Landing

Gearing down is the stage where you prepare your financial aircraft for landing steady, intentional, and focused on transitioning from accumulation to distribution. Just as pilots configure the aircraft for a smooth descent, you refine your financial systems to ensure stability and clarity as you approach long-term goals.

Determine your retirement income sources, whether that is Social Security, pensions, investment withdrawals, annuities, and part-time income to understand how each contributes to your landing plan. Plan your Social Security and pension strategy so timing aligns with your needs and maximizes lifetime benefits. Consider distribution methods for your accounts, balancing tax efficiency, sustainability, and flexibility. Maintain strong cash reserves to ensure stability during the transition and to buffer against market fluctuations.

[Commitment and stability lead to a successful landing.](#)



Landing

Living in Retirement

Approach &
Landing

Landing is the transition from building wealth to living from it. It's supposed to be steady, intentional, and guided by precision. Just as pilots configure the aircraft for touchdown, you refine your financial systems to ensure stability, sustainability, and confidence as you enter retirement.

Implement a sustainable withdrawal strategy so your savings last through your lifetime while supporting your lifestyle. Maintain portfolio growth for inflation to ensure your purchasing power doesn't erode over time. Manage longevity risk by planning for a longer-than-expected retirement horizon and balancing growth with stability. Stay healthy and purposeful because financial wellness is only one part of a fulfilling retirement.

Retirement begins a new flight in life, not the end of the journey.



Taxi to the Hangar

Purposeful Retirement

Cultivate joy and meaningful activity in your hangar years by creating a simpler, more manageable financial life. Consolidating accounts and automating routine financial tasks can reduce complexity and free up valuable time and energy for the things you enjoy most. Whether you choose to pursue hobbies, volunteer in your community, travel, or spend more time with family and friends, a streamlined approach to your finances can help you focus on living with purpose and confidence. With fewer financial details to manage, you can relax and fully enjoy the well-earned retirement you have worked so hard to achieve.

Cultivate joy and meaningful activity in your hangar years.



Post-Flight Debrief

Estate Planning

Guide your estate toward a smooth landing by putting a thoughtful plan in place for the future. Creating a will and establishing appropriate trusts can help ensure your assets are distributed according to your wishes, while assigning powers of attorney provides trusted individuals with the authority to act on your behalf if needed. Charitable giving strategies can help you leave a lasting legacy, and support causes that matter most to you. By preparing heirs and family members for their future responsibilities, you can reduce uncertainty, ease potential burdens, and provide clarity and confidence for those you care about most.

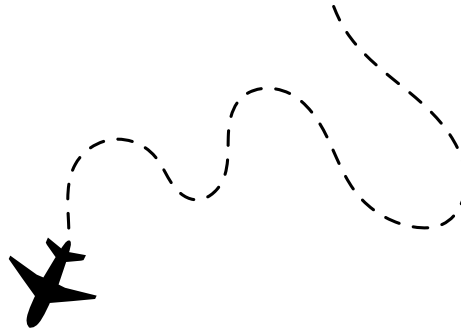
Guide your estate toward a smooth landing.



Final Thoughts

Your Legacy Flight Plan

Take control.
Fly with intention.
Land with grace.



Legacy &
Debrief



Ready for your Financial Flight Plan?

Bring clarity, confidence, and direction to your financial journey.

Brent George, CFP®
Former U.S. Air Force Pilot



Schedule an introductory meeting today

This material is provided for educational purposes only and should not be construed as legal, tax, or accounting advice. Individuals should consult their own qualified legal, tax, and accounting professionals regarding their specific circumstances.

Securities and Investment Advisory Services are offered through qualified registered representatives of MML Investor Services, LLC, Member SIPC. Supervisory Office: 100 Sterling Pwk, Suite 307, Mechanicsburg, PA 17050. Phone: (717) 791 – 3300. Summit Pointe Advisors is not an affiliate or subsidiary of MML Investor Services, LLC or its affiliated companies.