

# Independent Retirement Planning Professional



## BUZZ HAYES

Buzz Hayes, a native of St. Louis, Missouri, holds a Bachelor of Arts from the University of Colorado and a Master of Business Administration from the University of Michigan. Following his academic achievements, he returned to Colorado to launch his career as a high-tech IT representative, with a strong focus on the financial sector.

With 15 years of experience at Complete Spectrum Financial Services, Buzz specializes in assisting clients with financial planning and navigating the Medicare sector. This dual expertise provides a valuable, comprehensive approach to supporting clients as they prepare for retirement. The Medicare component is analyzed closely to ensure the financial analysis includes the effects of Medicare-related penalties and surcharges.

Buzz is married with two children and two grandchildren. To prioritize his family life, he transitioned to entrepreneurship, establishing his own small business to reduce travel demands.

For over 20 years, Buzz has been a committed volunteer with the Whiz Kids tutoring program in metro Denver, supporting underprivileged children in achieving their academic aspirations. He has seen firsthand that one-on-one mentorship with a child improves their test scores and gives them confidence in their academic and social abilities.