

# Independent Retirement Planning Professional



David has been helping people address difficult life questions, such as: Can I afford to retire while helping my children pay for college? Will I be able to live the lifestyle I want, without outliving my money? Will I need to go back to work? Can I afford to lose more money? David takes a straightforward approach with his clients. He develops a step-by-step process that guides them through an assessment of their current condition, helps them identify potential issues and opportunities, encourages them to be accountable, and empowers them to take corrective action.

Mr. Hager's background as a high school teacher, community college instructor, and head coach for over 25 years brings the type of care, concern, and communication needed to help his clients reach their financial and family goals. David earned his master's degree from Colorado State University, professional certifications from Stanford University, and a bachelor's degree from Old Dominion University. He has resided in Colorado since 1989, but grew up in Virginia Beach. David has been assisting clients with their finances and college planning for more than 18 years, helping them grow their assets, create guaranteed income for life, reduce their taxes, and retire wisely with significant wealth.

David has built his business on the high-quality values his parents and grandparents taught him growing up. These qualities include hard work, loyalty, and a commitment to placing other people's interests and needs before his own. He was also inspired by his father, who taught him that honesty, integrity, and caring for people were the key elements in building a successful business and life. In addition, David attributes his success to his wife and two sons. Michelle has always been there with unconditional love and laughter, supporting him in all his endeavors. Their two sons have taught him patience, love, laughter, and how to enjoy a healthy life to its fullest. David coached his son's competitive soccer and basketball teams and served on the Legacy High School Band Booster Board. He has been involved in coaching and education for more than 30 years.

For more than two decades, David has supported individuals and families in preparing and saving for college, protecting their assets, reducing their taxes, and increasing their retirement income. Mr. Hager works with clients to help them understand their financial options and make informed decisions. His focus is on providing clear, tailored guidance for each client's circumstances.

David has also recruited and trained many people for the financial services industry. His educational workshops, training classes, and Donation Programs have been attended by thousands of people in Colorado. David's knowledge, along with his genuine concern, allows him to care for his clients, while being referred to their friends and family, and continuing to help his community through our Donation Program.