

Career Overview of Roy Gagaza

President and CEO of Journey Wealth Management, LLC



Roy Gagaza serves as president and chief executive officer of a retirement-focused financial firm that helps people transition from their working years into retirement with clear, practical strategies. He entered the financial services field after a long military career, wanting to carry his sense of duty into a new chapter of service. He leads a team that works with individuals and families from a California community and Hawaii, building strong relationships grounded in guidance, education, and respect for each client's goals.

Military Career

Roy began his professional path in the reserve component of the United States Army and later transitioned to active duty as an Armor Officer, ultimately serving for about two decades. He completed demanding airborne and ranger training, led a tank unit during primary operations in the Persian Gulf region, and later commanded a cavalry unit in South Korea. He also served in planning and training roles, helping organizations from company to brigade level prepare for

deployments in support of overseas missions, and he received a respected combat decoration for his service.

Transition to Financial Services

Gagaza started planning for a second career while still on active duty, relying on his background in business marketing and his interest in financial education to guide his next steps. During assignments that included a year-long deployment to the Middle East in 2004, he met with individuals and families, led educational workshops, and studied for professional credentials. He went on to earn designations in estate planning and financial consulting. When he retired from the Army in 2008, he carried forward a commitment to helping people understand and organize their financial lives with care and clarity.

Leadership in the Firm

Roy Gagaza now leads a practice that focuses on retirement income planning, investment and wealth management, tax planning, health care strategies, and legacy and estate guidance. He takes time to listen to each person's concerns and objectives before suggesting any course of action, favoring step-by-step strategies over one-size-fits-all approaches. His work has been recognized by national partners that support financial professionals, including a Hall of Fame honor and repeated Elite Advisor Awards that reflect long-term service, consistent results, and meaningful support for retirees and pre-retirees.

Client Approach and Philosophy

Roy treats each client relationship as a long-term partnership grounded in education, trust, and readiness for change. He encourages people to picture what a meaningful life after full-time work might look like, then helps them build plans to protect savings, create dependable income, and allow for uncertainty. He relies on habits shaped during military service—such as discipline, careful preparation, and steady leadership—to guide clients through market shifts, personal transitions, and the many decisions that arise on the path to and through retirement.

Community Involvement and Education

Gagaza extends his commitment to service into the broader community by partnering with public safety agencies, school systems, accounting professionals, and business organizations to provide educational seminars. He speaks regularly with pre-retirees and retirees who seek guidance on preserving assets, creating income strategies, and using tax-aware approaches to manage their resources more effectively. He holds a bachelor's degree in business marketing from a public university in California, maintains insurance licenses in both Hawaii and California, and collaborates with other professionals who share a focus on long-term financial well-being.

Giving Back and Personal Life

Roy Gagaza supports charitable efforts that reflect his values and experiences, including organizations that assist veterans, provide food to individuals and families in need, rescue animals, and protect trails and open spaces. He and his firm frequently encourage clients and community members to participate in giving campaigns, such as food drives and matched donations. He is originally from a community on the eastern edge of the San Francisco Bay Area, values time with his spouse, three adult children, and two grandchildren, and enjoys travel, time on and in the water, golf, paddleboarding, snorkeling, diving, and reading during his free time.