

LOCAL

Aces of Trades: Bush uses background in Social Security to offer retirement advice

Eli Bush helps people with 'major, one-time decisions' as they near retirement

Drew Bracken Special to Marion Star

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Key Points AI-assisted summary ⓘ

Bush helps people make major retirement decisions, such as when to start Social Security and how to handle pensions.

He previously worked for Social Security and enjoys using his knowledge to guide clients.

Bush highlights the upcoming Social Security Fairness Act, which will impact state and local employees.

He loves learning – and helping.

“As a kid,” Eli Bush said, “I dreamed of being a professional football player and a rock star. Didn’t make either of those happen. What I did find myself doing was wanting to help people. I loved sharing information with others on how to do things. This always brought me a lot of joy.”

Today, Bush is a wealth associate, specializing in Social Security, with Alluvial Private Wealth in Marion.

He said he assists people with "major, one-time decisions as they are about to retire, which are choices that can impact them the remainder of their lives. He said there are several questions that must be answered while considering retirement. They are:

When should I quit my job?

When should I start taking Social Security?

If my company offers a pension, should I take a lump sum or monthly income?

"Because most retirees only face these questions once, they are particularly tough choices," Bush said. "As a retirement income associate, I'm regularly helping people answer these questions and I can help show them the impact of different choices."

Eli Bush is a 'fifth generation Marionite'

Bush, 60, is a "fifth generation Marionite," he said.

"My great-grandfather, E.E. Bush, was a real estate developer in Marion in the late 19th and early 20th centuries in partnership with his close friend Henry True," he said.

Bush graduated from Marion Harding in 1982, Wittenberg University in 1987 with a degree in business administration, then served in the U.S. Army for seven years.

"I worked at Social Security for nearly a decade," he said. "The decision on when to take Social Security is complicated. Your benefit amount changes based on the age you file. There are special rules for spouses and widows. It can be quite complicated."

He said when working at Social Security he could only offer information, not give advice. But that changed when he began working at Alluvial.

Using experience at Social Security to help his neighbors

"I'm able to use that knowledge and experience to help guide clients to the best choice for each unique situation," he said. "I started in financial planning to help people retire with confidence. My wife, Lisa, is a partner at Alluvial Private Wealth, and Alluvial has a strong focus on financial planning for their clients – so it was a natural fit for me."

Amy Erickson is a client.

"I was nervous about trying to figure out Social Security," Erickson said, "as I plan to retire from The Ohio State University at Marion at the end of May. However, talking with Eli put my mind at ease. He effortlessly explained the somewhat complicated process and details in layman's terms, making it easy for me to understand. He also let me know that he would be there to help every step of the way, if needed. I like having someone close by (local) that I know I will be able to count on."

Bush said he enjoys working with people, and there's always something new to learn.

"Here's something brand-new in January 2025," he said. ""The Social Security Fairness Act. This new law will increase benefits for nearly 3 million retirees. For Ohio teachers, firefighters, safety officers and other state employees and retirees, this is a very big deal. All of a sudden, many state and local employees may find themselves closer to retirement than they thought. This is the kind of stuff that makes me excited to work with people in financial planning."

Bush's office is located at 107 N. Main St., Suite 202, Marion.

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