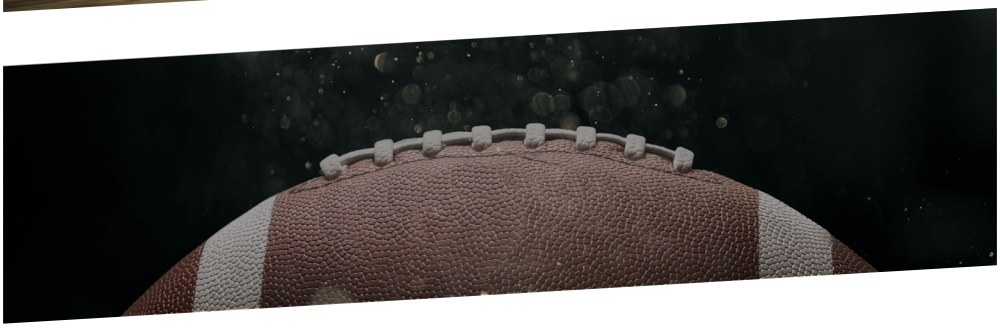
WEALTH ADVICE

For Professional Athletes

Mariner
WEALTH ADVISORS



As a professional athlete, you train hard, play hard and give it your all to win. Like you, we hold ourselves to a high standard when it comes to offering wealth advice, which means we'll always put your interests first.

You can rely on Mariner Wealth Advisors to partner with you on a wealth plan that includes investments, retirement planning, insurance, taxes, estate planning and trusts. The comprehensive wealth plan we'll create will be designed to protect your assets, well-being and loved ones.

We Have a Deep Bench

You'll benefit from the depth of experience our wealth advisors offer—they currently work with **more than 125 professional athletes across different sports** including football, basketball, golf and hockey.

We Understand Your Challenges

Our advisors understand the unique concerns you have, from how to maximize savings during peak earnings years to how to make sure you have the right insurance products to replace income and other assets should you get hurt while playing and not be able to return to the sport.

We also have tax teams in locations across the U.S. that offer multi-state tax preparation and year-round tax planning strategies to help you navigate your complex financial picture.

We're Top Ranked in Our Field

As an athlete, you strive to be among the best in your sport. We think rankings matter too, especially when you're choosing a firm to trust with managing your assets and protecting your interests.

For the last five years, industry-leading *Barron's* has ranked Mariner Wealth Advisors as a top-five registered investment advisor. Our national firm has a local presence across the country so our wealth advisors can better serve our clients' wealth planning needs.

We'll Look Ahead to Your Next Chapter

When we work with athletes, we take the planning process a step further by asking, "What does life after professional sports look like? Have you saved enough and created a budget to ensure you can continue to live the lifestyle you've been accustomed to? Do you have enough savings to pursue a passion, such as creating a new business?"

The answers we receive help us determine how we structure a comprehensive wealth plan designed to protect every aspect of an athlete's life.

We'll Create Financial Milestones, Starting With a Three-Year Road Map

Year One: Building the Foundation

- Coordinate opening of checking, credit card and brokerage accounts
- Offer education on budgeting, taxes and risk management
- Run tax projections based on your professional contract
- Establish sufficient payroll withholding for federal and state taxes
- Meet initially and then implement a budget to manage income and expenses
- Set up direct deposit and retirement accounts for long-term savings
- Advise on lease vs. finance for automobile purchases
- Ensure appropriate, cost-efficient auto insurance coverage is in place
- Recommend which insurance products, such as term and life insurance, disability insurance and property insurance, are needed and how much coverage is required
- Plan for potential career-ending income replacement needs
- Complete year-end tax planning and preparation

Year Two: Planning for the Future

- Offer education on investment asset classes and portfolio diversification
- Consider risk tolerance and time frame for goals for portfolio construction
- Establish retirement accounts that complement your investments
- Create wills, power of attorney for finances and health care, establish trusts and guardians to protect assets and loved ones
- Review insurance policies for income replacement and asset protection and update as needed

Year Three: Creating Tax-Efficient Strategies

- Make recommendations on obtaining competitive mortgage rates and loan terms
- Initiate prenuptial planning and implementation, including a discussion of the pros and cons of a prenuptial agreement with you and your future spouse
- Discuss charitable giving opportunities and strategies including establishing a donor-advised fund or private foundation
- Establish business structures such as an LLC if needed
- Meet with agent and client regarding future earnings projections and income replacement strategies

Wealth Planning for Every Season of Life

We offer the following services in-house to simplify the wealth planning process and give you a coordinated plan that covers all aspects of your financial life.

Tax Planning & Preparation

- Strategies for preparing and filing tax-advantaged returns in multiple states
- Proactive tax analysis to identify areas for tax reduction
- Tax-efficient gifts, trusts, foundations and donor-advised funds
- General tax preparation services and year-round planning

Investment Management

- Our experienced investment team creates customized investment recommendations based on your specific goals
- These recommendations include core capital needs with a focus on preserving wealth and meeting goals with the least amount of risk

Cash Flow Management

- We'll create a tax-efficient cash flow strategy should you experience sudden wealth or, in some cases, receive endorsement proceeds
- We'll establish a plan for converting what might be a few years of peak earnings into sustainable income for life
- We'll review income sources to draw upon during retirement in a tax-efficient way

Asset and Income Protection

We think of it as being on the defensive—there's no one way to guard against the unforeseen during your career.

Disability and Insurance

- To safeguard against a scenario in which you are injured and can no longer play or if you can't work after your professional career ends due to long-term injuries, we recommend insurance solutions.
- Among those solutions are short- and long-term disability and term and life insurance, which are critical for income replacement
- We'll recommend excess liability insurance, liability-protected entities (LLCs), asset protection trusts and irrevocable trusts to preserve and protect assets

Building and Sharing a Legacy

- We can help you use your time, talent and money to create a lasting legacy for heirs and favorite charities
- We can advise you on how to put your wealth and fame to work in a way that positively impacts the community.

Our Experienced Advisors Will Act in Your Best Interest

We have dedicated wealth advisors who understand the nuances that come with playing different professional sports.

Our wealth teams that work with professional athletes have obtained a range of designations, including CFP®, CPA and CFA®. Many also have advanced degrees, such as juris doctorates and MBAs. They use their diverse backgrounds, experience and education to provide wealth advice tailored to your specific financial situation.

When you work with Mariner Wealth Advisors, you will be surrounded by a team of professionals who look at your entire life and make recommendations designed to provide financial security while you are playing and long after you retire.

Mariner WEALTH ADVISORS **www.marinerwealthadvisors.com**