Professional Athlete Division

Services

"Those of us who have been blessed with worldly success have an even greater responsibility to make an impact with our time, talents and resources..."

– John Wooden

Ronald Blue & Co.®

Wisdom for Wealth. *For Life.*®

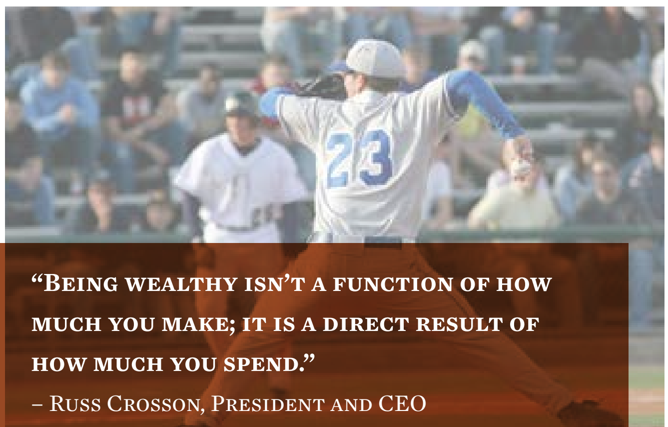
Have You Ever Asked Yourself One of These Questions?

- Can I afford to give more?
- Will I have enough to support this lifestyle after I retire?
- Should I purchase a home or rent?
- How much house can I afford?
- What does the Bible say about money?
- How much should I put into my league's retirement account?
- What if my taxes get audited?
- Should I make this investment?
- Should I buy my parents a house?
- Do I need this life insurance product?
- How do I avoid becoming a statistic?
- Are there any tax savings that I am not taking advantage of?
- Can I find someone to hold me accountable on my spending and cash flow?
- What does this specific life insurance product do?
- How much money should we leave to our kids?
- What charities should I give to that are actually having kingdom impact?
- Can I afford to charter a flight rather than flying commercial?
- Who should I trust when it comes to my finances?

We would be excited to share with you more about our services and how we have helped numerous professional athletes and coaches answer questions like these.

Financial Planning Services:

Because of the complex nature of finances, we have created a specific service offering tailored to meet your unique needs. With over 35 years of experience in serving professional athletes, coaches and entertainers, we have heard many of the same questions. When you hire us, we have experience in all of the following areas to help you navigate the many challenges that may occur while you are playing and after you retire from the game.

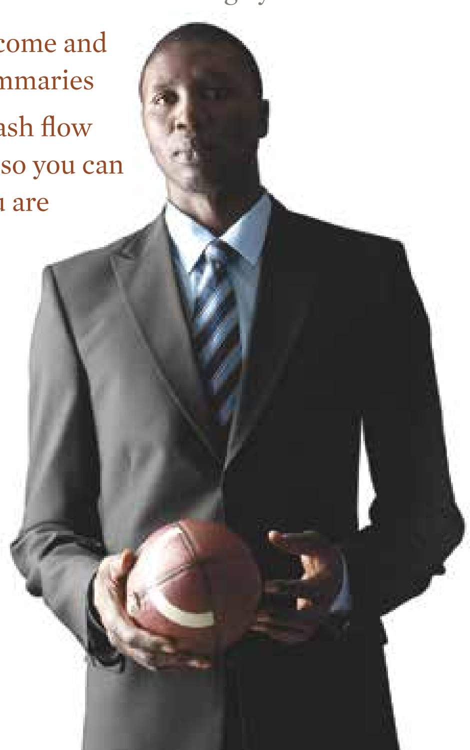


"Being wealthy isn't a function of how much you make; it is a direct result of how much you spend."
– Russ Crosson, President and CEO of Ronald Blue & Co.

Total Cash Flow Management

We help make sure you are aware of where your money is coming from and where it is going. We set up systems and procedures and provide reporting to help empower you to faithfully steward and manage your cash flow.

- Monthly income and expense summaries
- 12-month cash flow projections so you can see how you are doing every month



Bill Paying

We pay your bills, which frees you from managing mail, writing checks, and verifying auto drafts. We have a strong relationship with the bank which allows them to provide our athletes specialized benefits, including a higher limit on their credit cards and fewer issues with card deactivation due to travel.

- Full time staff dedicated to bill pay services
- Bank statement reconciliation
- Check writing
- Vendor communication

Specialized Tax Planning and Preparation

We have a deep understanding of the different complexities that professional athletes may face when it comes to their tax returns. Whether it is filing returns in different states or countries you play in or determining your state of residence and how your taxes are allocated, we have a team of experts with Ronald Blue & Co. CPAs and Consultants who specialize in preparing professional athlete tax returns. This team has over 20 years of experience dedicated to preparing athlete returns.

Strategic Charitable Planning

We can help in answering critical charitable giving questions such as, "Why should I give?" "How can I be more effective in my generosity?" "What causes am I passionate about?" We help you consider these why, how, and where questions, helping you to experience one of the great joys of accumulating wealth. Giving is more than just a sound strategy and tactic; it's an opportunity to impact your community and the world at large.

- Charitable vehicle selection: donor advised fund, private foundation, charitable trust, etc.
- Mission trips
- Charitable recommendations
- Strategic alliances to promote a generous mindset

Investment Management

We believe that investing plays an important role in the overall stewardship process, which is why we currently manage over $6.5 billion in investments* for our clients. As an investor, your primary objective is to achieve the goals you have outlined in your financial plan. Success, when it comes to investing, is about having the money when you need it in order to allow you to accomplish your goals. In order to make wise investment decisions, it's important to understand that you are not investing to make wealth. You accumulate your wealth by excelling at your sport and spending less that you make. You invest to preserve your wealth so your lifestyle doesn't have to change dramatically after you retire.

Insurance Review and Planning

We help manage and limit your exposure by identifying specific risks and then coordinating strategies to address these risks. We assist in determining how much insurance you need and work with your insurance agents and attorneys to select the appropriate products and strategies. We want to make sure that you know exactly what's being purchased, why it's being purchased, and what role it plays in your financial plan.

Estate Planning

We carefully guide you through a comprehensive process that will help you achieve your estate planning goals, leave a legacy for your family, and pass more than just financial resources to future generations.

Accountability

We are your "personal trainer" or "financial coach" who provides encouragement and accountability to help you achieve your goals. We also identify course corrections as needed. It is one thing to have a plan in place, but it is another to take the necessary steps to complete the plan.

Gate Keeper

Many times, we can be a buffer to help you avoid potentially awkward and tough conversations.

- "Can't miss" investment opportunities
- Fundraising initiatives from charities
- Monetary requests from family and friends

Custom Services

We pride ourselves in being your full-service team handling many specialized requests, including:

- Business consulting
- Foundation logistics
- Mortgage and housing issues
- Private vs. commercial air travel analysis
- Property tax assessment/notices/appeals
- Household employee compensation and filing
- Assistance with cash flow management for building a home including building contractor compensation and negotiations
- Extenuating family circumstances
- Crisis management (death of a spouse, injury, etc.)

"One thing I always tell players is that they have to be able to adjust at the speed of the game and we can help them do that when it comes to their finances."

– Don Christensen, Executive Vice President of the Professional Athlete Division

As of 12/31/15 and subject to change

Real Life Examples of Custom Services*

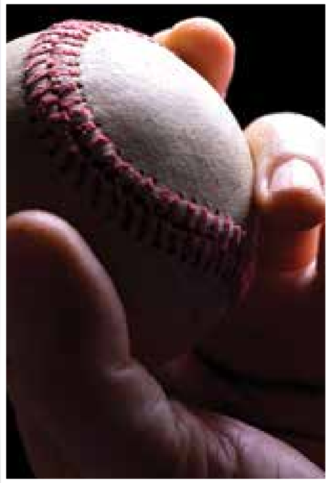
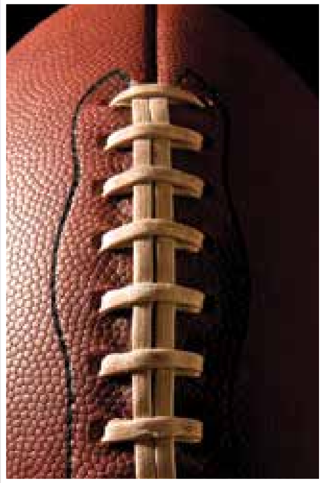
Client 1 (MLB):
We saved a client $80,000 by helping them negotiate with an architect on the cost for the blueprints for their house.

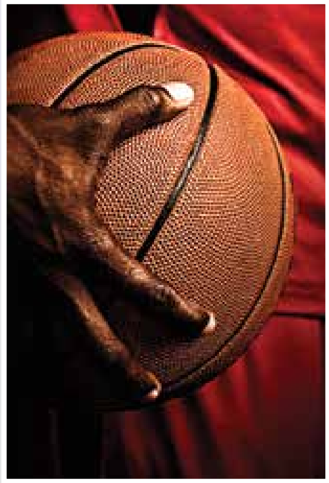
Client 2 (NFL):
We met with a client and their parents and helped mediate the conversation regarding the need to have financial boundaries.

Client 3 (PGA):
We observed that a new client had multiple life insurance policies that should have been owned by an irrevocable life insurance trust. We helped the client identify which policies to transfer to the trust, thereby potentially saving his estate millions of dollars in taxes.

Client 4 (Multiple Sports):
We often strategize with clients regarding compensation structures for direct employees including: nannies, household employees, trainers, coaches, sports psychologists, and caddies. We also created a tool to help evaluate and manage those vital relationships.

Client 5 (Multiple Sports):
We have assisted clients with selecting the appropriate charitable vehicle (private foundation, donor advised fund, charitable trust, etc.) that best suits their desires and preferences. In some cases, we also have connected the clients with outside philanthropic advisors who helped identify effective ways to donate large amounts of money and other financial resources.



The real life examples are not representative of the experience of all clients; the examples are not indicative of future performance or success and real life examples may vary from client to client.

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About Ronald Blue & Co.

Founded in 1979, Ronald Blue & Co. is one of the largest independent fee-only wealth management firms in the United States with more than $6.5 billion of assets under management, a network of 13 branch offices, serving 7,000 clients through four distinct divisions (as of 12/31/15 and subject to change).

Visit us at: www.ronblue.com/athlete

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