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..."

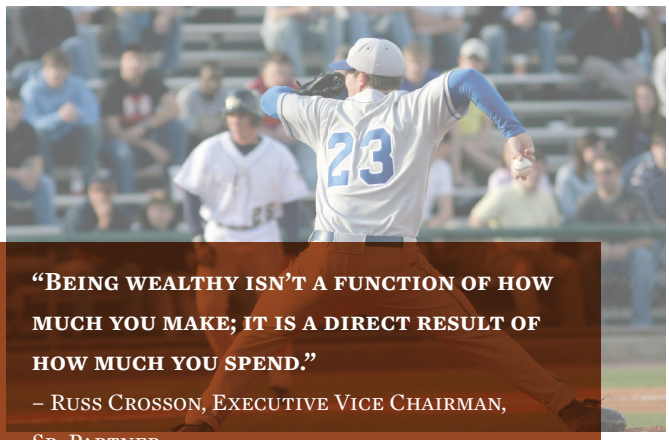
– John Wooden

RonaldBlueTrust®

Wisdom for Wealth. *For Life.*®

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.

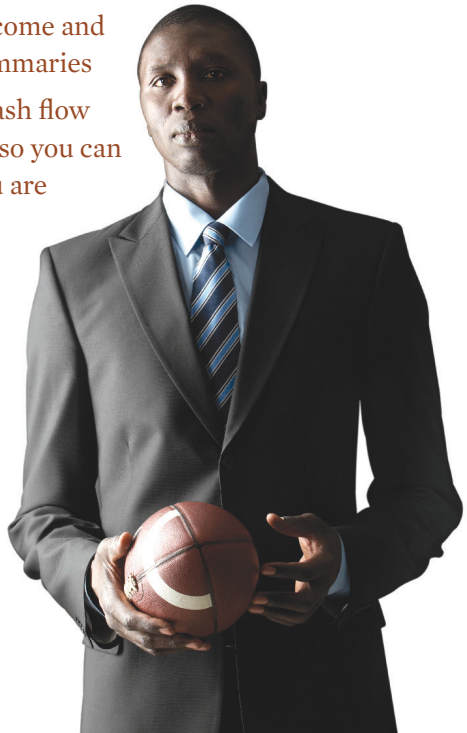


"Being wealthy isn't a function of how much you make; it is a direct result of how much you spend."
– Russ Crosson, Executive Vice Chairman, Sr. Partner

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

Investment Management

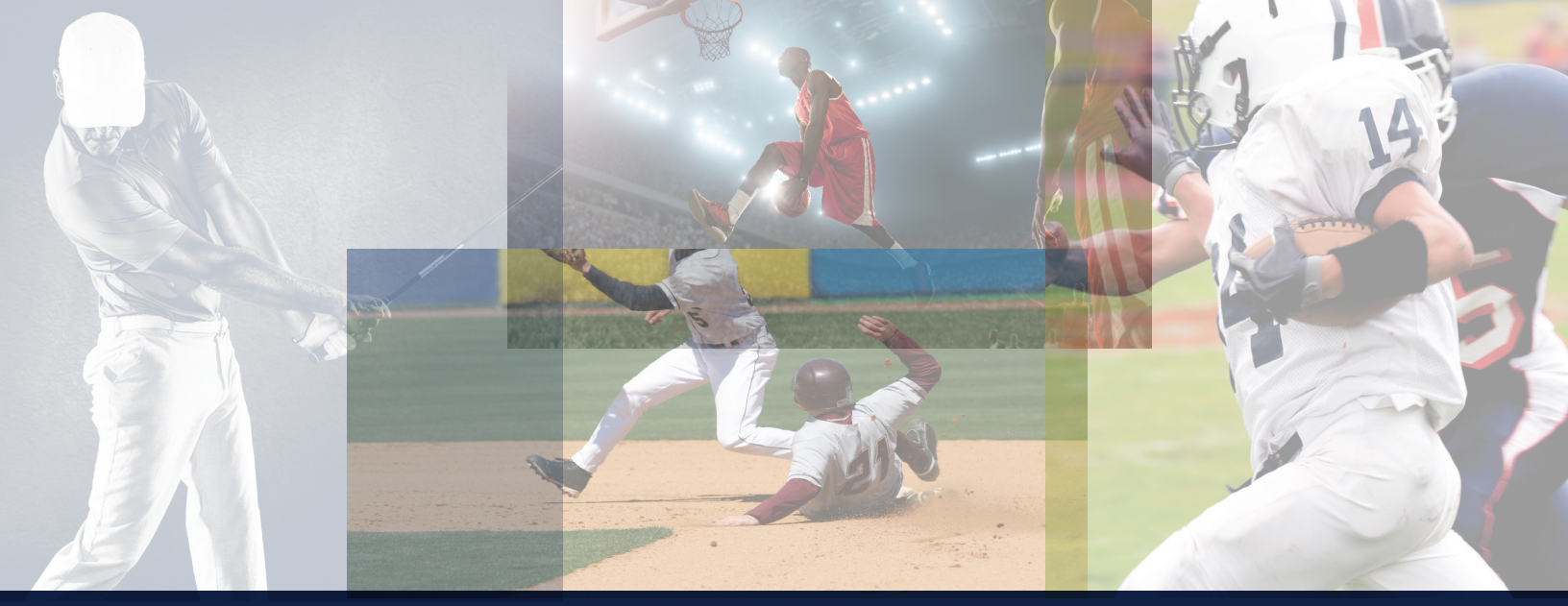
We believe that investing plays an important role in the overall stewardship process, which is why we currently manage and advise nearly $11.5 billion in investments* for our clients. As an investor, your primary objective is to achieve the goals you have outlined in your financial plan. Success, when 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 than you make. You invest to preserve your wealth so your lifestyle doesn't have to change dramatically after you retire.

Strategic Charitable Planning

Giving is more than just a sound strategy and tactic; it's an opportunity to impact your community and the world at large. 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?"

- Charitable vehicle selection: donor advised fund, private foundation, charitable trust, etc.
- Mission trips
- Charitable recommendations

**as of 12/31/20*



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.

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 work with a team of professionals who specialize in preparing professional athlete tax returns. This team has over 20 years of experience dedicated to preparing athlete returns.

Insurance Review and Planning

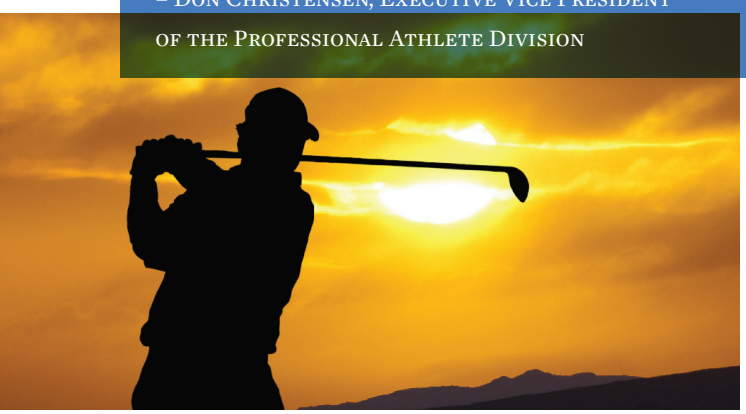
We help manage and limit your exposure by identifying specific risks and then coordinating strategies to address these risks. We assist in determining how much insurance you need and work with your insurance agents and attorneys to select the appropriate products and strategies. We want to make sure 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.

"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



Trust Services

Having someone you trust who knows you and your financial situation well to carry out your estate and trust plan is a key step to ensuring that the goals for your wealth are accomplished. Based on your unique situation, we can help you determine the trust services that will best fit the needs of you and your heirs from helping with a special needs beneficiary, managing trust assets, settling an estate, and many more.

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, and negotiations when building a home.
- Private vs. commercial air travel analysis
- Property tax assessment/notices/appeals
- Household employee compensation and filing
- Extenuating family circumstances
- Crisis management (death of a spouse, injury, etc.)

Real Life Examples of Custom Services*

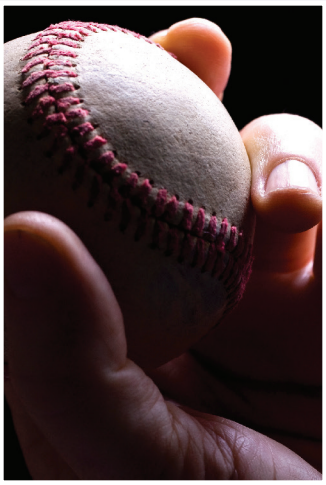
Client 1 (MLB):
We saved a client $80,000 by helping them negotiate with an architect on the cost for the blueprints for their house.

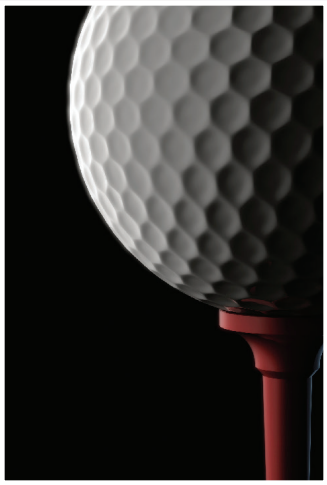
Client 2 (NFL):
We met with a client and their parents and helped mediate the conversation regarding the need to have financial boundaries.

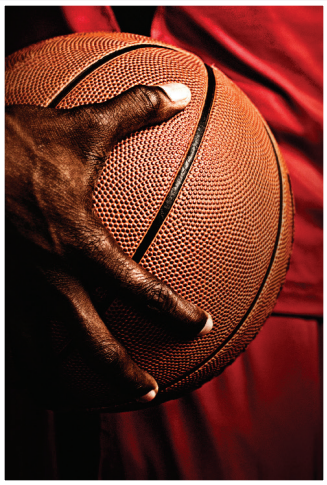
Client 3 (PGA):
We observed that a new client had multiple life insurance policies that should have been owned by an irrevocable life insurance trust. We helped the client identify which policies to transfer to the trust, thereby potentially saving his estate millions of dollars in taxes.

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.*

About Ronald Blue Trust

Ronald Blue Trust advisors apply biblical wisdom and technical expertise to help clients make wise financial decisions to experience clarity and confidence and leave a lasting legacy. With nearly $11.5 billion of assets under advisement and a nationwide network of 16 offices, we offer comprehensive financial services and objective advice to over 10,000 clients across the wealth spectrum in all 50 states. As of 12/31/20 and subject to change.

Visit us at: www.ronblue.com/athlete

For further information or to set up a complimentary consultation, please contact:

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