

## Winning is everything The Cardinal Point solution for professional athletes



As a professional athlete, you're at the top of your game. You work hard, and you play hard. You've done what most people only dream about. And to continue that success, you know that it takes time, practice and dedication to your sport.

Have you committed to the same standard of excellence when planning for your financial future? Do you have a game plan for managing your wealth today and long after you've retired? And do you know that some of the highest paid athletes have squandered their fortunes because they have not surrounded themselves with the proper advisory team?

Cardinal Point understands that there are increasing demands on professional athletes. To allow you to focus on your sport, we focus on protecting and preserving your wealth and financial success. And because we are held to the fiduciary standard, which is the highest standard of care, we act as a client advocate and will always do what is in your best interest. You have the added security of knowing that our experienced team of professionals understands the complexity of our clients' professional and financial lives.

With your Cardinal Point team, you'll have what it takes to stay ahead of the game long after your career is over.

## Our advantage

Cardinal Point is a boutique wealth management firm that has offices in the United States and Canada. We offer the unique ability to advise clients and oversee their financial affairs on both sides of the border. Our cross-border platform provides comprehensive investment management, financial planning and U.S.-Canada transition planning. We offer the unique and value-added benefit of an integrated approach, and our professionals have the knowledge and service standards to serve our clients.

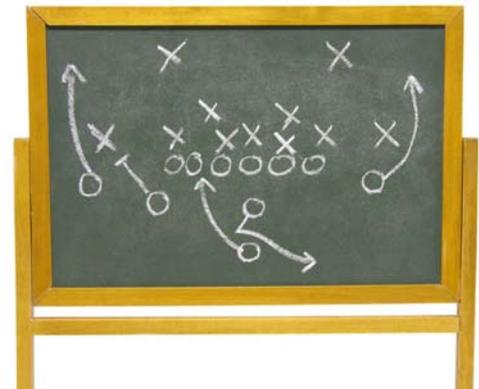
## Fees matter

Cardinal Point charges an annual asset-based fee on liquid assets under management. We believe in a clear and transparent fee structure in which professional athletes are not subjected to an arsenal of á la carte charges. Keeping fees low resonates well with athletes who have historically faced higher than average costs for professional services. Consequently, Cardinal Point and professional athletes can focus on long-term strategies and solutions in lieu of short-term sales charges.

## We are part of the professional athlete's team

Cardinal Point recognizes the important role of outside advisors. We strive to be part of a financial team focused on solving the unique wealth management requirements of our athletes.

Because we pride ourselves on having an independent platform, Cardinal Point employs third party financial and trust companies to provide custodial services on behalf of our clients. We believe that this arrangement alleviates potential conflicts of interest.



## Our CFO approach

Cardinal Point adheres to a Chief Financial Officer (CFO) approach with every relationship in which we engage. We profile athletes to learn about their values, goals, income, balance sheet, investments, taxation, insurance, employee benefit, retirement, education and estate planning requirements.



### **Comprehensive investment management**

Cardinal Point is committed to offering only personalized investment management advice. We work with each client to define and develop clear portfolio objectives and design an appropriate asset allocation and investment plan to meet those objectives, allowing us to maximize value for our clients. In addition, our unique cross-border platform allows us to oversee the management of assets in both the United States and Canada for those athletes who live and work in these countries.

### **Personal balance sheet and income statement creation**

The balance sheet is a tool that provides a financial snapshot of our athlete's financial health. It compiles assets, liabilities and computes net worth. Additionally, the income statement is an equally important document that provides insight into cash flow management.

### **Budget and cash flow review**

Cardinal Point analyses cash flow requirements and spending patterns for the professional athletes under our care. Short-term spending discipline is important when considering long-term financial goals.

### **Cash management and automated bill pay**

Athletes need to implement an effective cash management strategy to simplify their financial lives. Our service partners and affiliates offer 24-hour Internet access, check writing, VISA debit and credit cards, ATM access, duplicate statements, automated payment of authorized expenses and electronic funds transfer. Our service provides accountability, simplicity and transparency.

### **Health, life, disability and property insurance review**

Insurance plays an important role in asset and income protection. Professional athletes are subject to injury, prolonged illness, lawsuits and even death. Cardinal Point maintains a network of independent insurance providers in both the United States and Canada.

## **Charitable and estate planning strategy analysis**

Cardinal Point establishes a framework for charitable gifting and estate planning and reviews potential strategies with clients and outside advisors. Cardinal Point maintains a network of independent corporate and estate planning attorneys throughout the United States and Canada.

## **Domestic transitioning and cross-border wealth planning**

Whether through free agency or a trade, athletes often relocate to different cities. Tax, investment, insurance and estate complexities must all be considered and managed. A cross-border transition is frequently complex and sophisticated. For example, many professional athletes relocate to their home country upon retirement, but have accumulated assets on both sides of the border. Cardinal Point's unique and integrated cross-border solution creates efficiencies and streamlines complexity.

## **Retirement planning**

Cardinal Point recognizes that the career of an athlete is brief in relation to most other professions. Our goal is to maximize financial opportunity when an athlete chooses to retire. Upon retirement, professional athletes transition into a new passion and require assistance with meeting existing financial obligations.

## **Real estate and liability review**

Cardinal Point reviews existing real estate holdings and their associated liabilities. Real estate plays an important function within many successful financial plans. Acquisition, maintenance and disposition of real estate can create opportunities and pitfalls.

### **Disclaimer**

"Cardinal Point" is the brand under which the dedicated professionals within the independent Cardinal Point Group of Companies collaborate to provide financial and investment advisory, risk management, financial planning and tax services to selected clients. Cardinal Point comprises three legally separate companies: Cardinal Point Wealth Management, LLC, a U.S. registered investment advisor; Cardinal Point Capital Management Inc., a U.S. registered investment advisor and a registered portfolio manager in Canada; and Cardinal Point Wealth Management Inc., a Canadian financial planning firm. This brochure is solely for informational purposes. Advisory services are only offered to clients or prospective clients where the independent Cardinal Point firms and its representatives are properly licensed or exempt from licensure. Each firm enters into client engagements independently. No advice may be rendered by Cardinal Point unless a client service agreement is in place. Investing involves risk and possible loss of principal capital.