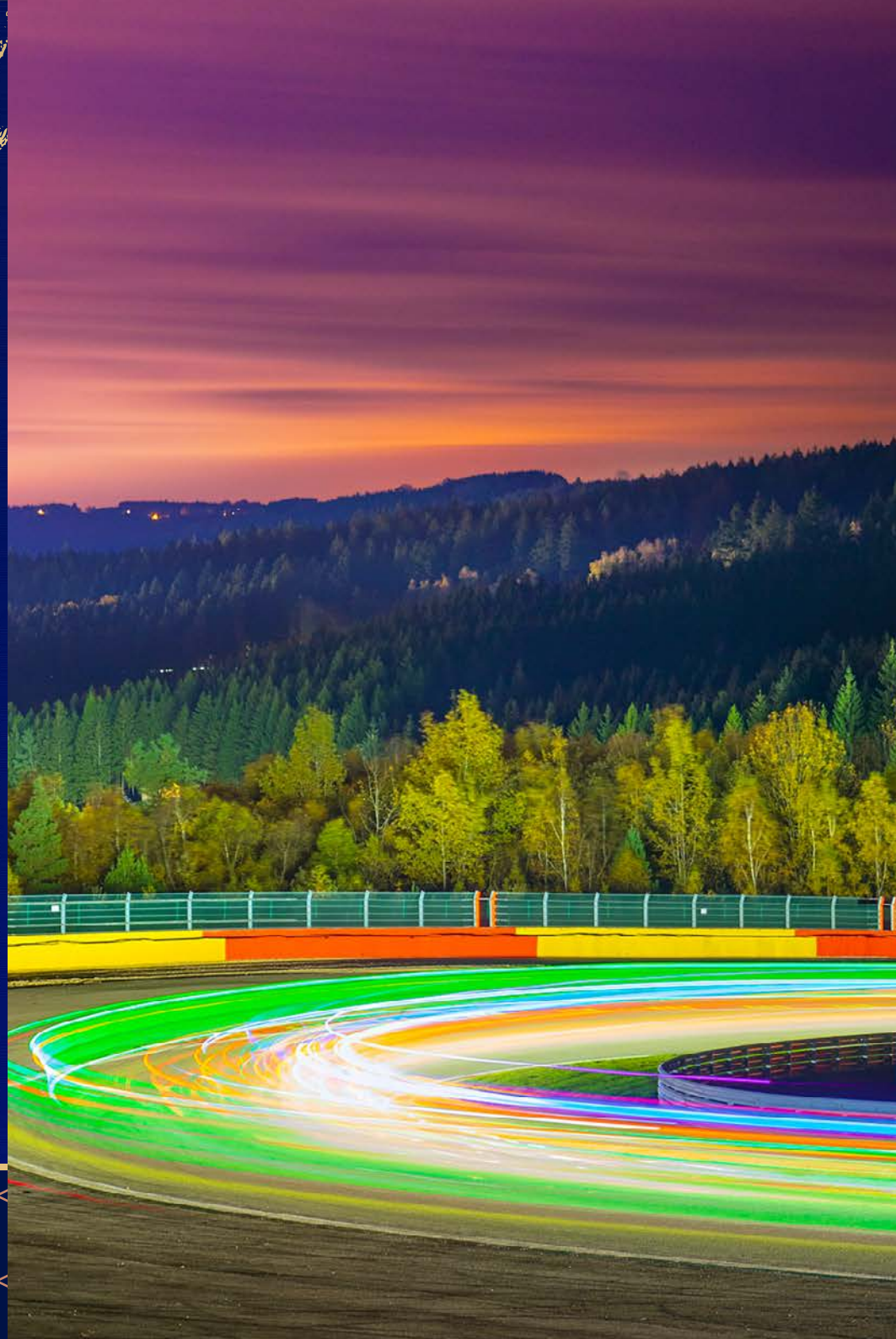




Securing a Lasting Legacy

A GUIDE TO ASSET PROTECTION
FOR SPORTS PROFESSIONALS



01 INTRODUCTION TO ASSET PROTECTION
FOR SPORTS PROFESSIONALS

02 THE FUNDAMENTALS OF FINANCIAL
PLANNING

03 ACCUMULATING WEALTH:
Diversifying Income through Endorsements and Investments

04 PRESERVING A LEGACY:
The Essential Role of Estate Planning

05 LEVERAGING WEALTH:
A World of Opportunities

06 INTRODUCING AFFINITY SPORTS
& AFFINITY GROUP



01 INTRODUCTION TO ASSET PROTECTION FOR SPORTS PROFESSIONALS

In the fast-paced and dynamic world of sports, achieving financial stability and a lasting legacy demands a strategic approach to wealth management.

Asset protection preserves a financial legacy against potential threats, ensuring the security of accumulated wealth through years of hard work and dedication. It includes various approaches to safeguarding assets from creditors, legal conflicts, and unexpected life events that can undermine financial status. A critical part of asset protection is taking action before a problem arises. Effective asset protection requires foresight, planning, and timely execution. It involves a combination of legal structures, such as trusts and foundations, and financial instruments, each tailored to the specific needs and goals of the individual.

The stakes are high for sports professionals, with peak income often arriving at a younger age. The window of opportunity to amass wealth is narrower, amplifying the importance of robust asset protection measures. Without them, the risk of financial uncertainty post-retirement becomes a reality despite the potentially substantial earnings during active years.

Asset protection extends into estate planning and succession, ensuring the legacy is preserved for the future use and passed on according to wishes. It's about creating a lasting impact and establishing a foundation that supports this generation and ones to come. But asset protection is not a solitary endeavour. It demands the expertise of skilled professionals who understand the unique landscape of sports and finance. These experts navigate the complexities of international law, tax regulations, and investment strategies, crafting a personalised plan to protect against the vulnerabilities inherent in professional sports.

Asset protection for sports professionals is the backbone of a financial legacy that withstands the test of time, ensuring that the achievements on the field translate into lasting success off it.



02 THE FUNDAMENTALS OF FINANCIAL PLANNING

The journey to financial success for sports professionals encompasses a distinct lifecycle of wealth management: accumulation, preservation, and leverage. Each phase is pivotal in securing an individual's financial standing and lasting legacy.

Accumulation marks the beginning of this journey. In this phase, the primary focus is maximising earnings from various sources, including endorsements, winnings, and investments. Sports professionals can earn substantial incomes at relatively young ages. Capitalising on these peak earning years involves diversification of income streams and strategic investment planning. Sports professionals should diversify their investments from stocks to real estate and pursue business ventures aligned with their goals and values.

Moving into the **preservation** stage, the focus changes to safeguarding the accumulated wealth. Risk management mitigates the erosion of hard-earned wealth through market volatility, inflation, or unexpected life events. Strategies such as prudent investment allocation, comprehensive insurance coverage, and robust estate planning come to the forefront. Implementing these strategies helps shield financial assets, ensuring stability and security for themselves and their families in the face of uncertainty.

In the final stage, **leverage**, the accumulated and preserved wealth, is strategically used to create further opportunities and expand financial horizons. This phase enables individuals to utilise their wealth in meaningful ways, whether through launching new business ventures, engaging in philanthropic activities, or investing in projects that have the potential to generate additional income or societal impact. Leveraging wealth effectively expands influence and legacy beyond a sporting career, opening doors to new ventures and opportunities for growth.

As sports professionals navigate these stages of wealth management, the guidance of knowledgeable financial advisors becomes invaluable.



03 ACCUMULATING WEALTH: Diversifying Income through Endorsements and Investments

For sports professionals, wealth accumulation goes beyond the earnings from their sporting contracts. Income diversification through endorsements and investments is a pivotal strategy in building a solid financial foundation. This approach enhances wealth during peak earning years and ensures sustained income flow beyond the active sporting career.

Endorsements present a lucrative avenue for sports professionals to leverage their public image and reputation. These opportunities can vary from apparel and equipment sponsorships to appearances and digital promotions. The key is partnering with brands that align with values and public persona, creating a symbiotic relationship that benefits both parties. Careful selection and negotiation of endorsement deals are crucial, as these partnerships can significantly augment income and help build a personal brand.

On the other hand, investments offer a means to grow wealth over time. The financial landscape provides many options, from the stock market and real estate to venture capital and private equity. Each investment avenue has risks and rewards, necessitating a strategic approach and thorough research. Individuals should consider diversifying their investment portfolio to mitigate risks and capitalise on market opportunities.

Real estate investments, for example, can provide stable rental income and potential for capital appreciation. Meanwhile, stocks and bonds offer liquidity and the possibility of substantial returns, albeit with varying degrees of market risk. Venture capital and private equity involve higher risk but can yield significant rewards by investing in startups or companies with high growth potential.

The guidance of financial experts becomes invaluable in navigating the investment landscape. Professional advisors can provide insights into market trends, assess risk tolerance, and help formulate a diversified investment strategy tailored to financial goals. They can also assist in identifying potential tax implications and legal considerations of different investment opportunities, ensuring effective and compliant wealth accumulation efforts.



04 PRESERVING A LEGACY: The Essential Role of Estate Planning

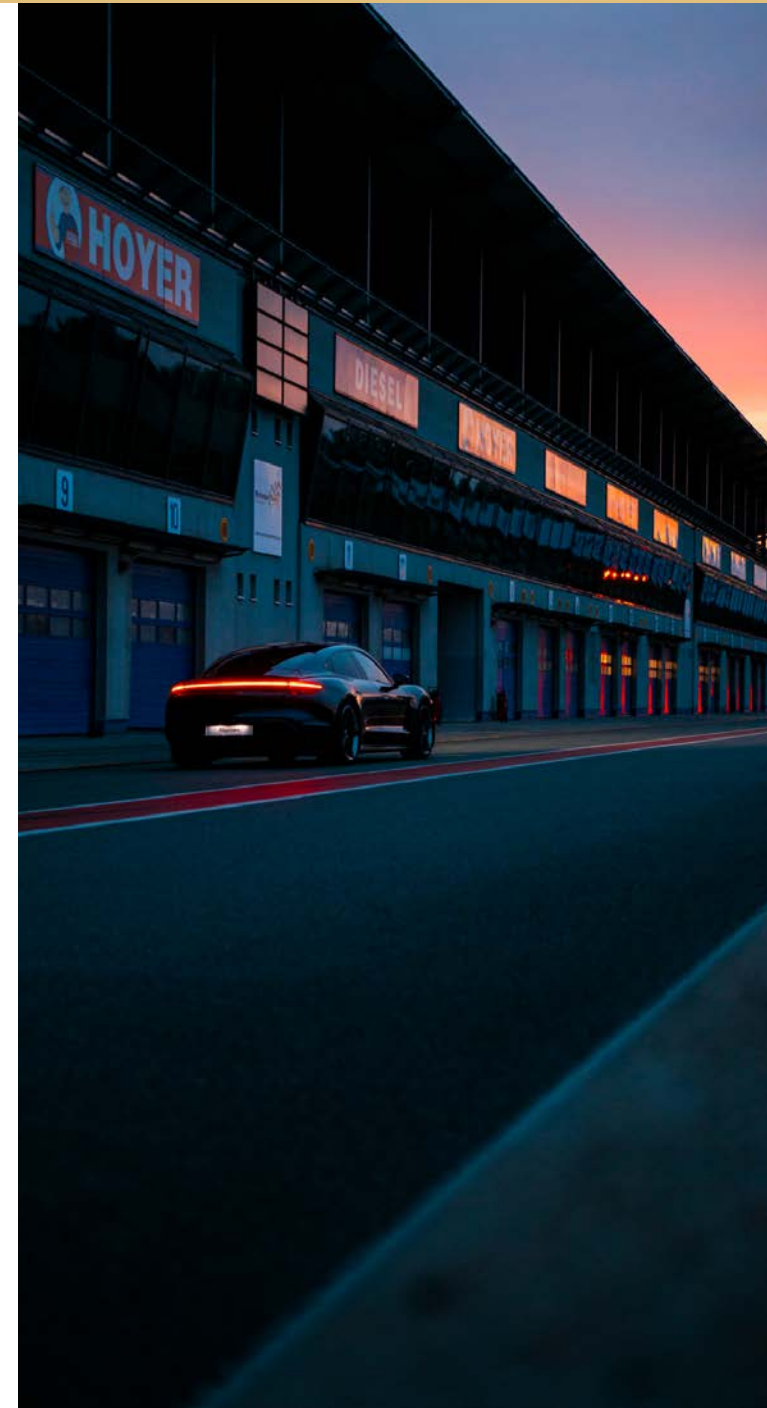
Estate planning is crucial to protecting a financial legacy for future generations. It involves preparing for the management and transfer of assets in a way that reflects the individual's wishes, maximises benefits for themselves and their heirs, and minimises taxes and external claims. Proper estate planning ensures that achievements and financial gains are preserved and distributed according to intentions.

It is important to consider the role of family offices in estate planning. These advisory company structures offer a comprehensive approach to aligning all aspects of a family's financial position to a wealth strategy - especially crucial for sports professionals whose careers can result in substantial but often fluctuating earnings over a relatively short period. A family office can provide tailored advice and solutions that cover almost every area of estate planning, including tax strategy, generational wealth transfer and legal considerations.

Receiving independent advice is crucial for a family office to function correctly. This ensures that the estate planning recommendations and strategies put forward are solely in the sports professional's best interests, without any conflicts of interest that may arise in a traditional banking or investment scenario.

An integrated strategy is another critical component, emphasising the interconnectedness of various financial decisions and their cumulative effect on an individual's net worth and tax obligations. A family office can provide a coordinated team of professionals from multiple disciplines, including tax, investment, insurance, and legal, to develop a cohesive estate plan. This team approach ensures that all aspects of financial life are considered in unison, facilitating a more efficient and effective transfer of wealth to subsequent generations.

Family offices play a vital role in estate planning by providing tailor-made services to sports professionals. Unlike the generic solutions offered by traditional wealth management companies, family offices create customised estate plans that align with values, objectives, and circumstances. This bespoke approach is necessary to address the distinct challenges and opportunities that arise from a sports professional's career and financial situation.



05 LEVERAGING WEALTH: A World of Opportunities

To achieve long-term financial success, it is crucial to diversify investments across various asset classes and select opportunities that align with financial goals and risk tolerance. With their unique economic cycles, international markets offer growth opportunities that may not be available domestically. They serve as a hedge against the volatility of local markets and contribute to a more resilient financial foundation.

Diversification could mean searching out venture capital opportunities in emerging markets, channelling investments into real estate within rapidly growing economies, or tapping into the expansive world of global private equity. The opportunities with international investments are vast, ranging from technology startups in Silicon Valley to renewable energy projects in Scandinavia, each offering unique prospects and challenges. Consequently, advisors with global expertise and networks become indispensable. They open pathways to international finance, offering strategic insights into regulatory landscapes, economic conditions, and market dynamics across continents, ensuring that investment endeavours are both strategic and compliant.

International taxation is intricate, entailing nuanced planning and strategic foresight. Countries have varied taxation frameworks, which can significantly influence the profitability and protection of overseas investments. This complex tapestry requires understanding bilateral tax treaties, foreign tax credits, and the implications of domiciliary versus non-domiciliary tax statuses. For instance, investments in certain jurisdictions might benefit from favourable tax treaties, reducing withholding taxes on dividends or eliminating double taxation on income earned abroad. An adept financial advisor with a comprehensive understanding of international tax law is crucial to leveraging these advantages and aligning investment strategy with tax efficiency and compliance on a global scale.

Leveraging wealth globally isn't solely about financial gain. It opens avenues for philanthropy and social impact on a scale transcending local boundaries. Whether supporting global health initiatives, contributing to educational programs in underprivileged areas, or investing in sustainable practices worldwide, an international approach to wealth opens the door to a lasting imprint that mirrors values and vision.



06 INTRODUCING AFFINITY SPORTS

Tailored Family Office Services for Sports Professionals

At Affinity Sports, we understand the unique challenges and opportunities that come with success in the sports industry. We want to be your trusted partner, providing personalised wealth management solutions that secure your legacy and maximise the returns from your assets across multiple jurisdictions.

With a focus on asset protection and concierge family office services, we're here to simplify your financial future and empower you to do more with your money.

Our Core Services

Asset Protection and Structuring

Safeguard your wealth with our expert structuring in the Isle of Man, Malta, Cayman Islands, and Florida, ensuring your assets are protected globally.

Estate Planning and Succession

Plan for the future with our tailored estate planning services, designed to preserve your legacy for generations.

Concierge Family Office Service

Enjoy the convenience of a dedicated family office service that supports all your asset protection needs, focusing on the sports industry.

Comprehensive Family Office Solutions

- Multi-jurisdictional formation of asset protection entities
- Introductions to industry-leading financial partners, including banks, advisors and healthcare professionals
- Luxury asset management
- A dedicated point of contact to understand your values, goals and objectives
- Fiduciary services, including corporate structuring, trusts and ongoing administration
- Estate planning
- Insurance and risk management
- Financial reporting
- Asset protection and succession planning structures
- Legal and tax services through our trusted network of intermediaries

Why Choose Affinity Sports

- **Proven Record of Performance:** Established success in managing wealth and luxury assets for sports professionals with a history of excellence.
- **Global Network of Specialists:** Access to a world-class network of financial institutions, advisors, and healthcare professionals tailored to the sports industry.
- **Personal and Professional:** Our commitment to understanding your unique needs ensures a personal and professional service.

AFFINITY GROUP

Your Global Corporate, Digital and Private Wealth Partner

Our heritage dates back to 2004, when we formed in the Isle of Man. Yachting was our sole focus, and we grew with the success of the Isle of Man's new superyacht register.

We quickly developed relationships with clients who demanded attention to detail and excellent service. Through meeting their expectations, we won and retained business. As a result, many from 2004 are still with us today.

We evolved as our client requirements changed and as opportunities opened a Mediterranean office in Malta. Our diversification has allowed us to further our relationships with many key clients, as we have worked together across several sectors, including aviation, corporate services, commercial and residential property, eGaming, fintech, and trusts.

In 2019, Affinity was acquired. A young and dynamic leadership team with a new vision surged innovation into the Group's brand, harnessing a new strategy to push diversification and exploration into niche and emerging sectors.

The result—a transition from the traditional to a contemporary brand reflecting our diverse offering, one that stands out in the luxury asset sector yet fits in with our emerging sectors.

Our new leadership team has overseen unprecedented growth. In 2020, we rebranded to Affinity Group and opened an office in the Cayman Islands. Yachting remains an integral part of our work.

In 2023, we opened our office in South Florida. This region offers exciting opportunities in our long-standing sectors, such as Yachting and Aviation, and opens up private wealth planning opportunities, mainly focusing on the Latin American Region.



READY TO TAKE CONTROL OF YOUR FINANCES?

Start Securing Your Legacy Today

At Affinity Sports, we are ready to help you take the first step towards securing a financial legacy that matches your on-field success. Our team of experts is here to simplify your financial future and empower you to do more with your wealth.

If you're a sports professional looking to protect your assets, plan for the future, and maximise your financial potential, we invite you to contact us for a personalised consultation.

Contact us today to learn more about our services and how we can tailor them to meet your needs.



Andy Morgan
Group CEO

Tel: +44 (0)1624 670583
Mob: +44 (0)7624 460996
Email: andy@affinityco.com



Alex Gardner
Group COO

Tel: +44 (0)1624 670583
Mob: +44 (0)7624 476556
Email: alex@affinityco.com



A PERSONAL APPROACH TO CORPORATE,
DIGITAL & PRIVATE WEALTH SERVICES.

OVER **£2 BILLION** IN ASSETS
UNDER OUR ADMINISTRATION.



Affinity *sports*

www.affinityco.com/sports

