

THE BAYLESS WEALTH MANAGEMENT GROUP

Wealth Management Services for the Professional Athlete



RBC Wealth Management®

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THE UNIQUE CHALLENGES OF THE PROFESSIONAL ATHLETE

As a professional athlete you've worked hard to get where you are today. You've achieved what most athletes aspire to. Yet, as you know, there are no guarantees in life. Professional athletes must cope with uncertainties of income, especially if a career is unexpectedly cut short. Now more than ever, you need a plan to secure your financial future. The financial decisions you make today can begin the foundation for a truly successful lifetime, not just a successful professional career. That's where we come in.

The Bayless Wealth Management Group uses a comprehensive approach to managing your wealth that encompasses every stage of your life. Our approach looks at the unique circumstances and goals that affect professional athletes' decisions at each phase of their career. Our wealth management style goes beyond investing to address the more specialized and complex issues that confront professional athletes, such as capital preservation, risk management, asset protection, trusts, and income tax reduction strategies.

We understand the responsibilities and stresses that accompany wealth. Our services are designed to help professional athletes reduce these pressures and simplify their lives.



THE BAYLESS WEALTH MANAGEMENT GROUP: THE EXPERIENCE YOU NEED

Our goal is to be your financial coach. Through our comprehensive wealth management approach, we put your financial decisions into a framework that is based on your individual goals. By creating a personalized plan that addresses your complete financial picture, you can spend less time worrying about money and more time concentrating on your career.

We have substantial experience in helping high net worth individuals reach their financial goals. Some of our areas of focus include:

- Techniques for asset protection, income stabilization, and estate planning
- Financial strategies for transitioning out of the league and into another career or retirement
- Partnering with trust attorneys, professional money managers, insurance specialists, and retirement planning specialists to help develop advanced investment plans
- Helping premier players plan for uncertainties of income if a career is unexpectedly cut short

Our team is dedicated to exceptional service, regular communication, and a sophisticated investment management process. We are focused on addressing the unique and specific needs of professional athletes and their families — this is our commitment to you.



YOUR CORE WEALTH MANAGEMENT TEAM

An effective wealth management plan involves the coordinated efforts of multiple professionals including your agent, CPA, attorney, and other professional advisors.



OUR COMPREHENSIVE WEALTH MANAGEMENT APPROACH

After we clarify your goals and objectives, our team of experienced professionals delivers a wide array of investment advisory services to complement your investment strategies. As our client, all of the following services are included in our fee-based relationship:

Wealth Accumulation *(Investment Management and Financial Consulting)*

- Comprehensive wealth management planning
- Due diligence on institutional money managers
- Quarterly reports on all accounts
- Access to alternative investments (hedge funds, venture capital, etc.)

Wealth Protection and Transfer *(Insurance, Risk Management, and Estate Planning)*

- Asset allocation strategies
- Portfolio rebalancing
- Insurance reviews
- Trust services; including corporate trusteeship if needed
- Estate planning coordination

Advanced Wealth Management Services

- Cash flow plans for retirement income (income stabilization strategies)
- College funding strategies (529 plans)
- Margin loans and other funding sources
- Tax-efficient investing

Like any other group of professionals, the Bayless Wealth Management Group charges a fee for professional advice and services. We believe in full disclosure of our fees and prefer to be compensated for our advice with an asset-based fee. We feel this arrangement eliminates conflicts of interest and creates a situation in which our group sits on the same side of the table as you with the same goal: to increase the size of your investment portfolio.

OUR COMMITMENT TO CLIENT SERVICE

As a team, we believe that superior service is what distinguishes us from other investment professionals. At the core of this service is open communication. Our clients appreciate that we are readily accessible to address their questions or concerns. To ensure that our clients receive the level of service they deserve, the Bayless Wealth Management Group limits our wealth management client base exclusively to professional athletes, their families, and affiliates.

All of the following client services are included in our fee-based relationship:

Access To Our Team Of Investment Professionals

- We provide a dedicated phone line — exclusive to professional athletes, their families, and affiliates.
- Personal, face-to-face meetings with our team at your convenience
- Meetings with your professional money managers when needed
- Direct e-mail access to every member of our team

Tools To Help Simplify Your Financial Life

- 24-hour Internet access to your portfolio via RBC Dain Rauscher Connect™
- Check writing, VISA debit/credit card for your accounts
- ATM access to your accounts
- Automatic payment of authorized monthly expenses
- Electronic transfer of funds
- At your request, we will provide duplicate brokerage statements to your CPA, agent, and/or other professional advisors.
- Detailed, quarterly reporting on your account's performance
- One-page executive summary of your quarterly performance reports
- Investment account consolidation strategies to reduce your investment fees

Synergistic Partnerships

- We partner with a number of outside, non-financial companies to provide our clients with exclusive, value-added benefits.

RBC WEALTH MANAGEMENT — A VAST SET OF RESOURCES

Based on the strength of our parent company, Royal Bank of Canada, and the depth of RBC Wealth Management, we have access to professional investment resources, both internally and non-proprietary, across a broad range of financial services. These include the following specialty areas:

Royal Bank of Canada

RBC Wealth Management's relationship with Royal Bank of Canada provides clients with the financial capabilities and resources of a global banking enterprise. Royal Bank of Canada provides personal and commercial banking, wealth management services, insurance, corporate and investment banking, online banking, and transaction processing on a global basis.

Private Client Services

RBC Wealth Management's™ Private Client Services group is dedicated to helping our clients maximize the performance, preservation, and succession of their financial holdings.

- Trust, estate, and wealth management resources are available to help our clients achieve their financial objectives and assist with the management of their fiduciary responsibilities.
- Investment Consulting Services offers additional top institutional, “best of asset class” private money managers, selected from a broad universe of investment advisors.
- The Advisory Research Department utilizes a rigorous process to screen and monitor money managers.
- RBC Global Private Banking and the RBC Wealth Management/Comerica alliance provide one of the most innovative trust management platforms available in the industry. In addition, the highly respected Comerica Charitable Services Group provides planning and management in addressing the philanthropic needs of our clients.



OUR GUIDING BELIEFS

As a professionally trained financial team, the Bayless Wealth Management Group believes the following:

- Retaining one financial consulting team to coordinate the efforts of all your professional advisors into one comprehensive wealth management plan is in your best interest.
- Placing our clients' interests first is paramount.
- Asset allocation is, by far, the single most important decision an investor will make in their financial life.
- Successful investors maintain a patient, long-term perspective.
- Face-to-face contact with our clients on a regular basis is key.
- The cost of professional investment advice is money well spent.

Professional Trustee services are offered to RBC Wealth Management clients by different entities including Comerica Bank & Trust, N.A. (Comerica), who may serve as trustee. RBC Wealth Management and/or your Financial Consultant will receive compensation in connection with offering or referring these services. Neither RBC Wealth Management nor its Financial Consultants are able to serve as trustee. RBC Wealth Management does not provide tax or legal advice. All decisions regarding the tax or legal implications of your investments should be made in connection with your independent tax or legal advisor.

THE BAYLESS WEALTH MANAGEMENT GROUP
"We Go Beyond Investing, Beyond Your Expectations."

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