

# **Personalized Financial Coaching**

# For Athletes. From Athletes.

...because success in life is more than just being a pro on the field - be a **GAME CHANGER** in life with your wealth.

# Specializing in Professional and Collegiate Athletes

Crown of Life Advisors has a deep connection to athletes and the unique demands and decisions they face, from NIL to contracts and post-career asset management. We are known for helping athletes go beyond what is thought possible with their wealth.

"78% of NFL within 2 years of retirement and 60% of NBA athletes within 5 years of retirement are bankrupt" <image>

Source: money.howstuffworks.com

# Specific considerations for athletes include:

#### Shortened Earnings Timeline

A shortened horizon for earnings at peak potential. Learn how to maximize earnings now for a more secure tomorrow.

#### Tax Bracket Explosion

High earnings can mean a top tax bracket. Thoughtful planning can help you strategically manage and offset your tax obligations.

#### "Bursty"/Sudden Income

A sports career can mean feast or famine earnings. We'll help structure your resources, making it easier to keep life in balance.

#### Taking Care of Loved Ones or Family

Athletes are never alone in their journey. From taking care of loved ones or family to their support team, sports stars have others to consider in their legacy and estate planning.

#### Protection from Sue-Happy Individuals

Both your high visibility and the physicality of what you do increase the odds you may be involved in litigation. Protect yourself and your assets.

#### Trust is Earned Not Given

Prevailing mistrust of financial advisors has resulted in many athletes missing opportunities for optimal wealth planning and asset management.

#### **Competitive Pro Finance Team**

We provide a trusted network of resources, including premium nutrition supplementation, Olympic-level strength and conditioning coaching, and other valued concierge services.

Act now. Teams that score first and are up by 3 points or more in the first quarter have a greater than 72% chance of winning the game...

Source: https://www.advancedfootballanalytics.com/2008/08/win-probability.html

### Kellen H. Williams



Kellen has both witnessed and personally experienced the unique challenges facing high-performing athletes. From his father playing professional football in the NFL for 14 years, Kellen playing Division 1 NCAA Football in the SEC at Vanderbilt, both of his brothers winning state/ national championships in track/field and wrestling, and his older brother becoming a professional mixed martial artist and current coach... Kellen's life has always included a deep connection to athletics.

Kellen is a CERTIFIED FINANCIAL PLANNER™, Licensed Investment Advisor, and a Principal at Financial Harvest Wealth Advisors. Kellen holds FINRA Licensing Series 7, 66, 9, and 10.

# Don't wait until the 4<sup>th</sup> quarter!!

Ready to talk to a dedicated financial planning coach? Would you like help navigating Name, Image Likeness (NIL) because you are just starting out?

Contact Kellen at 407 937-0707 or kellen@financialharvest.com

Crown of Life Advisors is owned by Financial Harvest Wealth Advisors.

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