



TOP NEW YEARS RESOLUTION

- 01 EXERCISE MORE
- 02 LOSE WEIGHT
- 03 QUIT SMOKING

Athletes already recognize the critical need to be fit for performance purposes. But, health and good lifestyle habits also control the cost of personal insurance products. For example, the Affordable Care Act allows insurance companies to charge smokers up to 50% more than non-smokers through a tobacco surcharge. Further, life insurance premiums can be twice as high for smokers. Keep in mind that chewing tobacco also qualifies for smoker rates.

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OTHER POPULAR RESOLUTIONS

04 GET ORGANIZED

Reduced stress, higher energy levels and improved sleep are a few of the health benefits attributed to being organized. Along those lines, we counsel our clients to establish defensive and estate plans. Review your asset and creditor protection strategies, wills and powers of attorney documents, property and casualty coverage and limits. It's not easy to get excited about these topics. But, you work hard for financial success ... so, protect it!

05 LEARN A SKILL

06 READ MORE

It is never too soon to begin career transition planning. Only a slim minority of players "never have to work again" post-hockey. As a result, athletes need to leverage their notoriety and the downtime in their schedules to prepare for their second vocations. Start by reading a book or registering for a course. "The Wealthy Barber" and "The Intelligent Investor" are great books for those interested in learning about personal finance and investing.

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OTHER POPULAR RESOLUTIONS

07 LIVE LIFE
TO THE FULLEST

08 TRAVEL MORE

09 SPEND MORE TIME
WITH FRIENDS/FAMILY

This may seem easy when you are earning professional athlete wages but to maintain the lifestyle in retirement, you need to invest successfully. It starts by understanding your investment objectives and your ability and willingness to take risk. Novice investors often make the mistake of chasing popular trends, ignoring their liquidity needs and time horizon and overconcentrating on boom-bust outcomes.

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LAST BUT NOT LEAST

10 SAVE MORE / SPEND LESS

We have persistently proclaimed that cash flow management is the cornerstone for financial independence. Establishing savings targets and understanding one's outflows are critical for success. Ultimately, it is not an advisors job to tell someone where to spend or how much to spend but to help them understand the consequences of overspending. We help clients establish their targets and continuously review the progress toward their goals.

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