

ATHLETE CENTER OF EXCELLENCE

Building your high-performing team: A checklist for athletes

Just as a great coach helps you reach your potential, the right team of specialists can help you navigate the complexities of your finances and help you thrive beyond your sport. Use this checklist to help build a trusted team of professionals who will work together with you and your loved ones — so you can stay focused on what you do best, knowing your financial life is in professional care.

CHOOSING A SPORTS AGENT

Your agent is your advocate for contracts, endorsements, and business opportunities — helping you get the best deals and protecting your interests.

- Check for certification from a recognized sports agency or players' association.
- Look for an extensive track record with athletes and industry connections.
- If you're meeting with a potential agent, ask:
 - *How do you negotiate contracts to maximize my benefits as an athlete?*
 - *Can you provide examples of successful deals you've secured for other athletes?*
 - *How do you handle conflicts of interest?*

CHOOSING AN ACCOUNTANT

An accountant manages your taxes and helps you stay compliant — especially when your income originates from different sources.

- Seek an accountant who is a CPA or has a membership with a professional accounting organization (e.g., AICPA).
- Verify they have experience with athletes' unique financial situations.
- If you're meeting with a potential accountant, ask:
 - *How do you ensure compliance with tax laws specific to athletes?*
 - *How can you help me optimize my tax situation?*
 - *What is your approach to maintain accurate and organized financial records?*

CHOOSING A FINANCIAL ADVISOR

A financial advisor helps you manage your money, plan for the future, and make more informed financial decisions.

- Use BrokerCheck® by FINRA to verify they hold necessary credentials and see a snapshot of their employment history.
- Look for experience working with athletes and positive references.
- When talking with a potential financial advisor, ask:
 - *What is your experience in managing finances for athletes?*
 - *What services do you provide that align with my career and personal goals (budgeting, planning, investing)?*
 - *How do you explain financial nuances to ensure I understand and feel confident?*
 - *How do you tailor financial plans to fit my goals as an athlete?*
 - *What are your fees, and how are they structured?*

CHOOSING AN ATTORNEY

Your attorney helps protect your legal interests, from contracts and intellectual property to estate planning and dispute resolution.

- Find someone with a license to practice in your state.
- Confirm they bring extensive experience in sports and entertainment law backed by a track record of successfully representing athletes.
- When meeting with a potential attorney, ask:
 - *What experience do you have working with athletes?*
 - *How do you approach negotiating and reviewing player contracts, endorsement deals, and sponsorship agreements?*
 - *Do you assist with protecting personal brands, trademarks, and image rights?*
 - *Can you assist with estate planning, family law, or other personal legal issues that might affect an athlete?*
 - *Are you knowledgeable with league rules, NCAA regulations, or international sports law if applicable?*
 - *What are your fees and how are they structured?*

INVESTMENT AND INSURANCE PRODUCTS:
• NOT A DEPOSIT • NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
• NO BANK GUARANTEE • MAY LOSE VALUE

Additional members to consider adding to your team:

BUSINESS/ PR MANAGER	Handles media relations, public appearances, and brand image to maintain a positive public profile.
TRAVEL PLANNING ADVISOR	Oversees personal travel planning and arrangements for you and your family.
NUTRITIONIST/ DIETITIAN	Advises on diet and nutrition to optimize performance and health.
PERSONAL TRAINER/COACH	Provides training and coaching to enhance athletic performance and maintain physical fitness.
MENTAL HEALTH PROFESSIONAL	Supports mental well-being and helps manage stress, anxiety, and other psychological challenges.
MEDICAL TEAM	Includes doctors, physiotherapists, and other healthcare professionals to address injuries and maintain overall health.



PURSUE YOUR AMBITIONS WITH FINANCIAL CONFIDENCE

Consider partnering with a financial advisor to build a plan that aligns with your career, supports your lifestyle — and works to empower your future success. Discover financial solutions for athletes at jpmorgan.com/athlete or scan the QR code here.

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