

THE  
SUPPLEMENTAL INCOME PLAN  
FOR  
PROFESSIONAL ATHLETES



Although professional athletes spend more of their life off the field than on, why is there seldom a game plan for their future?

*Anticipate your opponent's next move.* Every coach in the history of sports has stressed this important piece of advice to their players. Not one player has ever set himself up for a loss by planning ahead. Being prepared can only result in success; however, what happens when the game ends and you go home?

**DO YOU ANTICIPATE YOUR OWN NEXT MOVE?**

**HOW DO YOU PREPARE TO WIN AFTER THE GAME IS OVER?**

## THE SECRET TO WINNING EVEN AFTER THE CLOCK HAS RUN OUT

Have you asked yourself questions like “How long will my athletic career last?” or “After I stop playing, how will I support myself and my family?”

After you retire, you're eligible to receive the full benefits from your pension at the age of 55. Although accessible at the age of 45, the payout amount is reduced substantially. In the case of early income needs, there is a high probability of a time gap in which you may not have an income. The Supplemental Income Plan for Professional Athletes allows you to bridge the period of uncertainty between active participation and drawing from your pension.

With few restrictions, the choices are yours – how much you want, when you want it and how long you want it.

### **Supplemental Income Plan Benefits**

- > Creates a stream of tax-free income for the period of time between active participation and selection of pension income.
- > May be used to supplement pension benefits if income is not needed during the time gap.
- > Creates an immediate deduction to offset current taxes.
- > Creates a reduction of taxes over the next 10 years.
- > Creates or supplements a Private Foundation which can maintain community “involvement” for years after active participation.
- > Creates a tax-free distribution of cash to the family upon death, thereby creating additional income to the spouse if desired.

## WHY DO I NEED A SUPPLEMENTAL INCOME PLAN?

Most people start planning for retirement later in life. However, you are unique in the fact that your career is considerably shorter than other professions. There are many considerations to take into account when thinking about your financial future. Ask yourself – what would you do if your career was cut short by an injury that ultimately resulted in a permanent disability? How would you pay your mortgage? Your car payments? How could you live the lifestyle you've become accustomed to? There are many "what-ifs" to consider. However, the right planning today can secure a long-range financial future for you and your family.

For many professional athletes, it's hard to imagine what life will be like years from now. There are many factors you should consider while preparing for your future. The Supplemental Income Plan is your line of defense to tackle life's unexpected disruptions while maintaining your current lifestyle.

Life happens. There are many reasons why you should consider the Supplemental Income Plan to guard yourself, like:

- > Sudden or eventual disability
- > Medical/rehab bills
- > Cost of living increase
- > Caring for your family in the event of death

Not only will this plan benefit you and your family for years to come, but it will also help a charity of your choice – giving you a charitable legacy in your name and honor long after you've stepped off the field.



### The Game Plan

- > Make a one-time fixed \$ contribution
- > Build a tax advantaged deferred income account
- > Your family will receive a tax-free life insurance benefit
- > Your private foundation or favorite charities receive a substantial planned gift

### Our promise to you

Securing a financial future is easier than you think. We will help you explore your options to develop a financial plan that's right for you. The sooner you start, the more time you'll have to grow your savings. We will:

- > help you distinguish your financial goals.
- > assist you in determining the amount of income needed for you and your family to live on after retirement.
- > develop financial strategies that will provide an income during the gap.

To learn how you can guarantee your income for life and maintain your current lifestyle, call us today to get an information kit. Live large and win big even after the game is over.

### INCOME NEEDS

AGE 21

AGE 31

PERIOD OF UNCERTAINTY

AGE 55

AGE 65

**THE  
SUPPLEMENTAL INCOME PLAN  
FOR  
PROFESSIONAL ATHLETES**

**DEPOSIT**  
*(Single or Multiple)*



**GROWTH OF DEPOSIT**  
*(Tax-free or Tax-deferred)*



**TAX-FREE INCOME**  
*(How much you want, when you want it  
and how long you want it)*



**PRIVATE FOUNDATION**  
*(Perpetuating a Legacy)*



**TAX-FREE TRANSFER**  
*(At Death)*



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