

# ATHLETE WEALTH ARCHITECTURE™

Turning Short Earning Windows Into Permanent Financial Infrastructure.

*"High income doesn't protect you from bad structure — it just accelerates the consequences of not having one."*

— BRADY WHITE

## THE INSTITUTIONAL REALITY

Multi-million dollar contracts don't last forever — most are gone within 3 to 5 years. The problem is, most athletes don't feel the erosion while it's happening... they only see it after the window has already closed. You're earning at a high level right now, but without the right structure behind it, that window of wealth is a lot more fragile than it looks.

**78%** NFL players face financial distress within 2 years of retirement (NBA: 60% within 5 years).

**< 2%** Athletes who exit their playing careers with permanent, institutional-grade capital architecture in place.

## THE PLANNING GAP

Most advisory focuses on minimizing taxes today. Almost none are designed for what happens *after*. **Most athletes don't go broke because they didn't earn enough — they go broke because no one showed them how to structure it.**

Tax strategy determines what you owe.  
**Structure determines what you keep.**

**The Scaling Trap:** Without structure, lifestyle expands faster than assets, taxes remove the bulk of income, and inflation erodes what is left.

## THE ARCHITECT

Led by **Brady White**. A career built on peak physical performance—until 2016 changed everything. A diagnosis of narcolepsy and cataplexy ended that window overnight, exposing the truth every athlete faces: no warning, no plan B. I know exactly what it feels like when that window closes — and how quickly everything changes when there's no structure behind it. That reality is exactly what drives the infrastructure we build at WLP Wealth, working with high-income athletes and operators across multiple stages of their careers.

## THE ACLS™ SOLUTION

We do not replace your CPA, Sports Agent, or Wealth Manager. **We restructure how income is stored, accessed, and scaled — using institutional strategies typically unavailable to individuals.**

*In simple terms — we convert a portion of active income into a controlled, scalable capital system that continues working long after the playing career ends.*

- Institutional Leverage: We use bank capital to scale wealth systems beyond personal contribution limits.
- Tax Control: We position capital so taxes don't dictate how or when you access your money.
- Permanent Capital: We build systems designed to last generations, not just careers. Designed to minimize market exposure and protect principal.

## THE MECHANICS

- Income is earned and optimized by your tax team.
- A portion is repositioned into structured capital.
- Institutional leverage scales the capital base.
- Income is accessed through tax-controlled distributions.

## THE OUTCOME

- Long-Term Independence: Capital that continues beyond the playing career.
- Liquidity During Career: Access capital without selling assets.
- Family Legacy: Contractually protected capital that transitions forward — not disappears.

## Private Advisory & Implementation

We selectively work with a small number of athletes and operators each quarter to build out their capital structure.

*If there's alignment, we can map this out together. Connect with us to request an initial review.*

[WLPWEALTH.COM/SESSION](https://wlpwealth.com/session)

