



FINANCIALLY SMART &
FINANCIALLY STRONG



PROFESSIONAL ATHLETES RESOURCE GUIDE



BOOK YOUR CONSULTATION

DRAFT PROTECTION

Draft Protection is disability insurance that a student athlete with Professional potential can buy to protect against his/her Loss of Future Earnings as a professional athlete due to a Permanent Total Disablement that may occur prior to signing a professional contract.

- Worldwide Coverage
- 24-Hour Coverage
- Accident & Sickness

When can a player buy Coverage?

A player with professional potential can buy their first policy up to three years prior to their draft eligibility.

Who qualifies for coverage?

Student-athletes who have demonstrated they have professional potential as determined by third party scouting reports.

How much coverage can they buy?

The maximum benefit amount that a player can qualify for is determined by our underwriters based on where he/she is projected to be drafted and how much that position has signed for in previous year's drafts.

Is the benefit tax free?

Yes, the benefit is paid as a one time tax free lump sum.

Will previous conditions affect the premium?

No, previous conditions will not affect the premium. Most conditions can be covered once they have been sufficiently game tested.

What is needed to request a quote?

All that is needed to request a quote is the player's name, position and school.



PROTECT YOUR FUTURE



PROFESSIONAL DISABILITY INSURANCE

Professional Athletes' careers expose them to potential injuries, and illnesses. A disability could become career-ending for a professional athlete. Genesis Asset Management Strategies Group provides high limit coverage for professional athletes to financially protect them against temporary and/or permanent disabilities. Each sport has unique underwriting challenges as incomes may come from a variety of sources including team contracts, signing bonuses, endorsement, purse winnings etc. Each sport commands unique contract features including guaranteed income to a player. Some contracts are fully guaranteed while others allow the team to waive the contract as they see fit. We have the solutions needed to protect professional athlete's.



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Temporary Disability

Temporary Total Disability provides a monthly or weekly benefit to the athlete if as a result of an accidental bodily injury (on or off the field) or sickness, an athlete is physically unable to participate in their sport. The policy will begin to pay a benefit following an elimination period, and will continue to pay as long as the person remains disabled or the maximum benefit period of coverage is exhausted.

Loss of Value

An athlete may insure skill level with the loss of value" coverage. If a player, is projected to be a first round draft pick and gets injured before the draft and isn't selected until the third round, the athlete stands to lose a sizable contract. This type of coverage may also be used by professionals prior to re-signing contracts.

Contract Guarantee

Professional football contracts provide the least amount of protection for a player. If a player is not performing as hoped, the team can waive the player at any time, and make much of the multi-million dollar contract worthless. Similarly, if an athlete is disabled and unable to make it through the rigorous training camps, they may also be waived. Contract Guarantee coverage will pay the remaining balance of the contract to the player if waived.

Future Contract Value

A few sports may offer fully guaranteed contracts, but at the end of a contract there is no guarantee of future protection. If an athlete is an all-star caliber player, they are likely to sign a large, if not record breaking, contract at the end of the existing contract. In order to protect the income of a future contract, a player may insure the future value for which they are estimated to re-sign.

Permanent Disability

Permanent Total Disability provides a lump sum benefit to the athlete if as a result of an accidental bodily injury (on or off the field) or sickness, an athlete is physically unable to participate in their sport. Additionally, the player has no hope of improvement sufficient to ever again commence a career as a professional in their sport. Permanent Total Disability is designed to replace both personal and what would have been future income. This is oftentimes referred to as a "career ending injury."



BUILD YOUR OWN BANK



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UNDERSTANDING CASH VALUE LIFE INSURANCE

When you purchase a Whole Life Insurance policy, the policy's death benefit can help your family do the following:

- Maintain their lifestyle
- Stay in the home they love
- Finish their education
- Achieve their lifetime goals

ACCESS AT ANY TIME FOR ANY REASON

Since your policy accumulates tax-deferred cash value you can access at any time and for any reason. Protect their dreams while achieving yours. You can use your cash value to:

- Build a comfortable retirement
- Pay a loved one's college costs
- Cover emergency expenses
- Grow a business
- Follow your dreams

NOW THAT PROTECTION IS IN PLACE

Your policy's income-tax-free death benefit is guaranteed for life, and immediately accessible to your beneficiaries so they can continue on without any disruptions. For added peace of mind, your policy could also include protection needs for your family or business.

As a Whole Life Policy Holder, you're potentially eligible to receive additional cash value at the end of the year through non-guaranteed dividends. Ask your Genesis Asset Management Strategies Group Agent about all of the ways you can use your dividends.



PROTECT WHAT YOU BUY

PROPERTY & CASUALTY INSURANCE



Special Lines Insurance: Intended for things, boats, motorcycles, golf carts, and recreational vehicles. Special Lines policies generally provide liability coverage and optional physical damage coverage for the vehicle itself; much like car insurance.



Car Insurance: Your passengers and other drivers in the event of a crash can be supported by car insurance. This type of policy can also provide coverage for damage to your vehicle after a crash and other events like theft, vandalism, and weather damage.



Homeowners Insurance: Home insurance generally covers the entire structure of your residence (interior and exterior) in addition to your personal belongings against certain types of damage or loss. This type of policy also includes coverage for your liability for injury that may occur in your home and outside of your home if you are legally liable for injury or damage to someone else.



Jewelry Insurance: An insurance policy providing coverage in the event of loss, theft or damage to one's jewelry. This type of insurance is important because many homeowner's insurance and renter insurance policies do not cover damage or loss of jewelry, and pay a low amount for theft.



Business Insurance—Protect your business and your assets with a policy designed to fit your needs. GAMSG offers General Liability, Business Owner, Professional Liability, Worker's Comp, and Commercial Auto Policies to keep your covered.



CAPABILITY PORTFOLIO

RISK MANAGEMENT SOLUTIONS

Risk Assessment & Advisory
Captive Management
Affinity Programs
Premium Finance
Claims Advocacy &
Administration
Select Personal Lines
Actuarial and Analytics
Technology Solutions

RETIREMENT SERVICE

Financial Education Class for Pre-retirees
Income Planning Strategies
Tax-Advantaged Planning Strategies
Estate Planning Strategies
Pension Optimization Techniques
Social Security Maximization
401k Account Monitoring

OUTSOURCING SOLUTIONS

Treaty Reinsurance Brokerage
Facultative Reinsurance Brokerage
Capital Market and Financial Advisory
Claims Management
Strategy, Claims and
Operations Consulting

HUMAN RESOURCE SOLUTIONS

Rewards & Compensation
Engagement & Leadership
Workforce Planning
Defined Contribution and Benefit
Investments and Financial Planning
Health and Benefits
Population Health & Absence
Health Care Exchange

INSURANCE SOLUTIONS

Annuity and Pension Maximization
Income Protection
Supplemental Retirement Income
Supplemental College Funding
Estate Planning/Conservation/Equalization
Income Protection
Legacy Building

NAICS CODES:

523920,523999,524210,
525190,525910,541618

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THE
HARTFORD



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MassMutual



PACIFIC LIFE

Allianz

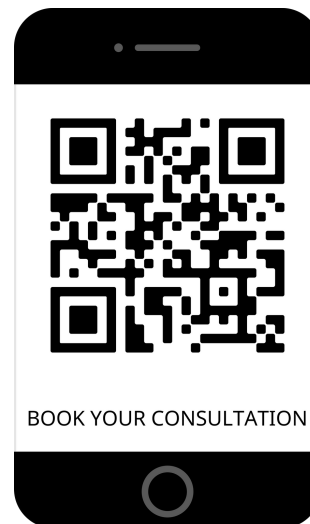


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