## PROFESSIONAL ATHLETE EDUCATION & NETWORKING

Professional athletes face a variety of financial issues which can include a short playing career, a fluctuating global market and economy, lack of financial acumen, and the desire to maintain a certain lifestyle. While often financially fortunate, they are also very vulnerable.

In developing and maintaining a well thought out plan, Calamos can help athletes accomplish their financial goals. Our personalized educational programs focus on healthy and realistic financial fitness for the athletes and their families. The first step toward financial fitness is awareness and education. This step should be taken well before an athlete's net-worth grows.

Athletes often have limited experience managing finances and the many complexities, responsibilities and decisions that new wealth brings. Helping professional athletes avoid becoming a part of the alarming statistics that forecast financial ruin within two years after retirement is vitally important. Aiming to avoid this outcome often leaves parents and athletes asking: What do I need to know?, What are the major pitfalls?, Who should I trust?, and Where can I find the right information and solutions?

Calamos' personalized education program provides education, answers, and guidance. Topics include:

- » Lessons for budgeting, saving and investing
- » Learning from other athlete's decisions that lead to financial failure
- » Uncovering the advantages of wealth planning
- » Understanding disability insurance
- » Finding success in dealing with agents and advisors
- » Dealing with new dynamics amongst friends and family