Heide Wealth Management Group

Premier Football Coaches (NFL/NCAA)

Coordinating your financial game plan together

Heide Wealth Management Group

RBC Wealth Management

A game plan for retirement

NFL and NCAA coaches dedicate their lives to the game and their families. They invest hard work, time and perseverance into building successful careers. They are members of an elite group who have achieved what many aspire to—a premier level football coaching career. However, with this comes the difficult task of dedicating time to the financial future for themselves and their families. Sure the basics may be in place, but where is the actual plan? The process? Are all of the crucial pieces in place? Are the protections in place? Are there income streams? Have taxes been considered?

Simply put, having an actual game plan coordinated by the right team of advisors can help coaches and their families achieve the retirement lifestyle they deserve following their career. This lifestyle allows individuals to spend time with family, pursue hobbies, or charitable causes driven by their passions.

The unique challenges of premier level football coaches

- **Career unpredictability —** Although many football coaches perform at a high level over many years, the ultra-competitive market has changed the coaching environment. Some staffs are now let go after only one year. As such, it is critical to plan accordingly and have an advisor that understands this and can assist when necessary.
- **Spending management —** Implementing a sound budget is critical when job security, place of residence, and income levels may vary on an annual basis.
- **Retirement planning —** A coach's earnings may vary drastically at different times in his career. This makes having a plan for retirement that considers all of the key factors, including residence, income streams, family obligations, taxes, etc. even more important.
- **Tax planning —** Filing a tax return in multiple states, and at times multiple countries, is often cumbersome.
- **Managing real estate —** Owning real estate in multiple locations requires proper management and planning.
- **Asset protection —** High-income and high-net-worth individuals are more likely to be subject to lawsuits.
- **Legacy and charitable endeavors —** Professional guidance is needed to help a coach structure their giving in the most advantageous way.
- **Risk protection —** Understanding how to manage appropriate insurance coverages.
- **Managing target risk —** Coaches with high profiles and plenty of personal information readily available are easy targets for unwanted solicitation from unscrupulous businesses, fans and media.
- **Proper utilization of debt —** Making prudent decisions when using mortgages, lines of credit and other alternative financing techniques.

Heide Wealth Management Group

Heide Wealth Management Group, an RBC Private Wealth practice, is a highly specialized team of professionals dedicated to providing wealth management advice to professional athletes, coaches and executives.

Our team is dedicated to providing exceptional service, regular communication and a sophisticated wealth-planning process.

Our approach

Heide Wealth Management Group is committed to assisting football coaches by taking care of the stressful burden of their financial affairs so they can simplify their lives and focus on their careers.

As a Heide Wealth Management Group client, you have access to the following suite of services:

Banking and lending

City National Bank cash management and credit solutions[1]

- Checking and savings accounts
- Cash flow management[1]
- Credit and debit cards[1]
- Online banking, bill-pay and other capabilities to fit uniquely mobile lifestyles
- Mortgage[1]
- Personal loans and lines of credit[1]

RBC Wealth Management offerings:

- Cash flow management
- Debit cards
- Online account access and other capabilities to fit uniquely mobile lifestyles
- Securities-based lending
- Personal loans and lines of credit

Personalized comprehensive wealth planning

Investments

- Heide Wealth Management Group's 100+ years of combined investment experience
- Customized asset allocation recommendations and implementation
- Guidance in understanding your pension/retirement options

Wealth and estate planning

- Asset protection strategies
- Independent insurance reviews, strategy and recommendations on coach-specific policies such as loss-of-value and disability, as well as standard policies
- Tax strategies, including cross-border consultation
- Estate and legacy planning coordination, which includes trust services and philanthropic planning
- Health care advisory services

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1. All loans, lines of credit, credit cards, and other types of financing subject to credit approval. Not all applicants will qualify. Home equity products not available in all states. Other terms and conditions apply.

The client experience

Our client experience is based on the very unique and diverse backgrounds of our team members. This experience includes actual work experience in the area of professional sports, experience as college athletes and many years as financial advisors working on behalf of premier football coaches .

Heide Wealth Management Group has substantial experience in addressing the complex financial needs of football coaches throughout their career. As such, we have identified four career stages that serve as a game plan for our relationship:

1. First step

- Develop understanding of your goals and needs
- Ensure a fundamental understanding of basic investing concepts
- Evaluate current overall financial situation

2. Second step

- Implement long-term investment plan designed to meet needs and goals while also meeting comfort levels and risk tolerance
- Partner with trust attorneys, insurance specialists and retirement planning specialists to develop an advanced wealth management plan
- Plan for income uncertainties in the event a career is cut short

3. Third step

- Explore asset protection, income stabilization techniques and estate planning
- Evaluate financial implications of post-career opportunities

4. Post-career and retirement

- Implement income plan
- Continue our advisory relationship to ensure accumulated wealth allows for the flexibility to explore other life interests
- Ensure that estate planning needs have been finalized

Our commitment

Heide Wealth Management Group distinguishes itself from others by providing a superior level of service. How do we do that? Our team is national and highly mobile. We travel to visit our clients multiple times each year for face-to-face meetings. Our team travels to help clients with real estate needs, meeting with other trusted professionals, visits with family, charity events and we are available any time there is a client need or a request. Our advisors are accessible through various means at all reasonable hours and days of the week.

As our client, you receive:

- Our commitment that your best interests will always come first
- Open dialogue with our team of financial professionals on your time
- Personal, face-to-face meetings
- Direct email and phone access before, during and after business hours
- Customized advice and non-proprietary, best-in-class investment solutions

Among the world's best

About RBC

- Top 15 bank globally based on market capitalization, with operations in 36 countries (as of January 31, 2019)
- One of North America's leading diversified financial services companies
- Named "Best Private Bank in Canada" for the sixth consecutive year in the Global Private Banking Awards 2017
- Global strength in wealth management and capital markets

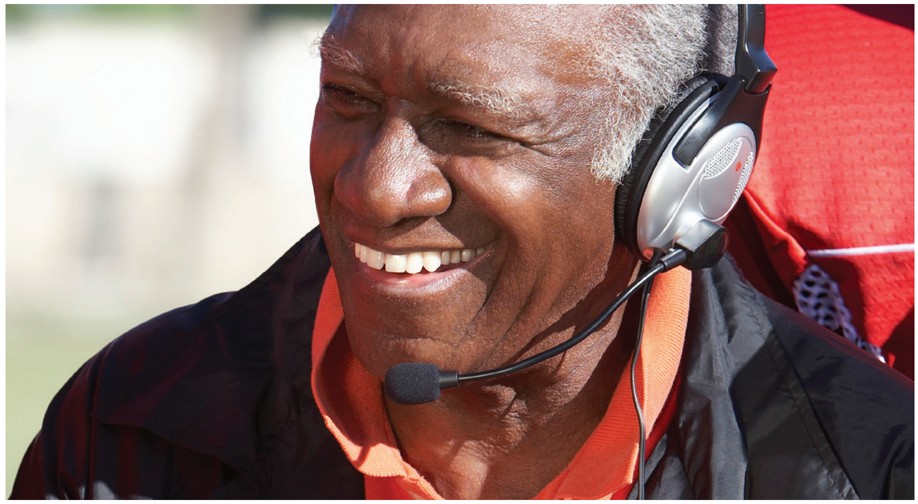
Stable, safe and sustainable

- Consistently high credit ratings — Moody's A2, Standard & Poor's A and Fitch Ratings AA
- Consistently strong and stable with a high-quality balance sheet, proactive risk management and a strong liquidity position
- Named to the Global 100: Most Sustainable Corporations in the World in 2017

About RBC Wealth Management

- Fifth largest global wealth manager by assets[1]
- RBC Wealth Management was recognized for best "Institutional Trust or Fiduciary Company", "Private Bank — Wealth Structuring Offering" and "PR Program", as well as top "Global Custodian" and "Canadian Private Bank" by the Family Wealth Report Awards 2015
- Recognized as "Outstanding Private Bank—North America" and "Highly Commended, Outstanding Wealth Manager — Customer Relationship Service and Engagement" in the 2016 Private Banker International Global Wealth Awards
- Approximately 4,800 financial consultants, advisors, private bankers, and trust officers

1. Scorpio Partnership Global Private Banking KPI Benchmark 2018. This measurement includes all global RBC Wealth Management affiliates including the U.S. division



Our team

Joseph Palumbo, AAMS®

Vice President – Financial Advisor

Joe has spent his entire 19-year career working with, and catering to, the distinct needs of professional athletes and those in the sports business. He has a unique, exceptional background and his knowledge stems from his prior experiences in professional sports as a contract advisor, attorney (non-practicing) as well as the financial services industry with a focus on professional athletes and sports professionals.

Joe earned a Bachelor of Science degree in politics from Ithaca College where he was also played for the NCAA Division III Football National Championship team in 1991 and was recognized as an NCAA Division III Football All-American in 1993. Joe also went on to earn his Juris Doctor from Thomas Jefferson School of Law in 2002 as well as securities and insurance licenses after joining the Heide Wealth Management Group.

Although many of Joe's clients are in professional sports, he says it all boils down to helping families and shaping their future, no matter what their profession or business may be.

Joe and his family enjoy outdoor activities like hiking, kayaking and fishing. Additionally, he enjoys Brazilian Jiu-Jitsu and has coached youth baseball and basketball.

David C. Heide, CFP®

Managing Director –
Financial Advisor

Dave started his financial services career in 1990. A graduate of Northern Illinois University with a major in business marketing, he also received the CERTIFIED FINANCIAL PLANNER™ certification in 2007. Dave thoroughly enjoys working with every client and is proud of managing the extremely talented members on the Heide Wealth Management Group.

Dave has enjoyed the 27 years in wealth management but he also is very active in his local community. He has served as president of the Chamber of Commerce, the local Sertoma club and the Moraine Valley Community College Foundation board and is currently a board member at The Bridge Teen Center. He is also very active in his church, serving on various committees including the finance committee. Dave has been happily married to his wife, Karen, for over 31 years and they are proud parents of twins. His son, Trevor, is an associate financial advisor with the Heide Wealth Management Group, who joined the team in 2018. His daughter, Jenna, is a kindergarten teacher in River Grove, Illinois.

Dave is a huge sports fan and played college football for Northern Illinois, including in the California Bowl—the school's first Division I bowl game ever—during his junior year in 1983. Dave is an avid golfer, loves to travel and read non-fiction books.

Mark Anderson, AAMS®, CFP®

Senior Vice President –
Financial Advisor,
Senior Portfolio Manager –
Portfolio Focus

Mark joined the Heide Wealth Management Group in 2000. In addition to his security licenses, he became of CERTIFIED FINANCIAL PLANNER™ in 2007. Mark was raised in Holdrege, Nebraska, a small farm town in the south central region of the state. After graduating from the University of Nebraska – Lincoln in 1982, he began his career as an athletic trainer in professional baseball with the minor league affiliates of the Toronto Blue Jays organization for five seasons until he joined the Chicago White Sox major league club as assistant athletic trainer in 1986. Wealth planning has always been a passion of Mark's and his decision to join the Heide Team was one he never looked back from. He lives with his wife, Delia, in New Lenox, Illinois, with their cat named Cali. Mark has an extensive collection of football and basketball trading cards from the 60s and 70s and likes to play golf as often as time allows. In addition to traveling with Delia, he also enjoys reading sports and World War II history books.

Daniel G. Jakuta, ChFC®, LUTCF®

Senior Vice President –
Financial Advisor,
Senior Portfolio Manager –
Portfolio Focus

When asked what he enjoys most about his work, Dan says that it is the satisfaction of helping clients work at their company and then retire after putting their children through school. He views this as a success for both them and himself, assisting them in achieving the goals they set out to accomplish. Dan wants his clients to know "that he listens to them." On the team, his role is to focus on annuities, insurance and retirement plans for individuals. He is passionate about helping his clients understand the investment world so they can easily understand their own finances.

Dan began working in the financial service industry in 1985, right out of college. His professional accolades include: LUTCF® (Life Underwriter Training Council Fellow℠), acquired in 1988, and his designation as ChFC® (Chartered Financial Consultant®) in 2009. Dan is excited about his professional future and continuing to help people fulfill their goals.

In his free time, Dan loves to golf and play tennis. He and his wife, Lisa, reside in the area with their dog, Sugar.

Jeff Neumann

Senior Vice President – Financial Advisor

Jeff is the conceptual architect of the newly formed and self-described "sports and entertainment division" of The Heide Wealth Management Group. His 14 years of experience serving professional athletes in various capacities brings a deep understanding and vantage point of the lifestyle of an athlete and entertainer. Jeff's investment model puts an emphasis on the day-to-day unique financial life cycle management that athletes and entertainers require, making that the focal point of his relationships. In addition to working with a selective group of clients, he oversees the daily operations and growth of the sports and entertainment division as new team members and clients are acquired.

Jeff was a flourishing baseball pitcher in high school and college and had a promising career ahead of him until a flexor tendon injury took him out of the sport. His continued passion for professional athletes and entertainers can be seen in his client interactions and the care he takes to understand the unique wealth and careers of these professionals. When meeting with Jeff, you will see that he is genuine and passionate about his work. He prides himself on being trustworthy and has the ability to help clients manage their assets and liabilities. As Jeff says, "I enjoy assisting athletes maintain their wealth for this life and helping them transfer their wealth to future generations in order to assure their sacrifices on the field or ice away from their family ultimately pay dividends."

Jeff attended South Suburban College in the suburbs of Chicago. He and his wife, Stephanie, currently reside in Lemont, Illinois. They have three children: Lily, Conner and Greyson. Jeff takes pleasure in spending time with family and enjoys all kinds of sports. He is an avid follower of his clients' careers and openly welcomes their families to be a part of his. Jeff particularly enjoys golfing and fishing in his free time.

Adam Fein, AAMS®

Senior Financial Associate

Adam is a senior financial associate with Heide Wealth Management Group. He has worked in the financial services industry for 13 years helping professional athletes and their families achieve financial stability and success.

Adam graduated from The University of California, Berkeley in 2003 with a degree in interdisciplinary studies. He earned his Accredited Asset Management Specialist℠ (AAMS®) designation from the College for Financial Planning and works everyday with his clients on their unique needs and how everything in their financial lives relates to one another. With a strong focus on expense management and investment planning, Adam works with his team to help make sure his clients always know where they stand financially.

Away from the office, Adam enjoys hiking the Southern California mountains, yoga and watching hockey. Adam and his wife, Azi, live In Los Angeles with their dogs, Desi and Emmie.

Vanessa Poppie

Financial Advisor

Vanessa joined the Heide Wealth Management Group in 2015. Since then, she has been working with our existing core clients, bringing her personal touch and high level of service to light. She describes learning more about others' families, goals, and passions as fulfilling. Expanding the relationships within our core base to include college planning for children or investing for aging parents is especially meaningful to her.

Prior to focusing her efforts in the financial services industry for the past six years, Vanessa's roots lie in insurance, marketing, and banking. Detail-oriented and personable, finding common ground and having a conversation is an easy undertaking for her. At work, Vanessa wears many hats ranging from advisor to analyst, coach to confidant. She uses these different roles to facilitate clients looking into their bigger picture. Together, she and clients are able to uncover various avenues to create financial roadmaps and strategize for the future.

Vanessa has passed the Series 7 and 66 securities exams, and holds her insurance license. She is registered in several states across the United States. She thrives on the constant flow of updated news and revised standards in this ever-changing industry.

Living in Palos Heights, Illinois, she and her son, Andre, spend a lot of time outdoors. On the weekends, you might find her rehabbing her older home or breathing life into a long-neglected yard. Spectating at baseball games or participating in community events accounts for summertime leisure. Reading, traveling and practicing yoga or taekwondo are also among their favorite pastimes.

Trevor Heide

Financial Advisor

As a second generation financial advisor, Trevor has seen what it takes to build a successful business, based on trust and hard work. Always passionate about helping people, his enjoyment is working with clients to establish an investment plan that will meet their long-term goals while letting them focus on their own careers and passions.

Prior to joining the Heide Wealth Management Group, Trevor worked for asset management firm Cedar Capital and later BMO Global Asset Management, both in Chicago. Trevor graduated from the University of Iowa in 2014 with a degree in finance. He has passed the Series 6, 7, 63 and 66 exams, and holds his life and health insurance licenses. Currently he has begun the studies to earn the CERTIFIED FINANCIAL PLANNER™ certification.

Trevor lives in the Lakeview East neighborhood of Chicago with his fiancé, Lauren, and their dog, Chelsea. Away from the office, Trevor enjoys both watching and playing soccer, golfing, and reading history books.

Kristin S. Cappel, CIMA®, AAMS®

Senior Business Associate

When meeting with Kristin, it is obvious that she values what she does. It is not just a job for her—it is a legacy. Prior to the move to RBC Wealth Management, Kristin worked at Wells Fargo Advisors. She enjoys being able to “carry on something that her dad built for over 25 years.”

Kristin graduated from the University of Illinois in 2006 with a major in international resource and consumer economics. In 2015, she completed the Certified Investment Management Analyst® designation which entailed both a qualification and certification exam, as well as completion of an educational program from a top-25 business school. The rigorous coursework provides the designees knowledge to systematically and ethically assist clients in making prudent investment decisions. Kristin also assists the advisors on the team with their research.

Kristin and her husband, Brian, are the proud parents of three sons: Becker, Brecken and Bodie. They enjoy wine tasting and traveling to the beach. She is also passionate about fitness and nutrition. Kristin and her family currently reside in New Lenox, Illinois.

Heather Ashmore

Senior Registered Client Associate

For the last eight years, Heather has worked in the financial services industry and in 2013 she started working directly with the Heide Wealth Management Group as a registered client associate. Through diligence and dedication, Heather works to ensure that clients receive superior customer service and that they have a positive experience. “I enjoy working with clients and our team of financial advisors and feel privileged to be a part of a team that is so involved and dedicated.”

Heather finds it rewarding when she is able to assist in meeting each client’s need, as well as understanding their short-term and long-term goals. She has passed the Series 7, 9, 10 and 66 securities exams.

Heather has two children, Alyssa and Amanda. In addition to spending time with her family, Heather likes crafts, taking trips to the dog beach with her dogs, Lola and Jager, and volunteering at a local animal shelter.

Tina Wilson

Senior Investment Associate

Always up to tackling the challenges that come with her role as a team manager for the Heide Wealth Management Group, Tina draws on her 26 years of experience in the financial services industry to provide the solutions the team uses to provide the quality service that clients have come to expect. Her conscientious attitude in serving others has led Tina to a life career in the financial services business which began at the age of 17, working in the margin department for A.G. Edwards & Sons (a predecessor firm of Wells Fargo Advisors) at their home office in St. Louis, Missouri.

Tina's eight years in St. Louis allowed her to learn about the needs of clients from the unique perspective that can only come from being in the home office of a major financial firm. It was through this experience that she joined Dave Heide as an assistant in 1999 to help him with the rapid growth of the branch in Palos Heights. When Dave stepped down as branch manager shortly after the Wells Fargo Advisors merger, he asked her to join the Heide team, recognizing that the value that she had provided in the growth of the branch was needed for the expanding team. It was during this time that Tina earned her security licenses, becoming one of the first registered assistants in the branch.

Tina lives in Flossmoor, Illinois, with her husband Chad. Their blended family includes her daughter, Alayna, and son, Nathan, as well as Chad's children, Faith and Justin. Joining them are each of their dogs, Jackson and Tucker. They enjoy spending time with family and exploring the limitless points of interest throughout the Chicagoland area.

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