

# Heide Wealth Management Group

Professional Athlete Services (MLB)



Working together to achieve your goals

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Heide Wealth Management Group



**Wealth  
Management**





### Pursuit of the “work optional” lifestyle

Baseball professionals invest hard work, dedication and perseverance into building successful careers. They are members of an elite group who have achieved what many aspire to—a professional athletic career. However, many fail to realize the vast financial challenges and responsibilities that accompany this success.

Simply put, making the right financial decisions can help professional baseball players and their families achieve a “work optional” lifestyle following their baseball career. This lifestyle allows individuals to pursue careers, hobbies and charitable causes driven by their passions.

### The unique challenges of baseball professionals

- **Career unpredictability** — Although many baseball professionals perform at a high level over many years, the average MLB playing career is between 5–6 years. As such, it is critical to plan accordingly and consider the risks of a shortened playing career.
- **Spending management** — Implementing a sound budget is critical when receiving irregular, large amounts of income.
- **Retirement planning** — An athlete’s core earning years are typically condensed into a shorter than normal period. However, retirement funding may need to last more than 50 years.
- **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** — Athletes need professional guidance to structure their giving in the most advantageous way.
- **Risk protection** — Understanding how to manage appropriate insurance coverages.
- **Managing target risk** — Athletes 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

## Our approach

Heide Wealth Management Group is committed to assisting baseball professionals 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<sup>1</sup>

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

### 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 services

- Asset protection strategies
- Independent insurance reviews, strategy and recommendations on athlete-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

Heide Wealth Management Group, an RBC Private Wealth practice, is a highly specialized team of professionals dedicated to providing wealth management advice to professional baseball players. Working closely with, yet independent from agents, accountants and other trusted advisors, we act on behalf of our baseball professional clients to prudently manage all aspects of their financial picture.

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

Investment and insurance products offered through RBC Wealth Management are not insured by the FDIC or any other federal government agency, are not deposits or other obligations of, or guaranteed by, a bank or any bank affiliate, and are subject to investment risks, including possible loss of the principal amount invested.

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 professional athletes. This combination of experience gives the Heide Wealth Management Group exceptional perspective into the career path of our clients. It also allows us to have a deep understanding of the challenges, lifestyle and needs of professional baseball players.

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

## 1. Pre- and post-draft

- Provide a fundamental understanding of basic financial concepts such as saving, credit, cash management, budgeting and investing
- Evaluate insurance policies and options

## 2. Early career

- Introduce advanced wealth planning concepts as needs become more complex
- Collaborate 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. Mid/late career

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

## 4. Post-career

- Continue our advisory relationship to help make sure accumulated wealth allows for the flexibility to explore other life interests





## 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, meetings with other professionals, visits with family and charity events. 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, 2020)
- 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 Aa2, Standard & Poor's AA- and Fitch Ratings AA<sup>1</sup>
- Named to the 2018 Dow Jones Sustainability North America Index, an annual review that recognizes financial, social and environmental corporate leaders

## About RBC Wealth Management

- Top 5 global wealth manager by assets<sup>2</sup>
- One of the World's Most Admired Companies (Megabanks category) — Fortune Magazine 2019
- Among the top 10 full-service brokerage firms in the U.S. based on assets and number of advisors — Quarterly earnings release (10-Q) from peer firms
- Approximately 4,800 financial consultants, advisors, private bankers and trust officers

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1. RBC Capital Markets, LLC, is a wholly owned subsidiary of, and separate legal entity from, Royal Bank of Canada. Royal Bank of Canada does not guarantee any debts or obligations of RBC Capital Markets, LLC. Credit ratings are not recommendations to purchase, sell or hold a financial position in as much as they do not comment on market price or suitability for a particular investor. Ratings are subject to revision or withdrawal at any time by a rating agency.

Ratings (as at April 3, 2020) for legacy senior long-term debt issued prior to September 23, 2018 and senior long-term debt issued on or after September 23, 2018, which is excluded from the Canadian Bank Recapitalization (Bail-in) regime.

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







# Our team

## Sports and entertainment team

### Jeff Neumann

Senior Vice President – Financial Advisor



Jeff is the conceptual architect of the “sports and entertainment division” of the Heide Wealth Management Group. Since 2003, his years of experience serving professional athletes and entertainers 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 helping my clients maintain their wealth for this life and helping them transfer their wealth to future generations in order to assure the sacrifices on the field, ice, court or studio away from their family ultimately pay dividends.”

Jeff attended South Suburban College in the suburbs of Chicago. He and his wife, Stephanie, 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.

### Joseph Palumbo

Senior Vice President – Financial Advisor



Joe has spent his entire 20-plus 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 and 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 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 J.D. from Thomas Jefferson School of Law in 2002 and his 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 Brazilian Jiu-Jitsu. In 2017, along with his sister and wife, Joe co-founded “Kristin’s Fund,” a nonprofit organization aimed at preventing domestic abuse.

### Caleb Hanie

Financial Advisor



Caleb provides holistic financial solutions for high-net-worth individuals with a focus on professional athletes and entertainers. As a former professional quarterback in the NFL, he has a unique advantage of experiencing similar life events and struggles to his clients.

Working with Caleb, you also get the advantage of having the collective power of the Heide Wealth Management team, with more than 30 years of experience in the financial industry.



Caleb began his career at RBC Wealth Management in 2019 as the newest member of the sports and entertainment professionals at Heide Wealth Management, a team that has worked with athletes and entertainers for more than a decade. Caleb previously had a seven-year NFL career, as well as a stint as an entrepreneur.

He graduated from Colorado State University with a Bachelor of Arts degree in liberal arts. Caleb volunteers his time at his local church and organized many community projects. He was born in Dallas, Texas, and grew up in Forney, Texas. Caleb moved to Palos Park, Illinois, in December 2019 with his wife, Andrea, three children and their two dogs. In his free time, he enjoys traveling with his family and watching and playing sports.

### **Adam Fein, AAMS®**

#### Senior Financial Associate



Adam is a senior financial associate with Heide Wealth Management Group. He started in the financial services industry in 2005, 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<sup>SM</sup> designation from the College for Financial Planning and works every day 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.

Adam, his wife, Azi, and daughter, Layla, along with dogs, Desi and Emmie, recently moved from Los Angeles to Portland, Oregon. Away from the office, Adam enjoys hiking, yoga and watching hockey.

### Core team

#### **David C. Heide, CFP®**

#### Managing Director – Financial Advisor



Dave's career in the financial services industry started in 1990. A graduate of Northern Illinois University with a major in business marketing, he also received the CERTIFIED FINANCIAL PLANNER<sup>TM</sup> 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 is very active in his local community. He 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 and at the Northern Illinois University foundation. 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, since 1986 and they are proud parents of twins. His son, Trevor, is a financial advisor with the Heide Wealth Management Group. His daughter, Jenna, is a first-grade teacher in River Grove, Illinois.

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

#### **Daniel Jakuta, ChFC®**

#### Senior Vice President – Financial Advisor

#### Senior Portfolio Manager – Portfolio Focus



When asked what he enjoys most about his work, Dan says it's 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 his clients and himself, by assisting them in achieving the goals they set out to accomplish. Dan wants his clients to know that he

listens. On the team, Dan's role is to focus on annuities, insurance in addition to their other investments. He is passionate about helping his clients understand the investment world so that they can easily understand their own finances.

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

In his free time, Dan loves to golf and play tennis, as well as enjoy the outdoors. Dan and his wife reside in the area with their dog.

### Vanessa Poppie

Financial Advisor



Vanessa joined the Heide Wealth Management Group in 2015. She works with our existing core clients, bringing her personal touch and high level of service to her practice. 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. She also takes pride in utilizing insurance products to protect against financial losses due to long-term illness, disability or death.

Prior to focusing her efforts in the financial services industry, Vanessa's roots lie in insurance, marketing and banking. Detail-oriented and personable, finding common ground and having a conversation is an easy undertaking with 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.

Living in Palos Heights, she and her son enjoy spending time outdoors and exploring in nature. On 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 account for summertime leisure. As a board member of the Palos Area Chamber of Commerce, Vanessa gets involved in various volunteer efforts around town. 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 7, 6, 63 and 66 securities exams, and holds his insurance license. Currently he has begun the studies to earn the CERTIFIED FINANCIAL PLANNER<sup>™</sup> certification.

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

### Heide Wealth Management Group staff

#### Kristin Cappel, AAMS<sup>®</sup>, CIMA<sup>®</sup>

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 starting in 2002.

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<sup>®</sup> 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 a Certified Integrative Nutrition Health Coach and enjoys helping women find their happiest healthy through a holistic approach. Kristin and her family currently reside in New Lenox, Illinois.

### Heather Ashmore

#### Senior Registered Client Associate



Heather began her work in the financial services industry in 2009 and joined the Heide Wealth Management Group as a registered client associate in 2013. Through diligence and dedication, she works to confirm that clients receive superior customer service and that they have a positive experience when resolving issues for them. “I

enjoy communicating and working with our clients,” she relates. “It’s rewarding working with financial advisors, and other team members, who share the same work values and always put our clients first.”

Heather can assist clients with a variety of needs, having passed the Series 7, 9, 10 and 66 securities exams. She finds it rewarding to be able to understand their short- and long-term goals by listening and learning during their interactions. Her friendly and outgoing personality is contagious and elevates each day for the entire team and the clients she is communicating with.

Heather and her husband, Dave, have two children, Alyssa and Amanda. In addition to spending time with her family, Heather likes crafts and enjoys taking trips to the dog beach with her dogs, Lola, Jager and Tilly. She also volunteers and fosters for a local animal shelter.

### Tina Wilson

#### Senior Investment Associate



Always up to tackling the challenges that come with her role as team manager for the Heide Wealth Management Group, Tina draws on nearly 30 years of experience in the financial services industry to help the team provide the solutions and quality service our clients have come to expect. Her conscientious attitude in serving others led Tina

to a life career in financial services that began at age 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 a unique perspective that can only come from being in the home office of a major financial firm. Through this experience, 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 after the Wells Fargo Advisors merger, he asked her to join the Heide team. He recognized the value Tina had provided in the growth of the branch was now needed for the expanding team. During this time, she passed the Series 7 and 66 securities exams, and became one of the first registered assistants in the branch.

Manteno, Illinois, is home to Tina and her husband, Chad. Their blended family includes four teenagers and two rescue dogs. They enjoy travel and motorcycle rides, when life allows.

## Heide Wealth Management Group

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