ZELNIKER DORFMAN
PRIVATE WEALTH
AT STEWARD PARTNERS

ATHLETES · ENTERTAINERS · CREATORS

Your Career is the *Starting Line.*

What happens next is what we're here for.

Zelniker Dorfman Private Wealth is dedicated to serving professional athletes, entertainers, and creators. This document is a brief introduction to who we are, what we do, and the financial realities every high-income professional in your position should be thinking about starting now.

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ABOUT ZELNIKER DORFMAN PRIVATE WEALTH

Many Financial Advisors are Generalists.

We are not.

Zelniker Dorfman Private Wealth was built specifically for professionals whose financial lives look nothing like a traditional career. Your income can be extraordinary and it can also be short-lived. The window between your first contract and your last is often smaller than you think, and the decisions you make during that time will determine your financial future long after the career ends.

We understand the pressures that come with sudden wealth: the expectations of family and friends, the complexity of taxes across multiple states, the uncertainty of contracts that are not guaranteed, and the temptation to match a lifestyle that peers and culture make look effortless. These are not generic financial problems. They are specific to your world, and they require advisors who have spent their careers learning how to navigate them.

Our firm is built on three commitments: transparency in how we work and how we are compensated, education so that every client understands the decisions being made on their behalf, and proactive planning so that tax season, contract changes, and career transitions never catch you off guard.



OUR TEAM

When you work with Zelniker Dorfman, you are assigned a dedicated advisor who knows your situation, your goals, and your career timeline. You will never be passed to an associate or handled by a team you have never met. Our Advisors bring decades of combined experience working exclusively with athletes, entertainers, and creators.



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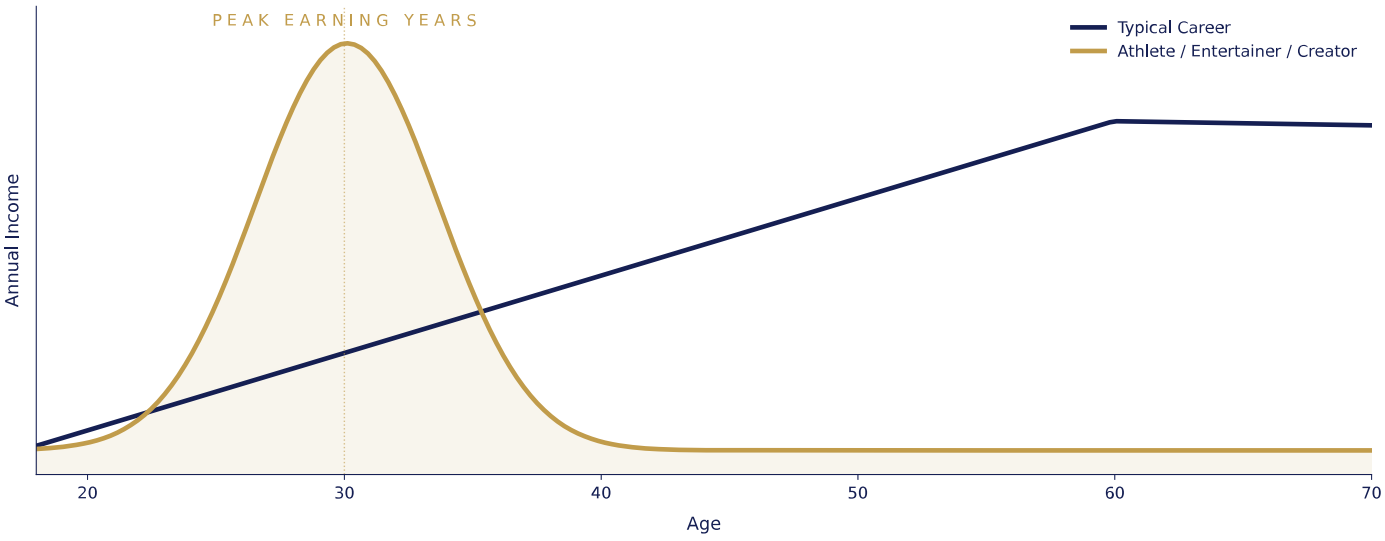
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CELEBRITY CAPITAL



- Your name, platform, and reputation are forms of capital. They create opportunity, attention, and risk.
- Not every person or opportunity entering your world has your best interests in mind. Deals that seem too good to be true usually are.
- Advisors, investments, and business ventures should be evaluated carefully, especially when they come through personal relationships.
- Managing celebrity capital means being intentional about who has access to your time, money, and brand.
- The right team helps protect your finances, reputation, and long-term future.

YOUR EARNING CYCLE IS DIFFERENT



- Traditional professionals often reach peak earnings later in life, with decades to adjust their plans and rebuild savings over time.
- Athletes, entertainers, and creators often operate on a shorter timeline, with peak earnings typically occurring earlier in life compared to traditional careers.
- When that earning window closes, the wealth built during that time may need to support the next 50 to 60 years of life.
- Long-term financial security is not determined by who earned the most. It is built by those who planned early, protected what they earned, and prepared for life after the career.

Building Your *Inner Circle.*

The team around you is not just a support system, it is a financial decision. Every person you bring into your circle has access to your time, your name, your network, or your money. Choosing those people carefully, understanding their roles, and making sure their incentives are aligned with your interests is one of the most important things you can do to protect what you have built.





01 *Financial Advisor*
Coordinates your overall financial strategy. Manages investments, tax planning, cash flow, and long-term planning. Should be a fiduciary acting in your best interest.

02 *Talent / Booking Agent*
Negotiates contracts, appearances, and opportunities. Their job is to maximize your earning potential and protect your professional interests.

03 *Attorney*
Reviews contracts, protects your intellectual property, and handles legal matters. Essential for endorsement deals, business ventures, and estate documents.

04 *Business Manager*
Handles day-to-day financial administration: paying bills, managing payroll, and keeping your financial records organized.

05 *Publicist*
Manages your public image and media relationships. Protects your reputation and helps you control your narrative.

06 *Marketing Agent*
Identifies and manages brand partnerships, endorsements, and commercial opportunities that align with your identity and values.

07 *Personal Assistant*
Manages your schedule, communications, and logistics. Protects your time so you can focus on what matters most.

08 *Family & Friends*
Your personal support system. Important to keep close and equally important to maintain clear boundaries around financial matters.

YOUR COMPLEX FINANCIAL LIFE

Athletes, entertainers, and creators face financial complexity that many advisory models are not built to handle. The six areas below represent the core of what a comprehensive financial plan looks like for someone in your position. Each one intersects with the others, which is why having a coordinated team matters.

Liquidity & Cash Flow Management

- Structuring income to cover short-term needs without disrupting long-term plans
- Managing irregular and multi-source income streams
- Building cash reserves that helps protect you during off-seasons or career gaps
- Creating sustainable spending habits that hold through peak and post-peak years

Insurance & Risk Management

- Disability and injury protection tailored to your career and earning potential
- Life insurance structured around your dependents and estate goals
- Liability coverage for your business interests and public profile
- Reviewing coverage gaps as your career and assets evolve

Asset Protection Planning

- Structuring assets designed to minimize exposure to litigation and creditor risk
- Entity formation and business structuring for non-playing income
- Designed to protect assets from the financial pressures of personal relationships
- Coordinating with your attorney to help ensure legal and financial structures align

Charity & Community Giving

- Building a giving strategy that is intentional, sustainable, and tax-efficient
- Establishing foundations or donor-advised funds for long-term philanthropic impact
- Designed to protect against reactive giving that undermines your financial security
- Aligning your giving with the legacy and community impact you want to have

Income & Benefits Management

- Maximizing deferred compensation and retirement plan contributions
- Managing signing bonuses, performance incentives, and contract structures
- Coordinating player association benefits and league-specific financial programs
- Planning for income replacement as the career transitions

Transition to Life After the Career

- Building a financial identity that is not dependent on active career income
- Planning for the psychological and financial realities of career transition
- Developing post-career income streams through investments and business interests
- Ensuring the plan you built during your career sustains the life you want after it

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A THREE-HORIZON APPROACH

Foundation. Growth. *Legacy.*

At Zelniker Dorfman Private Wealth, we organize every financial conversation around three time horizons. Together they form a complete picture of your financial life, from what you need to protect today to what you want to leave behind.

NOW — BUILDING STABILITY

Foundation

Your foundation is everything that gives you financial security in the present. It starts with understanding your real take-home income, building cash reserves, and seeking to protect yourself against the risks that could derail everything else.

- Cash flow structure and short-term liquidity (3–5 years of living expenses)
- Insurance and risk management in place
- Tax obligations understood and actively managed

NEAR TERM — BUILDING WEALTH

Growth

With your foundation in place, growth is about putting your money to work in ways that are appropriate for your timeline, your risk tolerance, and your goals. Growth is deliberate, not reactive.

- Diversified investment portfolio aligned to your career arc
- Retirement and deferred compensation strategies optimized for efficiency
- Business interests and income streams beyond the playing career developed

LONG TERM — LASTING IMPACT

Legacy

Legacy is what your wealth does beyond your lifetime. It is the communities you support, the family members you protect, and the values you leave behind. Legacy planning is not only for the end of life, it starts now. We work with your legal team to help ensure:

- Estate plan, will, and trust structures in place
- Beneficiary designations reviewed and coordinated across all accounts

Diversification does not assure a profit or protect against loss in a declining market. All investing involves risk including possible loss of principal. Past performance is no guarantee of future results.

IT STARTS WITH UNDERSTANDING YOU

No two clients come to us with the same situation. A first-round draft pick and a touring musician may face similar financial pressures, but the details, their income structure, their family obligations, their risk tolerance, their goals; are entirely different. A plan that does not account for those differences is not a plan. It is a template.

Before we recommend anything, we listen. We want to understand what you have earned, what you have spent, what you owe, what you own, and what you want your life to look like in ten years and beyond. We want to know who depends on you, what you are afraid of losing, and what success actually means to you. Those answers shape everything.

We also work with clients who have never had a formal financial plan, and with clients who have had advisors before and felt like they were never truly understood. In either case, the starting point is the same: an honest, unhurried conversation about where you are and where you want to go.

THE CREATOR ECONOMY

Content creators, influencers, streamers, and esports professionals represent one of the fastest-growing segments of high-income earners, and we believe one of the least well-served by traditional financial advisors. The income is real, but it arrives differently: ad revenue, brand partnerships, merchandise, subscriptions, and live appearances, often without automatic tax withholding and with no employer infrastructure behind it. Zelniker Dorfman works with creators who are ready to treat their platform as the business it is; with the same discipline, structure, and long-term thinking we bring to every athlete and entertainer we serve.

YOUR FINANCIAL GAME PLAN

A financial game plan is not a document we hand you, it is something we build with you. It reflects your goals, your timeline, your obligations, and your values. It addresses the things you know you need to do and the things you have not thought about yet. It gets reviewed, adjusted, and refined as your life changes. And it is always yours; we are here to execute it, not to own it.

The process starts with a conversation. We will come prepared, we will be direct, and we will give you an honest assessment of where you stand and what we think you should be doing differently. We will not waste your time, and we will not tell you what you want to hear if it is not what you need to hear.



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Experience Matters, Knowing the Right People Can Make *All the Difference.*

We'd welcome the opportunity to learn about your situation and share how Zelniker Dorfman Private Wealth can serve as the financial partner you've been looking for.

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