WEALTH MOMENTUM

GENTRUST

TRUSTED GLOBAL ADVISORS
FOR PROFESSIONAL ATHLETES
AND ENTERTAINERS

MIAMI // NEW YORK

mo·men·tum // A force of movement or progress

WEALTH IS THE RESULT OF DISCIPLINED EFFORT, LONG-TERM VISION, GOAL-SETTING, STRATEGIC PLANNING AND TACTICAL EXECUTION. AT GENTRUST, WE AIM TO COMPLEMENT OUR CLIENTS SUCCESS AND LEVERAGE THEIR PROFESSIONAL MOMENTUM BY PROTECTING, PRESERVING AND OPTIMIZING THEIR WEALTH OUTSIDE THEIR CAREERS OF PROFESSIONAL SPORTS OR ENTERTAINMENT. WE PUT OUR CLIENT'S INTERESTS FIRST. THEIR COMPLEX FINANCIAL NEEDS ARE MANAGED BY INVESTMENT PROFESSIONALS AND WEALTH ADVISORS WITH EXPERIENCE IN ASSET ALLOCATION, RISK MANAGEMENT AND FINANCIAL PLANNING.

WE ARE TRUSTED WEALTH PROFESSIONALS FOR ATHLETES AND ENTERTAINERS WHO ARE LOOKING TO MAINTAIN AND GROW THEIR WEALTH BEYOND THEIR RESPECTIVE CRAFTS.

GenTrust, LLC ("GenTrust") is an SEC Registered Investment Advisory firm that provides a full range of wealth and asset management services. Our investment approach is built upon rigorous, forward-looking risk management. We build custom portfolios aimed at providing attractive investment returns which are aligned with each client's individual risk parameters, cash flow needs and tax circumstances. GenTrust combines an accomplished team of financial advisors with an in-house investment team experienced in portfolio management across a wide variety of asset classes. Clients can choose to use GenTrust as their Family Office or to have GenTrust manage portions of their investment portfolio.

We are a trusted team of investment professionals who understand the highly demanding financial needs which are specific to the lifestyle of professional athletes and entertainers.

Our principals and founding partners have been servicing the wealth management needs of clients including professional athletes and entertainers throughout the tenure of their careers, spanning over two decades in the financial services industry.

We look forward to working with you.

GenTrust, LLC

Note: SEC registration does not constitute an endorsement of the firm by the Commission nor does it indicate that the adviser has attained a particular level of skill or ability.

ELEVATING THE FINANCIAL GAME PLAN

LIKE OUR CLIENTS, GENTRUST STRIVES TO DELIVER PERFORMANCE – OUR GOAL IS TO OPTIMIZE OUR CLIENT'S WEALTH. UTILIZING A CUSTOM INVESTMENT POLICY, OUR CLIENTS ARE GIVEN THE TOOLS TO HOLD US ACCOUNTABLE TO A HIGH ETHICAL AND INVESTMENT BENCHMARK. OUR PRINCIPLES ARE BASED ON ACADEMIC AND PROPRIETARY RESEARCH WHICH ARE BOTH OBJECTIVE AND TIMELESS. OUR CLIENTS ENGAGE GENTRUST TO MANAGE THEIR WEALTH, AS WE ARE INDEPENDENT ADVISORS INTIMATELY FAMILIAR WITH THEIR COMPLEX WEALTH DYNAMIC.

OUR CLIENTS INCLUDE PROFESSIONAL ATHLETES, ENTERTAINERS, HIGH NET WORTH INDIVIDUALS AND FAMILIES WHO REQUIRE AN EXPERIENCED ADVISOR WITH A DEEP UNDERSTANDING OF THEIR CONDENSED REVENUE TIME FRAME, UNIQUE CASH FLOW DEMANDS, RISK PROFILE AND AGENT/BUSINESS MANAGER TEAM SUPPORT. OUR CLIENTS HAVE A VERY UNIQUE AND DEMANDING LIFESTYLE. WE UNDERSTAND THE IMPORTANCE OF ESTABLISHING A TRANSITION PLAN TO AN ATHLETE'S POST ACTIVE CAREER AND MEET THE ONGOING CHALLENGES OF ENTERTAINERS.

CUSTOMIZATION. PRECISION. EXECUTION.

Our proprietary intake process aims to make our clients' saving and investing strategy simple and straightforward. We don't ask confusing and vague questions like 'Are you a conservative, moderate or aggressive investor?'. Many of our professional athlete clients have significant salaries in their 20s and 30s and then retire far earlier than the average person, so creating a well-developed savings plan is paramount to their success.

Financial Planning

Clients who earn the majority of their income early in life should focus on a long term savings plan to maintain their wealth later in life. Conserving this money for retirement and future generations, while also maintaining a certain lifestyle, requires the definition and implementation of a robust financial plan.

Investment Management

A diversified investment portfolio which is custom-tailored to meet each client's needs is defined, implemented and managed on an on-going basis by a team of experienced asset managers.

Family Office Services

The rigorous nature of our client's lifestyle leaves them with little time to dedicate to their personal needs; both financial and non-financial. Through our in-house resources and vast network of contacts we can coordinate services such as bill payments, tax preparation, travel arrangements, and other concierge services.

Financial Planning Process

GenTrust's financial planning process is a comprehensive investigation of a client's financial picture leading to the prescription of an appropriate savings plan and investment portfolio.

BENCHMARKING WEALTH MANAGEMENT

We utilize planning benchmarks when customizing portfolios – such as our baseline 40/40/20 capital savings plan*:

40%
OF A CLIENT'S EARNINGS GOES TO PAY TAXES AND AGENT FEES

40%
OR MORE GOES TO THEIR SAVINGS PLAN AND INVESTMENT PORTFOLIO

20%
OR LESS, PER YEAR, GOES TO THEIR PERSONAL SPENDING AND LIVING EXPENSES

*This example is for illustrative purposes only and does not take into consideration a client's actual tax bracket, state and local taxes or other expenses.

50
55
0
5
10
15
20
25
5
10
15
20
25

EVERY CLIENT IS UNIQUE. EVERY CLIENT'S PORTFOLIO IS CUSTOMIZED. WE ACHIEVE OUR CLIENT'S OBJECTIVES BY FORMULATING THEIR IDEAL, METRIC-DRIVEN INVESTMENT POLICY IN ORDER TO SATISFY EACH DEFINED SHORT AND LONG-TERM GOAL AND AMBITION.

CUSTOMIZE // TAILOR-MADE INVESTMENT SOLUTION:

Implemented across Fixed Income, Equities, Mutual Funds, Exchange-Traded Funds, Closed-End Funds, Hedge Funds and Private Equity Investments; then continually reviewed and adjusted to take advantage of opportunities.

ASSESS // WE CONSIDER EACH CLIENT'S:

Assets, liabilities and human capital / Risk tolerance / Cash flow needs / Tax profile / Retirement and Estate plan

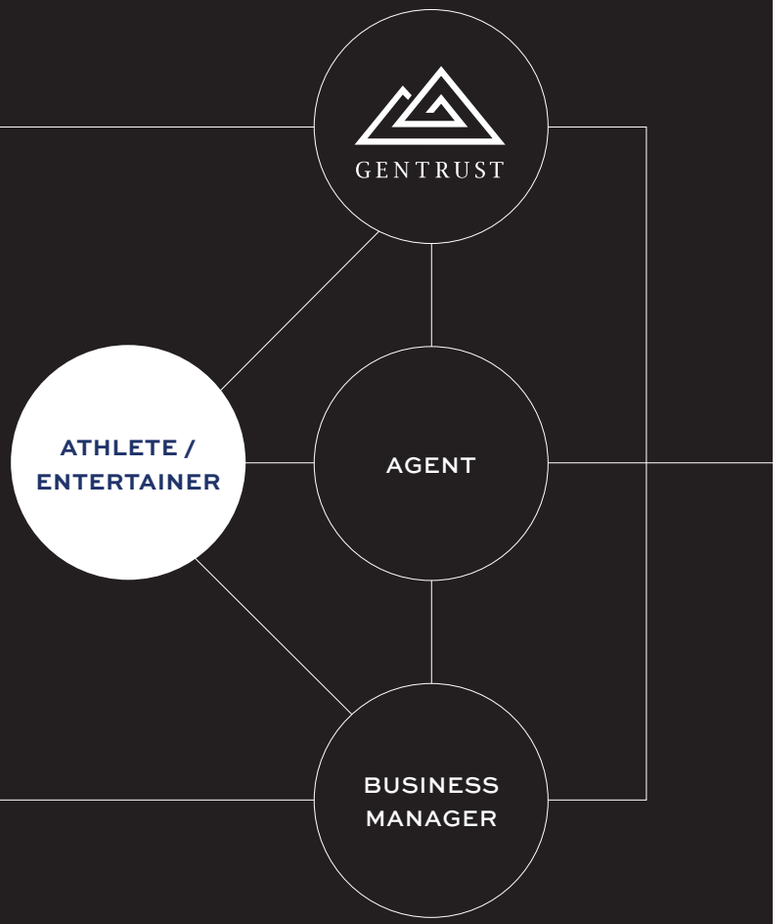
DEFINE // THE POLICY OUTLINES:

An investment plan to meet client goals / Benchmark to hold us accountable / Coordination with 3rd party accountants, lawyers, and business managers, etc.

THE OUTCOME IS AN INVESTMENT POLICY TAILORED TO MEET FINANCIAL AND LIFESTYLE OBJECTIVES.

CAPITAL COMPLEXITY OF THE PROFESSIONAL ATHLETE AND ENTERTAINER

EACH CLIENT HAS THEIR OWN UNIQUE WEALTH MATRIX THAT OPERATES WITH MULTIPLE PARTIES. THESE PARTIES WORK TOGETHER TO SERVE THE MANY NEEDS AND DESIRES OF THE CLIENT. GENTRUST IS SENSITIVE AND EXPERIENCED IN FUSING ITSELF WITHIN THIS NETWORK WHEREVER MOST EFFECTIVE.

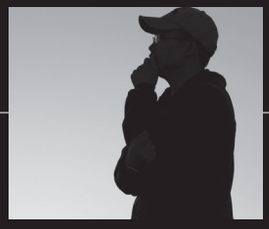


Multiple Stakeholders

In our experience, we have found that a client is better served when they identify best in class service providers for each need. Wearing too many hats may lead to conflicts of interest. We focus on designing and implementing the optimal investment approach to meet each client's unique financial circumstance and lifestyle.

Symbiotic Relationship

Professional athletes and entertainers sit at the center of a web of intersecting legal and financial relationships. They must coordinate the activities of their agents, accountants, attorneys, business managers and financial advisors. We work alongside the client's network of service partners to avoid conflicts of interest and meet their evolving needs.



Capital Network

We are solution-oriented and act as the quarterback, coordinating the work of the various service providers that athletes and entertainers require to manage their financial life. We have also established our own network of trusted service providers, in an effort to meet the evolving demands of our clients.

Wealth Futureproofing

Many of our clients have a significant source of income at different stages of their life and retire far earlier than the average person. We work closely with our clients in creating a well-developed savings plan to assist with their transition to a successful retirement.

WEALTH ADVISORY LEADERSHIP

GEORGE PEREZ, CIMA® // CO-FOUNDER, WEALTH ADVISOR

Prior to co-founding GenTrust, Mr. Perez spent over two decades at Merrill Lynch working with ultra-high-net-worth families from around the world. Experienced in financial planning and investment management, Mr. Perez is a trusted counselor to GenTrust's largest clients providing advice on all aspects of their financial lives including investments, estate planning, wealth transfer and charitable giving. Mr. Perez graduated from Rutgers University with a Bachelor Degree in Economics and Latin American Studies.

GUI SOCARRAS // CO-FOUNDER, WEALTH ADVISOR

Prior to co-founding GenTrust, Mr. Socarras worked at Merrill Lynch for over ten years as a Financial Advisor. Mr. Socarras manages several of GenTrust's largest client relationships in the Entertainment and Sports Industries, with a focus in the Latino market. He works closely with clients and members of the investment team in order to develop and oversee the effective implementation of a fully customized financial plan. Mr. Socarras graduated from the University of Florida with a Bachelor's Degree in Business Management.

JAMES COLAVITA, CFP®, CRPC® // WEALTH ADVISOR

Prior to joining GenTrust, Mr. Colavita was a First Vice President of Investments at Merrill Lynch, where he spent over ten years advising clients in the creation, implementation and ongoing management of their financial planning goals and investment objectives. Mr. Colavita holds a Bachelor of Science Degree in Finance from Binghamton University and an MBA from Fordham University Graduate School of Business.

JAVI SANCHEZ // WEALTH ADVISOR

Prior to joining GenTrust, Mr. Sanchez was an advisor at LourdMurray, an independent investment advisory firm, where he worked with ultra-high net worth families. Mr. Sanchez specializes in creating wealth management strategies aimed at helping clients meet their financial objectives. Prior to working as an advisor, Mr. Sanchez spent the previous seven years in collegiate athletics and was part of the 2009 national champion Louisiana State University Baseball coaching staff. Mr. Sanchez is a graduate of Notre Dame with a degree in Business Administration.

JEAN CARLOS REYNOSO // BUSINESS DEVELOPMENT

Mr. Reynoso's responsibilities include developing, managing and maintaining the firm's high net worth individuals and family relationships, with an emphasis in the Latin market. A native of the Dominican Republic, Mr. Reynoso works closely with business professionals, entrepreneurs, and professional athlete clients from the Caribbean. In an effort to provide comprehensive wealth management services, Mr. Reynoso also liaises with our clients' business managers, attorneys and accountants. Mr. Reynoso graduated from Barry University with a Bachelor's Degree in Sports Management and Business Administration.

INVESTMENT STRATEGY DEPTH

JIM BESAW, CFA® // CO-FOUNDER, CHIEF INVESTMENT OFFICER

Prior to co-founding GenTrust, Mr. Besaw was the head of interest rate options at JP Morgan and Barclays. He then spent over three years at Element Capital, a global macro hedge fund, where he was responsible for the firm's asset class expansion, evaluation of private investment opportunities, marketing, and investor relations. Mr. Besaw graduated with distinction from Yale University with a Bachelor of Arts in Economics and Mathematics and his thesis, Managing the Risks of Plain-Vanilla and Exotic Options won the Ronald Meltzer Prize for most outstanding senior essay.

ELI COHEN // HEAD OF ALTERNATIVE INVESTMENTS

Prior to joining GenTrust, Mr. Cohen worked at Strategic Investment Group, an independent investment office for pension funds, foundations and endowments with over $30 billion in assets under management. Mr. Cohen is responsible for development and management of alternative strategies including hedge fund, private equity, opportunistic and other non-traditional investments. He has a JD/MBA from Harvard University and was a Baker Scholar at Harvard Business School.

HUGH NICKOLA // HEAD OF FIXED INCOME

Prior to joining GenTrust, Mr. Nickola spent over a 16 years at JP Morgan where he was responsible for all municipal bond trading and managed a proprietary fixed income trading team. His experience in the municipal bond market enables GenTrust to add significant value in-house to the fixed income portfolios of our taxable clients. Mr. Nickola graduated with a Bachelor of Science degree in Electrical Engineering from Columbia University.

NEELA GOLLAPUDI, PHD // HEAD OF PORTFOLIO MANAGEMENT AND RESEARCH

Prior to joining GenTrust, Dr. Gollapudi worked for over 15 years at Citigroup, Barclays Capital and Goldman Sachs combined. At Citigroup he built and led the Interest Rate Derivatives strategy effort, focusing primarily on idea generation and hedging strategies for asset managers, bank portfolios, mortgage investors, insurance companies and hedge funds. Dr. Gollapudi received a PhD in Finance from SUNY Buffalo, a graduate degree in business from the Indian Institute of Management, Calcutta, and an undergraduate degree in engineering from the Indian Institute of Technology, Madras.

GLOBAL PERSPECTIVE. NATIONAL PRESENCE. PERSONAL APPROACH.

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GENTRUST

Protecting Today's Wealth for Tomorrow's Generation

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