FINANCIAL LITERACY SERIES — LESSON 6

Protecting Your Plan.

Insurance. Estate planning. Investment discipline. Everything that protects the money you've made.

IRONCLAD NIL
ATHLETIC WEALTH ADVISORY

3–4 MIN READ • LESSON 6 OF 6

THE BIG PICTURE

Building wealth is only half the job.

The athletes who keep their money are the ones who protect it.

1 in 4

Working Americans disabled before retirement

60%+

Pro athletes facing financial distress within 5 yrs of career end

$500K

Minimum disability payout on a $1M NIL contract

3

Pillars of protection: coverage, planning, and discipline

DISABILITY INSURANCE

One injury can end the income. The right policy keeps the plan alive.

For athletes, this is the most overlooked — and most essential — coverage available.

WHAT IS PTD?

One check. Tax-free.

Permanent Total Disability coverage pays a one-time benefit if you're permanently unable to play at a professional level due to injury. No monthly checks — one payment, yours to build with.

WHAT ARE RIDERS?

Two options.

Riders add extra protection on top of your PTD policy. Choose one: Loss of Value (protects draft stock if injury drops your position) or Critical Injury (pays for specific listed injuries). Not both.

WHO QUALIFIES?

Case by case.

All athlete disability products are individually underwritten. IroncladNIL presents your situation to our underwriters. There are no sample quotes — every plan is built around you specifically.

FOR TOP DRAFT PROSPECTS — ROUNDS 1 THROUGH 5

Draft Protection

Your future salary is insurable before you ever get drafted.

Projected in multiple mock drafts in the top 5 rounds? IroncladNIL can protect your draft stock today.

WHO QUALIFIES

Top 5 Rounds.

Players appearing in multiple mock drafts in rounds 1-5. We handle all research — we need your name and school, and we take it from there.

WHAT YOU GET

PTD Lump Sum.

A permanent total disability benefit paid as a lump sum if injury prevents you from playing professionally. Exact amount set during quoting, based on your projected draft round.

ADD-ON RIDERS

Choose one.

Loss of Value: 1st-round projections only — pays if injury causes your draft stock to drop below a pre-set threshold. Critical Injury: pays for specific listed injuries. One rider, not both.

NIL & TEAM COVERAGE

Your NIL contract is income. Insure it like one.

Whether you're the athlete or the school writing checks — there's a product built for your situation.

INDIVIDUAL NIL

$500K+ Benefit.

D1 Junior or younger — and high school athletes — with a $1M+ NIL contract. We insure 50% as a PTD lump sum. School can be owner and beneficiary. Min contract: $1M.

BOOSTER / COLLECTIVE

80% Coverage.

Schools and collectives: insure the NIL contracts you're paying. Get back up to 80% of the contract if a covered player misses game time due to injury. Benefit prorated by games missed.

STANDALONE CRITICAL INJURY

D1 Access.

Don't qualify for the above? Any D1 player can access standalone critical injury coverage — pays a benefit for injuries listed in our plan appendix. The safety net when others don't apply.

ESTATE PLANNING

A will tells people what you want. A trust makes it happen.

Earning NIL income means this question isn't optional — it's whether your plan protects what you've built.

WILL

Basic floor.

HOW IT WORKS

Names heirs and directs asset distribution after death. Court-supervised process.

ESTATE PROCESS

Goes through probate — public, slow, and often costly. Reduces what heirs receive.

BEST FOR

Simple estates or the first legal step for athletes just starting to earn.

VS

TRUST

Better protection.

HOW IT WORKS

Holds assets and transfers them per your instructions. No court required.

ESTATE PROCESS

Bypasses probate entirely — private, immediate, zero court involvement for heirs.

BEST FOR

NIL earners and investors who want their family protected quickly and privately.

INVESTMENT GATEKEEPING

Everyone has a deal. Not everyone has your best interest.

IroncladNIL reviews every outside investment opportunity before you commit a dollar. We say no — so you don't have to.

THE SITUATION

It's always someone close.

A cousin's restaurant. A friend's startup. A former teammate's real estate deal. They feel personal. Most don't make financial sense for your plan — and you shouldn't have to be the one to say it.

WHAT WE DO

We review everything.

Before you write any check outside your investment plan, bring it to us. We evaluate the opportunity, the risk, and whether it belongs in your portfolio — then we give you a clear answer.

WHY IT MATTERS

Real cost of bad deals.

Studies show pro athletes lose hundreds of thousands to millions in outside 'investments.' Every dollar lost to a bad deal is compound interest that never grows. We keep it in your plan.

LONG-TERM DISCIPLINE

The plan was built for decades. Not today's headlines.

The athletes who win financially aren't the ones who react. They're the ones who don't.

THE TEMPTATION

Noise is everywhere.

Markets drop. A pundit says sell. A friend says crypto. A family member says real estate. Each reaction feels smart — and each one quietly destroys the compounding you've built over time.

THE DISCIPLINE

Trust the system.

Your financial plan was designed for 10–30 year outcomes, not 30-day swings. Selling at the bottom and chasing trends is the fastest way to permanently erase compounding gains.

OUR ROLE

We hold the line.

IroncladNIL is the voice that says 'not yet' or 'not that.' Quarterly reviews to confirm you're on track. No emotional pivots. No chasing performance. Just the plan, working.

TRAVIS'S PROTECTION PLAN

Here's how Travis protects everything he's built.

A financial plan without a protection layer is incomplete. This is Travis's full shield.

LAYER 1 — ACTIVE COVERAGE

Insurance

Draft Protection:	PTD lump sum — covered for top draft projection
Loss of Value rider:	1st-round protection if injury drops draft stock
Critical Injury:	Standalone plan for listed injuries, active today
NIL Note:	At $1M+ NIL, upgrades to Individual NIL coverage

LAYER 2 — WEALTH PRESERVATION

Planning & Discipline

Trust established —Travis's NIL earnings and investment assets are protected and transfer directly to his family without a courtroom.

Every outside business proposal goes through IroncladNIL before Travis commits a single dollar.

Quarterly reviews only. No reactive changes mid-cycle.

WHO QUALIFIES FOR WHAT

Four questions. Four pathways.

Start here. IroncladNIL guides you to the right coverage for your exact situation.

Projected in top 5 rounds of multiple mock drafts?

Draft Protection

PTD lump sum based on draft projection. Optional: Loss of Value rider (1st round) or Critical Injury rider. Needs your name and school — we do the rest.

D1 player, Junior or younger, with a $1M+ NIL contract?

Individual NIL Coverage

PTD lump sum = 50% of your NIL contract value. Applies to high school athletes too. School can be owner and beneficiary on the policy.

School or collective paying NIL contracts to multiple players?

Booster Insurance

Covers up to 80% of each NIL contract if a player misses game time. Benefits prorated by season missed. Needs a player census with names and contract amounts.

D1 player who doesn't qualify for any of the above?

Standalone Critical Injury

Any D1 player can access this coverage — pays a benefit if a listed injury occurs. The safety net when draft protection and NIL coverage don't apply.

WORK WITH US

Build the shield before you need it.

IroncladNIL builds your complete protection layer.

Insurance. Estate planning. Investment gatekeeping. Long-term accountability. We don't just manage your money — we defend it.

- **Evaluate which disability coverage fits your situation**
- **Establish a will or trust based on your asset picture**
- **Install IroncladNIL as your investment gatekeeper**
- **Commit to the plan — quarterly reviews, no reactive pivots**

Book Your Free Strategy Session

The Complete Series

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IRONCLAD NIL

Athletic Wealth Advisory