ATHLETES ELEVATED

FROM INFLUENCE TO ENTERPRISE

Business Insight

The Core Insight

ELITE ATHLETES BUILD TRUST AT SCALE.

Athletes Influence:

TRAVEL → LIFESTYLE → PURCHASING → FINANCIAL BEHAVIOR

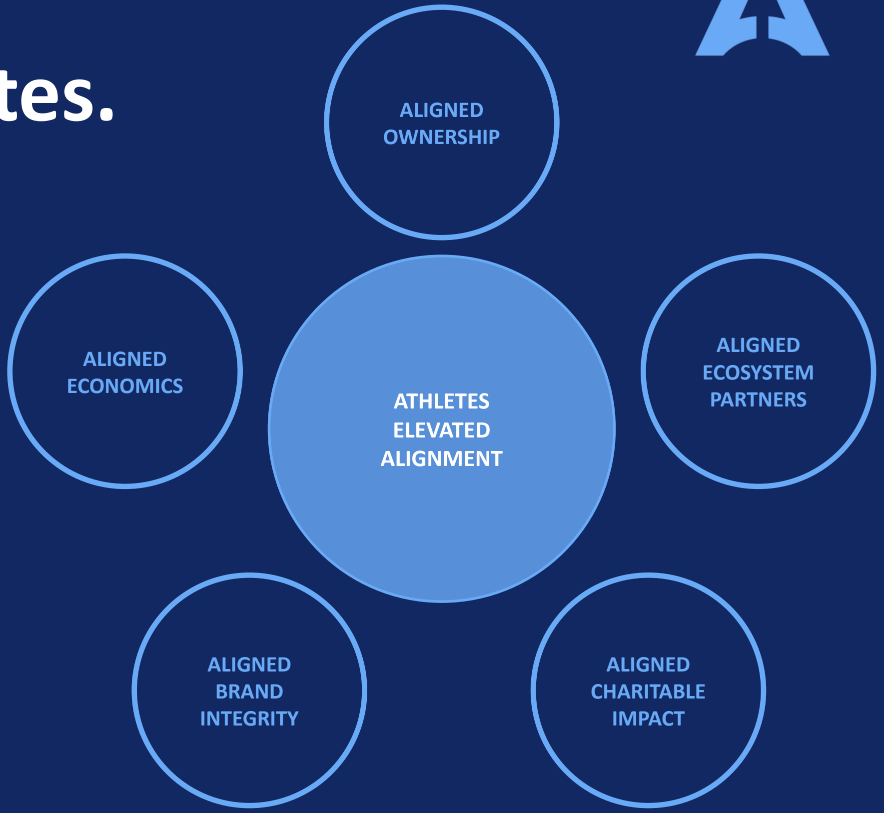
But They Rarely Control The Economic System Tied To That Influence.

ATHLETES ELEVATED BUILDS THAT SYSTEM.

Business Strategy

We Don't Monetize Athletes.
We Build With Them.

ATHLETES ARE NOT ENDORSERS.
THEY ARE LONG-TERM ECOSYSTEM PARTNERS.



THIS IS ENTERPRISE CONSTRUCTION, NOT PROMOTION.

Business Niche

What Athletes Actually Want

1 RESIDUAL INCOME BEYOND ENDORSEMENTS

The infrastructure we build generates income that compounds long after the contract ends.

2 OWNERSHIP PARTICIPATION

Athletes don't license their name here — they hold equity in the ecosystem their influence powers.

3 A CURATED ECOSYSTEM AROUND THEIR BRAND

Every product in the ecosystem is selected to reinforce the athlete's identity. Nothing generic.

4 LONG-TERM CAPITAL STRUCTURE

We build balance sheets, not campaigns. The financial architecture appreciates over a career and beyond.

5 ALIGNMENT WITH CHARITIES

Causes athletes care about are built into the economic structure — spending, rewards, and deposits create impact by design.

6 DURABILITY AND CONTINUED GROWTH

We build that with them.

WE BUILD WITH THEM.

The Athlete Ecosystem

AROUND EACH ATHLETE, WE CONSTRUCT AN INTEGRATED PLATFORM. EACH LAYER REINFORCES THE OTHERS.

- MARKETPLACE
- HOSPITALITY & EXPERIENCES
- DOCUMENTARY
- EVENTS & DROPS
- REWARDS & LOYALTY

- FINANCIAL INFRASTRUCTURE
- CREDIT & LENDING
- INSURANCE
- INVESTMENT ACCESS
- CHARITY INTEGRATION

Business Development

Marketplace: Curated Commerce

ATHLETES CURATE BRANDS ALIGNED WITH THEIR IDENTITY.

PERFORMANCE PRODUCTS

LUXURY GOODS

TRAVEL & LIFESTYLE

WELLNESS BRANDS

TRANSACTIONS ROUTE THROUGH THE ECOSYSTEM.

INTERNAL MARGINS

INTERNAL PAYMENTS

INTERNAL DATA

ATHLETES BUILD ENTERPRISE VALUE, NOT ONE-OFF DEALS.

Hospitality & Experiences

WE INTEGRATE HOSPITALITY PARTNERS:

- RESORTS
- HOTELS
- EVENTS
- PRIVATE EXPERIENCES

Fans engage through bookings and experiences tied to the athlete's ecosystem.

→ TRANSACTIONS FEED REWARDS
→ REWARDS FEED LOYALTY
→ LOYALTY FEEDS FINANCIAL ENGAGEMENT

Brand Storytelling

Heroes: A Documentary Series

LEGENDS THAT BECOME CATALYSTS FOR CHANGE

HEROES follows elite athletes whose superhuman ability on the field becomes a catalyst for change off it - inspiring the next generation and amplifying the causes they champion.

100% OF PROCEEDS

Reinvested into new stories and the charities each featured athlete supports.

FEATURED

- JERRY RICE
- STEVE YOUNG
- SIR NICK FALDO
- PICABO STREET
- WEST HAM UNITED

STORYTELLING THAT COMPOUNDS THE ECOSYSTEM.

Rewards & Loyalty

EVERY INTERACTION COMPOUNDS.

- PURCHASES
- TRAVEL
- EVENT ATTENDANCE
- CARD USAGE
- MARKETPLACE ACTIVITY

REWARDS UNLOCK:

- EXCLUSIVE EXPERIENCES
- ACCESS TO ATHLETE EVENTS
- CHARITABLE CONTRIBUTIONS
- ENHANCED FINANCIAL PERKS

Charity as Structural Alignment

EACH ATHLETE ALIGNS WITH A CAUSE.

Spending, rewards, and even deposit participation can direct support toward that charity.

Charity strengthens emotional loyalty and brand integrity.

PARK CITY COMMUNITY FOUNDATION

McKENNA CLAIRE FOUNDATION

WEST HAM UNITED FOUNDATION

FANS DON'T JUST TRANSACT. THEY CONTRIBUTE.

The Financial Layer

The financial layer integrates naturally. Checking and savings are not the hook.
They are the operating system. Fans move from participants to account holders.

B	T	A	E
BUYING	TRAVELING	ATTENDING	ENGAGING

Checking & Savings

THE FOUNDATION OF THE FINANCIAL RELATIONSHIP.

1. Accounts tied to the athlete ecosystem.
2. Now deposits accumulate.
3. Deposits stabilize engagement.
4. Deposits generate spread income.
5. Deposits create capital.

THIS IS JUST THE BEGINNING.

Credit Cards

1 ATHLETE-BRANDED PREMIUM CARDS

Co-branded cards built around the athlete's identity and lifestyle.

2 RESPONSIBLE UNDERWRITING TIERS

Structured credit tiers that reward responsible financial behavior.

3 ENHANCED REWARDS FOR ECOSYSTEM PARTICIPATION

Earn more by engaging within the ecosystem.

4 CHARITY-LINKED SPEND ALLOCATIONS

Designated portions of spend automatically direct support to aligned causes.

5 SPEND INCREASES. INTERCHANGE GROWS.

Every card swipe compounds the ecosystem's revenue.

6 RETENTION STRENGTHENS.

Cards anchor members to the ecosystem long-term.

CREDIT MULTIPLIES THE ECOSYSTEM.

Loans & Lending

With deposit relationships established, lending becomes logical.

1. PERSONAL LOANS
2. EVENT FINANCING
3. ATHLETE-ALIGNED SMALL BUSINESS LENDING
4. LIFESTYLE LENDING PRODUCTS
5. WAREHOUSE LINES
6. SPECIALTY AND COMMERCIAL LENDING

Insurance Integration

Insurance naturally fits inside the ecosystem.

→ Auto

→ Home

→ Travel

→ Event coverage

→ Athlete-affiliated specialty insurance

Cross-sell reduces friction.

Insurance partners gain curated distribution.
The platform captures recurring commission revenue.
Now the ecosystem spans protection, as well as spending.

PROTECTION

COMMISSION REVENUE

CURATED DISTRIBUTION

ECOSYSTEM EXPANSION

Product Expansion

Investment Access

Eligible athletes gain structured access to:

→ Private deals

→ Co-investment vehicles

→ Diversified strategies

→ Fans may participate in curated opportunities where compliant.

- ATHLETE TRUST
- MARKETPLACE & HOSPITALITY
- FINANCIAL PRODUCTS
- INVESTMENT ACCESS
- CAPITAL GROWTH

THE ECOSYSTEM NOW INCLUDES CAPITAL GROWTH.

Business Development

Zoom Out: The Full Engine

→ Marketplace & Hospitality

→ Loans & Insurance

→ Rewards & Charity

→ Deposits

→ Checking & Savings

→ Lending & Investment

→ Credit

→ Recurring Enterprise Revenue

LAYERED AND COMPOUNDING — WITH CONTINUED GROWTH AND EXPANSION.

Business Development

Now The Math

CONSERVATIVE EXAMPLE:

100 ATHLETES	**10,000** ENGAGED FANS EACH	**1,000,000** ENGAGED FOLLOWERS
5% CONVERT TO FINANCIAL	**50,000** ACCOUNTS	**$125M** DEPOSITS AT $2,500 AVG

ADD: Interchange · Credit spread · Marketplace margin · Hospitality margin · Insurance commissions · Lending income

THIS IS MULTI-CHANNEL REVENUE.

Launch

Phase I: Launch & Foundation

WE LAUNCH THROUGH A SPONSOR-BANK PARTNERSHIP.

This allows us to:

- Activate athlete ecosystems
- Begin deposit growth
- Launch credit and rewards
- Integrate marketplace and hospitality
- Establish compliance infrastructure

FROM DAY ONE,
the long-term objective
includes charter control.

We build with that destination in mind.

Launch

Phase II: Scale & Margin Expansion

AS DEPOSITS SCALE AND ENGAGEMENT DEEPENS:

1. Credit expands revenue per user
2. Insurance ads recurring commissions
3. Loans introduce spread income
4. Marketplace and hospitality increase transaction volume

WE ARE NOT TESTING A CONCEPT.
WE ARE BUILDING SCALE IN PREPARATION FOR FULL CAPITAL INTEGRATION.

Phase III: Bank Ownership
The Natural Evolution

AS THE ECOSYSTEM SCALES, OWNING A BANK BECOMES THE LOGICAL NEXT STEP.

Charter ownership allows us to:

- Retain full net interest margin
- Control underwriting and credit strategy
- Launch warehouse lending
- Expand commercial and specialty lending
- Optimize balance sheet capital

Phase I and Phase II are built to support this transition.

PHASE I
Sponsor Bank
Foundation

PHASE II
Scale &
Engagement

PHASE III
Charter &
Full Margin

WE ARE NOT REACTING TO GROWTH. WE ARE ENGINEERING TOWARD IT.

Zoom Out: The Full Engine

- → Marketplace & Hospitality
- → Loans & Insurance
- → Rewards & Charity
- → Deposits
- → Checking & Savings
- → Lending & Investment
- → Credit
- → Recurring Enterprise Revenue

THIS IS LAYERED AND COMPOUNDING WITH CONTINUED GROWTH AND EXPANSION.

Now The Math

CONSERVATIVE EXAMPLE:

100 ATHLETES → 10,000 FANS EACH → 1M FOLLOWERS → 5% CONVERT → 50,000 ACCOUNTS → $125M DEPOSITS

ADD:

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- Lending income

THIS IS MULTI-CHANNEL REVENUE.

Sponsor Model vs. Charter Model

SPONSOR MODEL		CHARTER MODEL
SHARED NIM	→	FULL MARGIN RETENTION
VALIDATION STAGE		WAREHOUSE LENDING
LIMITED LENDING AUTHORITY		COMMERCIAL EXPANSION
		IMPROVED VALUATION MULTIPLE
		DISCIPLINED ESCALATION

Warehouse & Balance Sheet Strategy

DEPOSITS FUND:

- Warehouse lines
- Specialty lending
- Athlete-owned ventures
- Commercial partnerships

As deposits grow, the ecosystem transitions from a fintech platform to a regulated financial institution — with full margin retention, capital control, and lending authority.

THIS TRANSITIONS THE ECOSYSTEM FROM FINTECH TO REGULATED FINANCIAL INSTITUTION.

Governance

BUILT TO SCALE RESPONSIBLY.

INDEPENDENT BOARD

Oversight structure that ensures disciplined, arms-length decision-making at every stage of growth.

CONSERVATIVE UNDERWRITING

Risk-based credit standards that protect the institution and the athlete community alike.

RISK-BASED CAPITAL MANAGEMENT

Capital allocation frameworks designed to sustain growth without overextension.

REGULATORY COMPLIANCE INFRASTRUCTURE

Built-in compliance from day one — not retrofitted later.

CLEAR OPERATIONAL SEPARATION

Each product and brand maintains distinct operational boundaries within the ecosystem.

Five-Year Evolution

YEARS 1–2

YEAR 3

YEARS 4–5

YEARS 1–2

DISTRIBUTION AND ECOSYSTEM BUILD

YEAR 3

ACQUISITION READINESS

YEARS 4–5

CHARTER INTEGRATION AND LENDING EXPANSION

Growth

Our Future

A VERTICALLY INTEGRATED FINANCIAL INSTITUTION:

- Powered by athlete ecosystems
- Spanning commerce, hospitality, credit, insurance, lending, and capital
- Athletes no longer monetize attention. They build enterprise infrastructure.

WE'RE BUILDING ENTERPRISE INFRASTRUCTURE.

Athletes Elevated Converts

INFLUENCE	→	ECOSYSTEM
ECOSYSTEM	→	FINANCIAL RELATIONSHIP
FINANCIAL RELATIONSHIP	→	DEPOSITS
DEPOSITS	→	CAPITAL
CAPITAL	→	INSTITUTIONAL SCALE

THIS IS THE EVOLUTION OF ATHLETE ENTERPRISE.

Be Elevated.

Athletes Elevated is built for the people who move sport forward. From the athletes putting in the work, to the brands and supporters who believe in what they stand for.

FOR ATHLETES

For those chasing their potential and building a life around discipline, courage and growth.

FOR BRANDS

For partners who want to support athletes in real ways and be part of their journey, not just their highlights reel.

www.athleteselevated.com

ATHLETES ELEVATED

Thank You