



AnFernee Simons is the player we are illustrating

DOLLAR COST AVERAGING FOR NBA PLAYERS

A bridge to savings, capital, tax deferral

Michael Sanders / Roshanna Campbell / Robert Fortune /
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Public information on NBA players translated via 5 financial professionals

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[**Dollar Cost Averaging, long term savings portal**](#), future emergency funds Stash platform for NBA Players, this is outside of the 401-k savings plan, paying yourself first system, setting in motion their trust, along with a ROTH IRA, and infinite banking system via an IULHere's a breakdown of the 2024 NBA Draft salaries and guarantees for the first **36 picks**:

 Top 2024 NBA Draft Salaries & Guarantees

Pick	Player	Team	1st-Year Salary	2-Year Guarantee	4-Year Total (Est.)
1	Zaccharie Risacher	Atlanta Hawks	\$12.57M	\$25.8M	\$57.0M
2	Alexandre Sarr	Washington Wizards	\$11.25M	\$23.1M	\$51.0M
3	Reed Sheppard	Houston Rockets	\$10.10M	\$20.8M	\$45.9M
4	Stephon Castle	San Antonio Spurs	\$9.11M	\$18.7M	\$41.4M
5	Ron Holland II	Detroit Pistons	\$8.25M	\$17.0M	\$37.5M
6	Tidjane Salaun	Charlotte Hornets	\$7.49M	\$15.4M	\$34.0M
7	Donovan Clingan	Portland Trail Blazers	\$6.84M	\$14.1M	\$31.2M
8	Rob Dillingham	Minnesota Timberwolves	\$6.26M	\$12.9M	\$28.5M
9	Zach Edey	Memphis Grizzlies	\$5.76M	\$11.8M	\$26.2M
10	Cody Williams	Utah Jazz	\$5.47M	\$11.2M	\$24.9M
11	Matas Buzelis	Chicago Bulls	\$5.20M	\$10.7M	\$24.0M
12	Nikola Topić	Oklahoma City Thunder	\$4.94M	\$10.1M	\$23.0M
13	Devin Carter	Sacramento Kings	\$4.69M	\$9.6M	\$22.1M
14	Bub Carrington	Washington Wizards	\$4.45M	\$9.2M	\$21.3M
15	Kel'el Ware	Miami Heat	\$4.23M	\$8.7M	\$20.5M
16	Jared McCain	Philadelphia 76ers	\$4.02M	\$8.3M	\$19.5M
17	Dalton Knecht	Los Angeles Lakers	\$3.82M	\$7.9M	\$18.5M
18	Tristan da Silva	Orlando Magic	\$3.63M	\$7.5M	\$17.6M
19	Ja'Kobe Walter	Toronto Raptors	\$3.47M	\$7.1M	\$16.8M
20	Jaylon Tyson	Cleveland Cavaliers	\$3.33M	\$6.8M	\$16.1M
21	Yves Missi	New Orleans Pelicans	\$3.19M	\$6.5M	\$15.7M
22	DaRon Holmes II	Denver Nuggets	\$3.07M	\$6.3M	\$15.2M
23	AJ Johnson	Milwaukee Bucks	\$2.96M	\$6.0M	\$14.6M
24	Kyshawn George	New York Knicks	\$2.83M	\$5.8M	\$14.3M
25	Pacôme Dadiet	New York Knicks	\$2.72M	\$5.6M	\$13.0M

26	Dillon Jones	Oklahoma City Thunder	\$2.62M	\$5.3M	\$13.5M
27	Terrence Shannon Jr.	Minnesota Timberwolves	\$2.55M	\$5.2M	\$13.1M
28	Ryan Dunn	Phoenix Suns	\$2.53M	\$5.1M	\$13.0M
29	Isaiah Collier	Utah Jazz	\$2.51M	\$5.0M	\$12.9M
30	Baylor Scheierman	Boston Celtics	\$2.49M	\$4.9M	\$12.8M
31	Tyler Kolek	Toronto Raptors	\$2.45M	\$4.8M	\$12.6M
32	Kevin McCullar Jr.	Denver Nuggets	\$2.40M	\$4.7M	\$12.4M
33	Jalen Bridges	San Antonio Spurs	\$2.35M	\$4.6M	\$12.2M
34	Oso Ighodaro	Portland Trail Blazers	\$2.30M	\$4.5M	\$12.0M
35	Justin Edwards	Indiana Pacers	\$2.25M	\$4.4M	\$11.8M
36	Harrison Ingram	Los Angeles Clippers	\$2.20M	\$4.3M	\$11.6M

Key Takeaways

- Top picks (1-14) receive fully guaranteed contracts.
- Mid-first round picks (15-30) have partial guarantees but still secure multi-year deals.
- Second-round picks (31-36) often negotiate two-way contracts or non-guaranteed deals.

Proven Financial Strategy

Over the past 45 years, I have shared a proven formula for success with more than 9,000 consumers and business owners, including highly compensated employees, CEOs of small and large organizations, professional athletes, and many financially sophisticated individuals. Each chose to systematically allocate funds into structured savings systems designed for long-term growth and stability.

Our Proposed Strategy

Our approach focuses on building cash and capital over an initial five-year period. From there, we leverage interest yields within the products and programs we offer—utilizing overfunding, bonuses, and the Rule of 72—to accelerate growth. The Rule of 72 (72 divided by the expected rate of return) provides a simple estimate of how long it takes for money to double.

Illustrative Example

With a monthly base premium of \$16,667 for a \$10,000,000 Indexed Universal Life policy, combined with a Roth contribution of \$499.91 per month, projected savings accumulate over 5, 10, 15, and 20 years, as illustrated below. Premium payments end after 15 years, at which point an annual income of approximately \$345,432 can be generated for the remainder of Anfernee Simons' life.

Year	Life Ins. Cash Value	Roth IRA Cash Value	Total Cash Value
5	\$948,816.00	\$25,523.00	\$974,339.00
10	\$2,240,617.00	\$51,359.00	2,291,976.00
15	\$3,900,410.00	\$94,469.00	\$3,994,879.00
20	\$5,424,627.00	\$134,544.00	\$5,559,171.00
Life time Income Rider	Annual payout \$345,432	15 Years of funding	Cash values belong to AnFernee Simons

NOTE: Given the young age at which most NBA players begin their careers, traditional 401(k) plans restrict the maximum amounts they can contribute, making our savings matrix a more adaptable and effective alternative.

401(k) Limits	Eligibility	Our savings program	Contribution levels \$7,000 IRA - age	Our plan design, NBA player budget & select savings program instrument
2025 - \$23,500	5 years before	Eligible now We will customize A Plan for Each Player	\$206,999.96	15 years Contributions LIBR \$345,432
2026 - \$24,000				
2027 - \$24,500				

Catch-Up Contributions for those age 50 and over:

If permitted by the 401(k) plan, participants age 50 or over at the end of the calendar year can also make [catch-up contributions](#). You may contribute additional elective salary deferrals of:

- \$7,500 in 2023 and 2024, \$6,500 in 2022, 2021 and 2020 and \$6,000 in 2019 - 2015 to traditional and safe harbor 401(k) plans
- \$3,500 in 2023 and 2024, \$3,000 in 2022 - 2015 to SIMPLE 401(k) plans
- These amounts are subject to [cost-of-living PDF](#) adjustments

You don't need to be "behind" in your plan contributions in order to be eligible to make these additional elective deferrals. 401(k) contribution limits are typically adjusted annually based on **inflation** and **IRS regulations**. While exact future limits aren't officially published, historical trends suggest steady increases. Here's a **projection** based on past adjustments:

These estimates are based on **historical increases** and **inflation adjustments**. The **IRS officially announces** new limits each year, so actual figures may vary. Below is a **projection** based on past adjustments:

Estimated 401(k) Contribution Limits (2025-2029)

Year	Employee Contribution Limit	Total Contribution Limit (Including Employer Match)	Catch-Up Contribution (Age 50+)
2025	\$24,000	\$72,000	\$7,500
2026	\$25,000	\$75,000	\$7,500
2027	\$26,000	\$78,000	\$8,000
2028	\$27,000	\$81,000	\$8,000
2029	\$28,000	\$84,000	\$8,500

Yes! The **NBA 401(k) match strategy** is one of the most generous retirement benefits in professional sports. Here's how it works:

NBA 401(k) Match Strategy (140%)

If an NBA player **contributes to their 401(k)**, the **NBA will match up to 140%** of their contribution.

- This means that for every **\$1 a player contributes**, the NBA adds **\$1.40** to their retirement savings.

- The **matching contributions** are **fully vested** after a certain number of years, ensuring players can access the funds when they retire.

Why Is This Important?

- **Maximizes retirement savings** – Players can build substantial wealth even with short careers.
- **Encourages financial planning** – Helps players avoid post-career financial struggles.
- **Provides long-term security**– Ensures financial stability after leaving the league.

NBA PLAYERS & CRYPTO INVESTMENTS/ INVESTORS, INNOVATORS & EDUCATORS

NBA players have been increasingly involved in cryptocurrency, not just as investors but as innovators and educators in the space. Here are some keyways they're engaging with crypto:

NBA Spencer Dinwiddie. Crypto Investor Story

One of the earliest adopters, Dinwiddie attempted to **tokenize his NBA contract**, allowing fans to invest in his earnings. Yes! **Spencer Dinwiddie** made headlines in **2019** when he decided to **tokenize his NBA contract** and convert part of his salary into **cryptocurrency**. His plan was to sell **90 digital tokens** backed by his **three-year, \$34 million contract**, allowing investors to buy into his earnings. However, he only sold **nine tokens**, raising **\$1.4 million** instead of the **\$13.5 million** he originally intended.

*Dinwiddie's move was seen as **ahead of its time**, and he later admitted that putting his contract on the blockchain was more about **futureproofing** than immediate financial gain.*

- **Jimmy Butler** – Instead of endorsing a specific cryptocurrency, Butler partnered with a major exchange to create **educational content** about responsible investing.
- **Tyrese Haliburton** – Has openly discussed his involvement in crypto, helping to **normalize digital assets** as part of financial planning for athletes.
- **Andre Iguodala** – Invested in **Bitcoin**, taking part of his salary in the digital currency.
- **Stephen Curry** – Featured in an **FTX commercial** before the exchange collapsed, highlighting the risks of crypto endorsements.

Crypto's Growing Role in the NBA

- The NBA has **partnered with cryptocurrency companies**, influencing sponsorships and fan engagement.
- Some players are **actively shaping crypto markets**, moving beyond endorsements to **invest and innovate**.
- With **Bitcoin soaring past \$88,000**, more athletes are looking to **capitalize on digital assets**.
- Take for example the top 2024 NBA draft results looking at salaries and guarantees shows that 36 of the 250 potential players who fit into the space that our platform truly works. Take a percentage of their W-2 income, after life style, bills and expenses if this represents 80%, suggesting using 20% of the take home pay to allocate to our scenario. Per annual an allocation of \$200,000, with \$110,000 allocated via a dollar cost averaging system with the additional \$90,000 being allocated based upon the recommendations of our 2 investment advisors.

ABOUT OUR TEAM



, Vince Carter, and Stephen Curry—have enjoyed exceptionally long and successful careers, many others. What is available today was not structured or accessible in the same way back in 1992, when I designed life insurance and annuity programs for seven NBA players. Today, in collaboration with Roshanna Campbell, we apply the principles of infinite banking—an approach now widely discussed across platforms such as TikTok, but one that we have long used in daily planning sessions with business owners and high-net-worth individuals.

Our strategy centers on properly structured Indexed Universal Life insurance, including overfunding, utilizing benchmark interest rates of approximately 5%, policy bonuses, discounts, and the unique ability for NBA players to secure up to \$10,000,000 in coverage using their team physiques.

This framework is further strengthened by the advisory services of two highly sophisticated investment professionals: Robert Fortune and James Dean, whose forward-thinking philanthropic and philosophical perspectives help guide long-term strategy. Together, they provide disciplined oversight of hard-earned capital, employing innovative approaches designed to mitigate inflation and tax exposure.

For more than 30 years, Michael and Roshanna have worked within an extensive network of leading insurance carriers—including John Hancock, Prudential, Paul Revere, and National Life Group. Their access to the legal, trust, and back-office resources of these billion-dollar institutions has allowed close collaboration with Randy Davenport Esq. on trust language for professional athletes and affluent business owners. This institutional access plays a critical role in Attorney Davenport's planning process and enables our collective team to deliver sophisticated, flexible, and powerful solutions through our integrated insurance and financial services platform.

ABOUT NBA ATHLETES

The average NBA career spans approximately 4.5 years. While a select group of players—such as LeBron James—experience shorter tenures due to injuries, performance fluctuations, or intense roster competition.

Several key factors influence career longevity:

- **Injuries:** One of the leading causes of shortened careers.
- **Performance and Competition:** Emerging talent frequently replaces veteran players.
- **Position:** Big men often face shorter careers due to increased physical demands.
- **Training and Recovery:** Advances in sports science have helped extend playing careers for some athletes.

Our program is designed for incoming and younger players who want to establish a structured savings strategy before they become eligible for the NBA 401(k). For those fortunate enough to enjoy extended careers, our objective is to have this planning model continue alongside their 401(k) benefits once pre-tax contribution levels are established.

The **NBA 401(k) program** has been in place for decades and is widely regarded as one of the most generous retirement plans in professional sports, offering up to a **140% employer match** on player contributions. While participation figures are not publicly

disclosed, many players—particularly those focused on long-term financial security—take advantage of this benefit. The NBA and the NBPA have continually enhanced retirement offerings to encourage players to invest in their futures.

Our framework is designed to complement—not replace—the NBA 401(k). In addition, we emphasize financial literacy and strategic planning, supported by two registered representatives, **Robert Fortune** and **James Dean**, who help guide players in making informed decisions that align with both their short-term careers and long-term financial goals.

Here are some of the **oldest active NBA players** who are **35 years or older**:

Veteran NBA Players (35+)

- LeBron James** (Los Angeles Lakers) – **40 years old**
- Chris Paul** (San Antonio Spurs) – **39 years old**
- Al Horford** (Boston Celtics) – **38 years old**
- Brook Lopez** (Milwaukee Bucks) – **36 years old**
- Kevin Durant** (Phoenix Suns) – **36 years old**
- Stephen Curry** (Golden State Warriors) – **37 years old**
- Goran Dragic** (Free Agent) – **38 years old**

These players continue to make an impact despite their age, using their **experience, leadership, and skill** to stay competitive. Our program is designed to serve as a bridge to long-term financial strategy.

The ASK:

We seek to disseminate information through the players themselves and to collaborate with the

Players Association, recognizing that athletes are the driving force behind continuous improvement and excellence. We respectfully request consideration as an approved option within the NBA's benefits and long-term savings planning framework. Specifically, we propose integrating our program into the union's systematic distribution of member benefits.

Disclosure Statement

The information presented herein is intended solely for educational and informational purposes and does not constitute financial, legal, or professional advice. All content shared is based on current understanding and is subject to change. NBA players and other attendees are encouraged to consult with their certified agents, financial advisors, legal counsel, or other qualified professionals before making any decisions based on this presentation.

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