OVERTIME
CAPITAL GROUP

PRIVATE WEALTH • CAPITAL SOLUTIONS • LEGACY PLANNING

Structuring Wealth.
Protecting Legacy.
Building Generational Freedom.

A coordinated private wealth platform built for athletes, entrepreneurs, business owners, veterans, and high-income families.

CORPORATE OVERVIEW
& DUE DILIGENCE PACKAGE

FRISCO, TEXAS
OVERTIME-CAPITAL.COM

JUSTIN & KRISTINA GRUBE, FOUNDERS

LETTER FROM THE FOUNDERS

From the Desk of Justin & Kristina Grube

When we founded Overtime Capital Group, our vision was never to build another financial services company. We set out to build a *platform*, one where athletes, entrepreneurs, business owners, veterans, and families could access the same caliber of planning, coordination, and opportunity traditionally reserved for ultra-high-net-worth individuals and family offices.

Throughout our journeys we witnessed a common challenge. People worked extraordinarily hard to earn money, yet lacked a coordinated strategy to protect it, grow it, and ultimately transfer it. We saw entrepreneurs overpaying taxes, families with substantial assets but no legacy structure, and athletes earning life-changing income with no plan for the years after the game.

Those experiences became our foundation. Justin's background as a professional athlete and entrepreneur, paired with Kristina's experience in operations and organizational leadership, gave us a distinct perspective on wealth creation and stewardship. Together we came to believe that true financial success is not measured by income or net worth alone, but by how effectively wealth is structured, protected, and positioned to impact future generations.

Today, Overtime serves as a private wealth, capital solutions, and legacy planning platform, helping clients make smarter decisions through coordinated planning, strategic partnerships, and access to opportunity. Everything we do is guided by a simple philosophy.

Move Smarter With Money.

Justin Grube
FOUNDER & CHIEF EXECUTIVE OFFICER

Kristina Grube
CO-FOUNDER & CHIEF OPERATING OFFICER

WHO WE ARE

A private wealth platform, not another financial services firm.

Overtime Capital Group is a private wealth, capital solutions, and legacy planning platform focused on helping individuals, families, athletes, entrepreneurs, business owners, and veterans build, protect, and transfer wealth.

Unlike traditional firms confined to a single discipline, Overtime operates through a collaborative model, bringing together experienced professionals across tax strategy, wealth planning, insurance, asset protection, business consulting, alternative investments, and legacy design.

Our role is not simply to recommend products. It is to help clients make informed decisions through a coordinated strategy that improves financial efficiency, reduces unnecessary risk, and creates long-term opportunity for preservation and growth.

Through our team and strategic partnerships, clients access expertise and resources that address every major area of their financial lives, under one framework.

We believe wealth should do more than generate returns. It should create freedom, opportunity, security, and impact for generations to come.

THE OVERTIME STORY

Built by someone who lived it.

The story of Overtime Capital Group begins long before the company was formed, with football, family, entrepreneurship, and a relentless pursuit of growth.

Founder and CEO Justin Grube spent six seasons playing professional football, learning the discipline and resilience elite environments demand. Like many athletes, he came to know a hard reality: athletic careers end, and financial success afterward requires an entirely different skill set than success on the field.

Following his playing career, Justin moved into entrepreneurship, construction, and private business ownership, building companies and gaining real experience in wealth creation and investment. Along the way he observed a recurring pattern: many highly successful people earned substantial income yet lacked the structure, education, and coordination to preserve and multiply it.

At the same time, Kristina Grube was building businesses, managing operations, and raising a family, her background in operations management and organizational leadership becoming the foundation that transformed vision into execution.

Rather than launch another single-service practice, together they envisioned a platform: one coordinated ecosystem of professionals, partners, and expertise. That vision became Overtime Capital Group, serving clients nationwide through an approach that integrates tax strategy, asset protection, business consulting, wealth planning, alternative investments, and legacy solutions.

"Success is not simply about what you earn. It is about what you build, what you protect, and what you leave behind."

OUR MISSION

To help athletes, entrepreneurs, business owners, veterans, and families create, preserve, and transfer wealth through coordinated planning, strategic partnerships, and access to opportunities that support long-term financial independence.

OUR VISION

To become the leading private wealth, capital solutions, and legacy planning platform for high-performing individuals throughout the United States, where everyday excellence earns access once reserved for family offices and ultra-high-net-worth families.

OUR CORE VALUES

The principles behind every decision

Integrity 01

Trust is earned through consistency, honesty, and doing what is right, even when no one is watching. Every recommendation and introduction must align with the client's best interest.

Stewardship 02

Wealth carries responsibility. Financial success should create opportunity not only for ourselves, but for our families, communities, and future generations.

Education 03

Empowered clients make better decisions. We prioritize education and understanding over sales and transactions.

Relationships 04

People matter more than transactions. We build long-term relationships rooted in trust, communication, and mutual respect.

Service 05

Our purpose is to serve. Success is measured by the value we create for those we are privileged to help.

Legacy 06

The greatest measure of wealth is not what we accumulate, but what we leave behind.

WHY OVERTIME CAPITAL GROUP

As wealth grows, complexity grows with it.

Tax planning, asset protection, business structure, estate planning, investment decisions, each becomes more consequential as success compounds. Yet most people are forced to navigate these areas through separate professionals who rarely communicate.

The CPA focuses on taxes. The attorney on legal matters. The advisor on investments. The insurance professional on risk. The consultant on operations. Each may be highly capable, but with little coordination between them, the result is inefficiency, missed opportunity, and unnecessary risk.

Overtime Capital Group was built to bridge that gap. Rather than replacing a client's existing professionals, we create alignment among the moving parts of their financial life, so decisions are made with greater clarity, efficiency, and confidence. The best outcomes occur when strategy is coordinated, not isolated.

THE OVERTIME DIFFERENCE

The Traditional Model

- × Multiple Advisors
- × Multiple Agendas
- × Limited Coordination
- × Reactive Planning
- × Fragmented Decisions

The Overtime Model

- ✓ Collaborative Strategy
- ✓ Coordinated Planning
- ✓ Strategic Partnerships
- ✓ Proactive Decisions
- ✓ Long-Term Legacy Focus

THE OVERTIME WEALTH SYSTEM

A framework for building, protecting, and transferring wealth.

A five-stage framework guides clients through the major phases of wealth creation and preservation. Every situation is unique, the principles remain constant.

01 Create · 02 Protect · 03 Optimize · 04 Grow · 05 Transfer

Create

Before wealth can be protected, it must be created. We focus on income generation, entrepreneurship, career and business growth, and identifying opportunities to expand earning potential.

Protect

As assets grow, protecting them becomes essential. Risk management, insurance planning, asset protection, and entity structuring ensure wealth is not exposed to avoidable risk.

Optimize

Many lose money without realizing it. Through tax planning, cash-flow optimization, and coordinated structuring, the objective is not to earn more, but to keep more of what is already earned.

Grow

On a strong foundation, attention turns to growth, business expansion, real estate, energy, alternative assets, and capital deployment, pursued with discipline and risk awareness.

Transfer

The final stage preserves and transfers wealth through trust, estate, and succession planning, charitable strategy, and family legacy design, extending impact beyond a single lifetime.

Create · Protect · Optimize · Grow · Transfer *Move Smarter With Money™*

OUR FIVE PILLARS

Five pillars. One coordinated framework.

The Overtime platform is built around five core pillars that support every client relationship. They do not operate independently, they work together to help clients move smarter with money.

Tax Savings

01

One of the greatest threats to wealth is unnecessary taxation. Through strategic partnerships and coordinated planning, we help clients improve tax efficiency while remaining fully compliant.

BUSINESS STRUCTURING | ENTITY OPTIMIZATION | ADVANCED TAX PLANNING | COST SEGREGATION | ENERGY TAX BENEFITS | RETIREMENT STRATEGIES

Oil & Gas

02

Energy remains one of the most important sectors of the global economy. Qualified investors may access energy-related opportunities offering potential cash flow, tax advantages, and long-term value, grounded in education and due diligence.

Real Estate

03

Historically a foundational asset class for long-term wealth. Through direct ownership, development, income-producing assets, and partnerships, real estate plays a critical role in diversification and capital growth.

Business Building

04

Many of our clients are entrepreneurs and owners. We connect them with the resources, professionals, and strategies that improve operations, scalability, and long-term enterprise value.

Entities & Trusts

05

Wealth without structure creates exposure. Entity and trust planning improve asset protection, privacy, and succession, often the foundation upon which generational wealth is built and preserved.

PROPRIETARY WEALTH DEVELOPMENT FRAMEWORK

The Program™

A private wealth coordination system for high-income athletes, executives, entrepreneurs, business owners, and families.

The Program™ was developed to address a challenge common among high performers: *high income does not automatically create lasting wealth.* Significant money is often earned over concentrated periods, yet without proper structure, it can erode through taxes, poor coordination, lifestyle creep, market volatility, and insufficient protection.

Rather than approaching wealth through a single product or isolated strategy, The Program™ brings multiple planning disciplines together into one coordinated framework, customized around each client's income, assets, family structure, business interests, tax profile, and long-term objectives.

THE PROGRAM™ MAY COORDINATE

- CAPITAL ACCUMULATION
- TAX EFFICIENCY
- LIQUIDITY PLANNING
- RISK MANAGEMENT
- BUSINESS STRUCTURING
- CHARITABLE PLANNING
- INSURANCE STRATEGY
- ASSET PROTECTION
- ESTATE PLANNING
- FAMILY WEALTH TRANSFER
- LEGACY DESIGN

THE UNDERLYING STRATEGIES, STRUCTURES, AND IMPLEMENTATION METHODS WITHIN THE PROGRAM™ ARE PROPRIETARY TO OVERTIME CAPITAL GROUP AND ITS STRATEGIC PARTNERS. WE DO NOT DISCLOSE THE INTERNAL DESIGN, CARRIER RELATIONSHIPS, UNDERWRITING PROCESS, OR IMPLEMENTATION METHODOLOGY IN PUBLIC-FACING MATERIALS, PROTECTING THE INTEGRITY OF THE PLATFORM AND ENSURING EACH CLIENT RECEIVES A CUSTOM-BUILT SOLUTION.

It is not a product. Not a one-size-fits-all policy. Not a generic plan. It is a system, designed to help high performers move smarter with money.

THE PROGRAM™ , TWO EDITIONS

Tailored to two distinct journeys.

ATHLETE EDITION

Built for professional athletes, former athletes, coaches, and NIL athletes. Athletes often earn significant income young, across a shorter-than-expected window, facing sudden wealth, high taxes, and pressure from every direction, frequently without coordinated planning early enough.

- Tax Planning Around Large Income Events
- Long-Term Wealth Accumulation
- Post-Career Income Planning
- Asset Protection & Liquidity Access
- Family Protection
- Charitable Giving
- Business Ownership
- Estate & Legacy Planning
- NIL & Endorsement Strategy
- Athlete Transition Planning

From short-term income to long-term structure.

EXECUTIVE EDITION

Built for entrepreneurs, executives, physicians, business owners, and high-income families who have already maximized traditional retirement tools, yet still carry surplus income, tax exposure, estate needs, liquidity concerns, and philanthropic goals.

- Advanced Tax Efficiency
- Business Owner Planning
- Surplus Income Strategy
- Asset Protection & Liquidity
- Insurance Coordination
- Charitable Planning
- Estate Liquidity
- Business Continuity
- Wealth Transfer
- Family Legacy Planning

Fragmented advice, brought into one strategy.

WHY THE PROGRAM™ MATTERS

The financial world is filled with products. The Program™ is not built around selling products, it is built around solving problems. High performers need more than advice. They need coordination, structure, strategy, and a team.

Converting income into structure, structure into opportunity, and opportunity into lasting legacy.

WHY OVERTIME CAPITAL GROUP

The foundation of everything we do.

Most firms specialize in a single discipline. But true wealth creation rarely occurs within one silo, it is built through coordination. Clients deserve more than isolated advice. They deserve a team, a process, a strategy, and a platform built to align every component of their financial life.

1

Former Professional Athlete Leadership

Founded by a former professional athlete who experienced firsthand the challenge of transitioning from income generation to lasting wealth, providing rare insight into the decisions, opportunities, and pressures high performers face. Our experience comes not from theory, but from living it.

2

Coordinated Planning

Most successful individuals have multiple advisors who rarely communicate. We create alignment among those moving pieces, improving communication, efficiency, and long-term outcomes through a single, coordinated approach.

3

Strategic Ecosystem

No one company can be an expert in everything. We have intentionally built an ecosystem of specialists across tax, insurance, asset protection, business structuring, natural resources, and wealth preservation, so clients access deep expertise within one framework.

4

Access to Alternative Opportunities

Through strategic relationships and extensive due diligence, we help qualified investors access select opportunities across energy, natural resources, real estate, and business ownership, with disciplined evaluation, not simply access.

5

Legacy-Focused Philosophy

We believe wealth should create freedom, opportunity, and strength for families and future generations. Everything we do is guided by a long-term perspective focused on lasting impact.

OUR COMMITMENT

Every client has a unique story, unique goals, and unique challenges, so we do not believe in one-size-fits-all solutions. Our commitment is to listen first, understand deeply, coordinate intelligently, and serve with integrity. Because wealth is not simply about what you earn. It is about what you build, what you protect, and ultimately what you leave behind.

LEADERSHIP TEAM

The people behind the platform.

Building a world-class platform requires more than one person. Overtime is supported by professionals whose backgrounds span professional athletics, entrepreneurship, wealth management, operations, insurance, real estate, and energy, united by a single mission: helping clients move smarter with money.

Justin Grube

FOUNDER & CEO

A former professional football player, entrepreneur, and investor, Justin brings a perspective shaped by athletics, real estate, and private investment. After a six-year pro career he moved into business ownership, seeing how athletes and high earners struggle to preserve wealth. That realization built Overtime, where he leads strategic vision and growth.

Kristina Grube

CO-FOUNDER & COO

Kristina leads operational strategy, organizational development, and client experience. With a background in Supply Chain and Operations Management, she has spent years scaling businesses through systems and process. An entrepreneur, wife, mother of five, and military family advocate, she guides the firm's culture and The Program™.

Bryan Linder

SENIOR WEALTH MANAGER

A licensed Financial Advisor with Transamerica, Bryan serves as an outside consultant and Senior Wealth Manager with more than two decades of experience. He specializes in retirement planning, wealth preservation, risk management, and income planning, integrating protection, accumulation, and legacy into one approach, and supporting the continued refinement of The Program™.

Bronwyn Linder

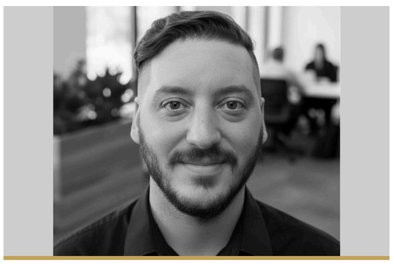
WEALTH CONSULTANT & FINANCIAL PROFESSIONAL

A Financial Educator for WealthWave, Bronwyn serves as an outside consultant and Wealth Consultant focused on protection, accumulation, and retirement planning. Known for simplifying complex concepts, she helps families gain clarity, and is actively involved in client education and the development of The Program™.

CLIENT RELATIONS & STRATEGY

Relationship. Education. Coordination.

This team is the bridge between our clients, strategic partners, opportunities, and planning process, ensuring clients are educated, supported, and aligned with the broader Overtime framework. Their role is not simply communication. It is relationship, education, coordination, and execution.



Josh James

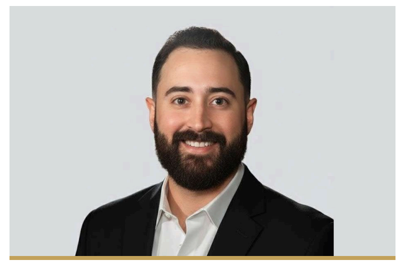
DIRECTOR OF CLIENT RELATIONS

Supports operational execution, client strategy, and the infrastructure behind the firm's investment platform. Brings extensive oil & gas experience and has held Series 6 and Series 63 securities licenses, a strong foundation in financial products, compliance, and strategy.

Najee Gaskins

CLIENT RELATIONS SPECIALIST

A former professional baseball player in the San Francisco Giants organization, Najee brings a high-performance, relationship-driven approach. He works with high earners and athletes across oil & gas, real estate, and gold mining, and is a licensed life insurance professional.



Robert Miller

CLIENT RELATIONS SPECIALIST

Works directly with clients on communication, relationship management, and onboarding. With a background in financial services and client advisory, Robert helps clients understand decisions and position capital across oil & gas, real estate, and alternatives.

Ryan Sevilla

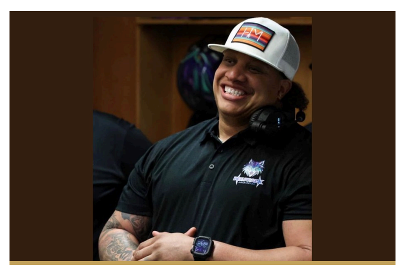
CLIENT RELATIONS SPECIALIST

Brings more than fourteen years of military service as an Army Ranger, discipline and mission focus that shape his client work. His grasp of trust planning, entity structuring, and tax strategy helps clients see how structure supports generational wealth.

Jeff Larson

CLIENT RELATIONS SPECIALIST

More than twenty years in financial services and client advisory. An experienced mortgage professional, Jeff also spent five years in oil & gas, practical insight into real-asset investing across energy, gold mining, and real estate.



Chris “Big Country” Stephens

CLIENT RELATIONS SPECIALIST

A former professional football player with a team-first mindset and a gift for connecting people. Committed to service, Chris has led fundraising generating more than $500,000 for children in Texas foster care.

STRATEGIC ECOSYSTEM

A coordinated network of specialists.

The most effective wealth strategies are built through collaboration. Rather than providing every service internally, Overtime has intentionally developed an ecosystem of specialists, operators, and advisors, organized around three primary areas.

1	2	3
Tax & Wealth Planning	Energy & Natural Resources	Real Asset Development

TAX & WEALTH PLANNING ECOSYSTEM

Kameron Wall, CPA
WALL CPA FIRM

Wall CPA Firm

OIL & GAS TAX STRATEGY • ADVANCED PLANNING • ENTITY STRUCTURING

Led by Kameron Wall, CPA, Wall CPA Firm is Overtime's primary tax planning and compliance partner. With more than a decade of experience, Kameron specializes in helping business owners, investors, and high earners navigate complex tax and entity decisions, evaluating advanced strategies, oil & gas investment taxation, depreciation and cost-recovery opportunities, and long-term efficiency. His deep familiarity with regulated industries and complex structures makes him a key component of the firm's wealth, tax, and legacy ecosystem.

Atlas Wealth Group

ADVANCED WEALTH PLANNING • INSURANCE DESIGN • LEGACY

Collaborates on sophisticated wealth, protection, and legacy strategies, advanced insurance design, executive benefits, wealth transfer, and liquidity planning, and supports the continued development of The Program™.

Asset Protection Planners

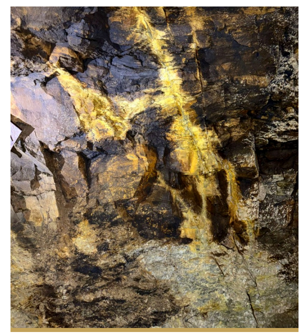
ASSET PROTECTION • TRUST STRUCTURES • PRESERVATION

Specializes in advanced domestic and international asset protection structures, trust planning, privacy strategies, and wealth preservation frameworks for personal assets, business interests, and generational planning.

STRATEGIC ECOSYSTEM

Energy & Natural Resources.

Real assets play an important role in long-term wealth creation, diversification, and tax planning. Through relationships with experienced operators, geologists, and technology providers, Overtime helps qualified investors access opportunities across energy and natural resources.



Hipterra

RESOURCE INTELLIGENCE & GEOLOGICAL ANALYSIS

Provides advanced geological intelligence, resource evaluation, and proprietary subsurface technologies, helping validate opportunities before capital is deployed and adding a technical layer to due diligence.

GS Mining

PRECIOUS METALS DEVELOPMENT & EVALUATION

Brings expertise in mineral resource evaluation, project development, and precious-metals opportunities, working alongside operators and engineers to assess resource development and long-term value creation.

Black Hawk Milling & Mining

RESOURCE PROCESSING & RECOVERY TECHNOLOGY

Specializes in advanced mineral processing and recovery technologies that improve operational efficiency and resource recovery across select mining initiatives.

Operating Partners

FIELD EXECUTION & OPERATIONAL OVERSIGHT

Experienced operators and project managers with decades of field experience across energy and resource projects, supporting execution, oversight, and responsible capital deployment.

REAL ASSET DEVELOPMENT & INVESTMENT PLATFORM

Diversification, discipline, and access.

Many investors seek opportunities beyond traditional stocks, bonds, and public markets. Our platform connects qualified investors with real assets and private-market opportunities aligned to their objectives and risk tolerance.

Blu Onx Development

DEVELOPMENT • CONSTRUCTION • PROJECT EXECUTION

Provides expertise in project development, construction management, and execution across real-asset initiatives, supporting opportunities where disciplined planning, operational excellence, and long-term value creation intersect.

OUR APPROACH

Opportunities are evaluated through strategic relationships, technical review, operational analysis, and ongoing due diligence. We begin with education, transparency, and alignment, and rather than chasing trends, we focus on strong fundamentals, experienced leadership, and long-term value.

ALTERNATIVE INVESTMENT FOCUS AREAS

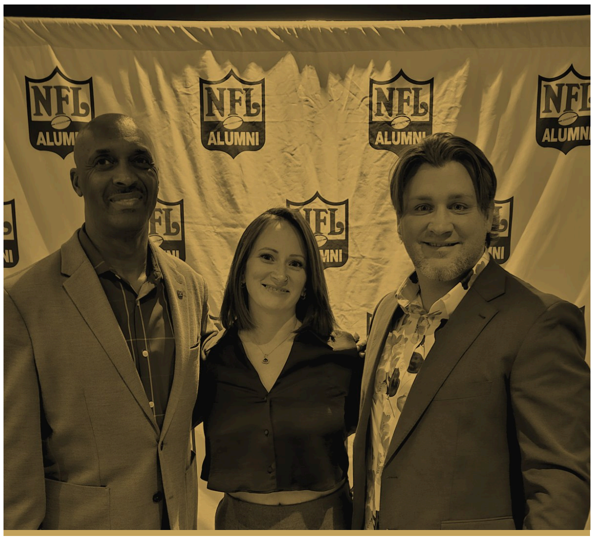
- OIL & GAS
- ENERGY INFRASTRUCTURE
- REAL ESTATE DEVELOPMENT
- MULTIFAMILY HOUSING
- MINERAL INTERESTS
- PRECIOUS METALS
- NATURAL RESOURCES
- PRIVATE CAPITAL
- BUSINESS OWNERSHIP

IMPORTANT NOTICE

Alternative investments involve varying degrees of risk and may not be suitable for all investors. Opportunities are offered only where appropriate and subject to investor suitability requirements, due diligence review, and applicable regulatory requirements. Past performance does not guarantee future results.

THE ATHLETE INITIATIVE

From the Locker Room to Long-Term Wealth.



NFL ALUMNI RELATIONSHIPS, JUSTIN & KRISTINA GRUBE

Overtime was not built by someone who studied athletes from the outside, it was built by someone who lived it. Founder and CEO Justin Grube spent six seasons in professional football before moving into business, investing, and wealth strategy.

Athletes spend years perfecting their craft, yet few receive the same education about taxes, asset protection, and long-term planning. Many earn substantial income over a short window, through bonuses, endorsements, NIL income, and pensions, without a clear strategy to preserve it. The challenge is rarely income. *The challenge is structure.*

We believe athletes deserve the same caliber of planning available to sophisticated business owners and family offices. Our Athlete Initiative was created to bridge that gap, turning peak-earning years into lasting independence, family security, and generational wealth. The lessons sport teaches become powerful foundations long after the final game.

AREAS OF FOCUS

- NIL PLANNING
- PROFESSIONAL ATHLETE WEALTH STRATEGY
- TAX PLANNING AROUND LARGE INCOME EVENTS
- POST-CAREER TRANSITION
- BUSINESS OWNERSHIP
- ASSET PROTECTION
- FAMILY WEALTH PLANNING
- LEGACY PLANNING
- ALTERNATIVE INVESTMENTS
- FINANCIAL EDUCATION
- THE PROGRAM™ ATHLETE EDITION

> *The contract is not the finish line, it is the starting point. Wealth should outlast the career that created it.*

THE VETERAN INITIATIVE

Honoring service through opportunity.

The transition from military service to civilian life presents challenges that extend beyond a career change. Many veterans face questions of entrepreneurship, business ownership, retirement, taxes, investing, and long-term wealth creation.

We believe those who have served deserve access to the education, planning, and opportunity that support their next chapter. Our Veteran Initiative supports veterans, military families, and service-minded professionals seeking greater financial confidence, led in part by members of our team with military backgrounds and firsthand leadership experience.

Integrity	Discipline	Responsibility	Leadership	Commitment	Service

AREAS OF FOCUS

- VETERAN ENTREPRENEURSHIP
- BUSINESS OWNERSHIP
- TAX PLANNING
- ENTITY STRUCTURING
- ASSET PROTECTION
- FAMILY LEGACY PLANNING
- ALTERNATIVE INVESTMENTS
- RETIREMENT COORDINATION
- FINANCIAL EDUCATION
- LONG-TERM WEALTH BUILDING

OUR COMMITMENT

Service should be honored not only through recognition, but through opportunity. By helping veterans build stronger financial foundations, we support those who have already dedicated themselves to something larger than themselves.

Build, protect, and transfer wealth with the same discipline and commitment shown in service.

CLIENT OUTCOMES & PLANNING EXAMPLES

How coordinated planning works.

The examples below are illustrative only and do not represent any guarantee of future results. Their purpose is to demonstrate how coordinated planning can create greater financial efficiency, organization, and long-term confidence.

ATHLETE EXAMPLE

PROFILE

Professional athlete · large signing bonus · high current tax exposure · desire to support family and create security.

PRIMARY CHALLENGES

Managing a large income event, creating wealth beyond the playing career, protecting assets, and coordinating tax, insurance, and investment strategy.

THE OVERTIME APPROACH

Coordinated planning across tax, wealth, and insurance professionals, an organized framework to transition from short-term earnings to long-term independence.

BUSINESS OWNER EXAMPLE

PROFILE

Seven-figure-revenue company · high tax liability · growing personal and business assets.

PRIMARY CHALLENGES

Tax exposure, entity-structure inefficiencies, asset protection, and succession planning.

THE OVERTIME APPROACH

Collaboration between legal, tax, insurance, and wealth professionals, greater alignment between business objectives and personal financial goals.

HIGH-INCOME PROFESSIONAL EXAMPLE

PROFILE

Physician, executive, or practice owner · consistently high income.

PRIMARY CHALLENGES

Excess taxable income, limited retirement flexibility, estate concerns, and long-term liquidity planning.

THE OVERTIME APPROACH

A customized strategy coordinating tax planning, protection, accumulation, and long-term legacy objectives.

MULTI-GENERATIONAL FAMILY EXAMPLE

PROFILE

Significant assets · multiple businesses · real estate holdings · children and grandchildren.

PRIMARY CHALLENGES

Estate planning, asset protection, family governance, and generational wealth transfer.

THE OVERTIME APPROACH

Integration of trust planning, wealth coordination, tax strategy, succession, and family legacy objectives.

Every successful outcome begins with understanding. No two situations are alike, and no meaningful plan should be either.

LOOKING FORWARD

A closing word from the founders.

When we started Overtime Capital Group, we did not set out to build another financial services company. We set out to build a platform, designed to help people navigate one of the most important responsibilities they will ever face: managing the resources they have worked so hard to create.

We have witnessed a common truth. Financial success alone does not guarantee security. Income does not automatically create wealth. Opportunity does not automatically create legacy. Those outcomes require planning, structure, discipline, and people willing to think beyond today.

Our mission is to help clients make informed decisions that serve not only their goals, but the future goals of their families, businesses, and communities. We believe wealth should create freedom, opportunity, and impact, and most importantly, options for future generations.

As we grow, our commitment remains unchanged: to serve with integrity, build meaningful relationships, seek excellence, and help individuals, families, athletes, entrepreneurs, veterans, and business owners move smarter with money. Thank you for taking the time to learn more about Overtime Capital Group. We look forward to the opportunity to serve you.

Justin Grube
FOUNDER & CHIEF EXECUTIVE OFFICER

Kristina Grube
CO-FOUNDER & CHIEF OPERATING OFFICER

OVERTIME CAPITAL GROUP

PRIVATE WEALTH • CAPITAL SOLUTIONS • LEGACY PLANNING

Move Smarter With Money™

OVERTIME-CAPITAL.COM • FRISCO, TEXAS