



Wealth Management
Dominion Securities



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We can help you reach your financial goals

As a professional athlete you will experience various stages throughout your career, from your entry-level contract, to your peak earning years, to your transition into the next phase of life after hockey. Réjean has experienced it first hand, and is equipped with the team and resources to ensure that you make the most of the opportunities presented throughout your career. With a passion for working with both athletes and their families, Réjean understands the important details that you will face throughout your career and during your transition in life outside of professional sport.

A team of experts

Our sports professionals team includes financial advisors and specialists in key markets around the globe. Collectively, they provide personalized, thoughtful strategies that incorporate cash flow management, cross-border tax solutions, investment management, estate and retirement planning.

Our team works with hundreds of professional athletes, coaches and front office executives. We've been meeting the needs of sports professionals since 1989, and our team is backed by RBC's full range of domestic and international expertise. Our goal is to ensure your financial success, by helping you and your family enjoy your wealth today and plan for your financial stability in the future.

What our clients say about us

"Working with RBC Dominion Securities, and more specifically Rej, has provided me with an outstanding resource to help me focus on what I need to do to reach my goals. This clarity has not only made me more productive but has reduced my stress, since I worry less about what may or may not lie ahead. I am extremely pleased with Rej's service and could not recommend it more highly to anyone. As an athlete, I value relationships and trust – it's clear that they are also important to Rej, because I could not have been treated better since I began working with him. He has taken our relationship above and beyond what I expected and is now considered an essential resource for me."

The NHL numbers game*

28

Average retirement age

6.5

Average # of seasons

305

Average # of games

42%

Drafted will play 1 NHL game

*Figures based on RBC NHL Lifetime Value Study (The International Institute for Sport Business & Leadership, University of Guelph, 2019)

RBC Dominion Securities Inc.

About RBC



Market leader

RBC Royal Bank is Canada's largest bank & one of the largest banks in the world*



80,000+

Employees serving more than 16 million clients in Canada, the U.S. & 35 other countries



RBC Future Launch

\$500-million commitment focused on helping youth prepare for their future careers

The **RBC Sports Professionals** team includes advisors & wealth management specialists who provide tailored strategies to help athletes and their families manage their finances and their lives.

*Based on market capitalization (Source: RBC 2017 Annual Report)

Financial planning issues for professional athletes

Compared to an average individual, there are a number of complexities that impact the earning potential of professional athletes & considerations they must keep in mind when planning for the future.

- Fast-paced schedule/constant traveling - little time for managing finances
- Access to your accounts and credit globally
- Growing complexity of your financial needs
- Opportunity to accumulate wealth during relatively short time span
- Taxes in multiple jurisdictions
- Maintaining multiple residences
- Potential frequent relocation during your career
- Post-retirement and secondary career decisions
- Impact of residency on taxes, access to your accounts and credit

Average individual

- Will work 30-45 years
- Will have a lifetime earnings between \$1.5-3 million
- Will earn the most money 5 years before they retire
- Will need their saving to last another 30 years after retirement

Average professional athlete

- Sports career will last between 5-12 years
- Will have a lifetime earnings between \$5-\$25 million
- Will enjoy their peak earnings before they are 35
- Will earn 70%-90% of their lifetime earnings before they are 35



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