Pro-Seminars

SSC # 112 – FINANCIAL PLANNING FOR ATHLETES AND ENTERTAINERS: SHORT CAREER, HIGH INCOME, BIG RISKS

This course is eligible for:

3.0 Life & A&S CE Credits if you have 1 license for both in BC, SK, MB & ON.

1.0 A&S CE Credits if your license is for A&S ONLY in BC, SK, MB & ON.

3.0 Life & 1 A&S ONLY CE Credits for AB.

Target Audience

This course is designed for financial professionals who serve — or intend to serve — clients in high-income, short-career, volatile professions. These include:

- Professional athletes (NHL, NBA, CFL, MLS, MLB, combat sports, Olympic athletes, esports athletes)
- Entertainers (actors, musicians, dancers, comedians, stage performers)
- Digital creators and influencers (YouTube, TikTok, Twitch, Instagram, podcasting)
- Creative professionals with irregular income (writers, directors, producers, designers)
- Agents, business managers, and advisors supporting talent-driven careers

The course is suitable for:

- Financial planners (CFP®, QAFP®)
- CIRO-registered representatives
- Insurance-licensed advisors
- Wealth managers
- Accountants and tax professionals working with talent
- Family office professionals

Course Purpose

The purpose of this course is to equip advisors with the specialized knowledge, behavioural insight, and compliance-aligned practices required to serve athletes and entertainers effectively. Case studies will be used to illustrate recommendations etc.

These clients require a planning approach that is:

- Proactive
- Protective
- Behaviorally informed
- Liquidity-focused
- Risk-aware
- Multi-disciplinary
- Coordinated with agents, lawyers, and business managers

Advisors will learn how to anticipate career shocks, manage sudden wealth, protect clients from exploitation, and build long-term financial stability in professions where income peaks early and declines rapidly.

Learning Objectives

By the end of this course, advisors will be able to:

1. Understand the financial, behavioural, and career-specific risks faced by athletes and entertainers.

2. Build financial plans that prioritize liquidity, protection, and long-term sustainability.

3. Apply tax-efficient strategies for irregular and cross-border income.

4. Identify and mitigate risks related to injury, career volatility, reputation, and exploitation.

5. Integrate insurance, estate planning, and corporate structures into a cohesive strategy.

6. Navigate compliance expectations when working with vulnerable high-income clients.

7. Coordinate planning with agents, lawyers, accountants, and performance professionals.

8. Support clients through career transitions, post-career identity loss, and financial recalibration.