STONEFACE
PARTNERS

A GUIDE FOR PROFESSIONAL HOCKEY PLAYERS

The business side of a pro hockey career

Seven plays to protect what you earn, on the ice and long after it.



BEFORE YOU START

Your career is a business.

A pro contract comes with big cheques, short windows, two countries' tax rules and a phone full of people with ideas. Your agent negotiates your career, your accountant files your taxes and your lawyer reviews your contracts. Each of them sees one piece.

The players who come out of the game in the best shape treat the business side like a team sport: everyone knows the plan, someone keeps the plan current, and the player makes the calls. This guide covers the seven plays we see make the biggest difference. Use the checklist on the last page to see where you stand.

PLAY 1 Know your real take-home pay

PLAY 2 Budget for the season and the summer

PLAY 3 Put the bills on autopilot

PLAY 4 Get your team on the same page

PLAY 5 Protect the income you earn

PLAY 6 Run every deal through a filter

PLAY 7 Plan for life after hockey

General information only, not tax, legal or investment advice. Every player's situation is different: talk to your own accountant and lawyer before acting on anything here.

PLAY 1

Know your real take-home pay

The number in your contract isn't the number you live on. Tax, escrow, agent fees and dues all come off the top, and if you play in the U.S. you may owe tax in the states and provinces where you play, not just where you live.

- Ask for a breakdown of one real paycheque, line by line.
- Work out your take-home for a full year, not a single cheque.
- Have a cross-border accountant confirm what you owe and where.

How we help: we build your budget on what actually lands in your account, and keep the records your accountant needs.

PLAY 2

Budget for the season and the summer

Many pro contracts pay only during the season, but rent, cars, training and family costs run all year. The summer has to be funded from the cheques you earn in the winter.

- Set one monthly spending number that works in July as well as January.
- Move a fixed share of every cheque into savings and a tax reserve on payday.
- Plan the big costs (moves, a summer place, training) before the season starts.

How we help: one page every month showing what came in, what went out and where you stand.

PLAY 3

Put the bills on autopilot

A trade or a call-up can move you to a new city overnight. Missed bills and late fees follow players around more than you'd think, and they're the easiest thing to fix.

- List every bill, account and subscription in one place.
- Automate what you can, and decide who approves anything unusual.
- Keep a move checklist: lease, car, utilities, mail, insurance.

How we help: we pay every bill on time from every account, in every city you call home. You approve, we execute.

PLAY 4

Get your team on the same page

Your agent runs your hockey career. Your accountant and lawyer handle their pieces. Trouble starts when nobody is making sure those pieces fit together: a contract signed without thinking about tax, or an investment nobody else looked at.

- Write down who is on your team and what each person is responsible for.
- Get your agent, accountant and lawyer on one call at least once a year.
- Keep your key documents (contract, returns, policies, will) in one secure place.

How we help: we work alongside your agent and the professionals you already trust, so everyone works from the same plan.

PLAY 5

Protect the income you earn

Your body is the business. League and team coverage helps, but it may not replace what you'd lose if an injury ended your career early, and it usually doesn't cover everything off the ice.

- Find out exactly what your league and team coverage pays, and for how long.
- Look at disability and career-ending injury coverage that fills the gap.
- Check liability coverage on your home, cars and anything you own with others.
- Have a will and name someone to make decisions if you can't.

How we help: we review your coverage every time your career changes, so the protection keeps up with the contract.

PLAY 6

Run every deal through a filter

Friends, family and strangers will bring you opportunities: restaurants, real estate, start-ups, loans. Some are good. The goal isn't to say no to everything; it's to say yes for the right reasons. Before you sign, get clear answers to five questions:

- What exactly am I buying, and what do I own at the end?
- Who else has their own money in, and how much?
- What's the worst case, and could I live with losing all of it?
- Who besides the person selling it has checked the numbers?
- How, and when, can I get my money out?

How we help: send the pitch to us. We take the meeting, do the homework and tell you straight.

PLAY 7

Plan for life after hockey

The biggest cheques often come early, and careers can end without warning. The money you earn as a player may need to last forty years or more, through a second career and a family.

- Decide what the money is for: a home, family, a business, freedom to choose.
- Set a target for what you'll need when the cheques stop, and track it every year.
- Start thinking about the next chapter while you're still playing.

How we help: we plan for the contract and for the decades after it, and rebuild the plan at every big moment.

YOUR CHECKLIST

Where do you stand?

Tick what's already true. Anything left blank is a good place to start.

- [ ] I know what I take home each month after tax, escrow and fees.
- [ ] I have a budget that covers the season and the summer.
- [ ] My bills are automated and I know who approves what.
- [ ] My accountant handles every country I play in.
- [ ] My agent, accountant and lawyer know the same plan.
- [ ] Every deal I'm pitched gets checked before I sign.
- [ ] I know what my injury and disability coverage really pays.
- [ ] I have a will and someone named to act for me.
- [ ] I have a number for life after hockey, and I track it.

Book a confidential call

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Danny Syvret, Founder & Managing Partner

Captain of the London Knights' 2005 Memorial Cup team, with a pro career that included his first NHL goal at the 2010 Winter Classic at Fenway Park. Since 2017 he has helped professional athletes and business families with the business side of their lives.

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