

The next stage

A framework to help athletes and entertainers
prepare for a **meaningful second career**







Reaching the top echelons of professional sports and entertainment is a dream come true. Understandably, many athletes and entertainers find preparing for their careers to end to be unfathomable. Yet, the stark reality is that careers in sports and entertainment are fragile and finite. Being ready for the next chapter can ease the transition.

We spoke to a number of stars who have successfully navigated the transition to their second careers. Their experiences point to a framework of best practices that lead to success and fulfillment in one's next chapter. The common thread among those who experience meaningful second careers is the steadfast belief that the same drive, ambition and hard work that propelled them to stardom could fuel a second act.



Michelle Williams

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was 21 when she joined Destiny's Child, one of the best-selling female recording groups of all time. She is a chart-topping solo artist, actress and GRAMMY® Award winner.

Brendon Ayanbadejo

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is a Super Bowl champion and former linebacker for the Miami Dolphins, Chicago Bears and Baltimore Ravens. An early investor in the boutique fitness studio franchise Orangetheory Fitness, he serves as their area developer in California, Ohio and Melbourne, Australia.

Robert Bailey

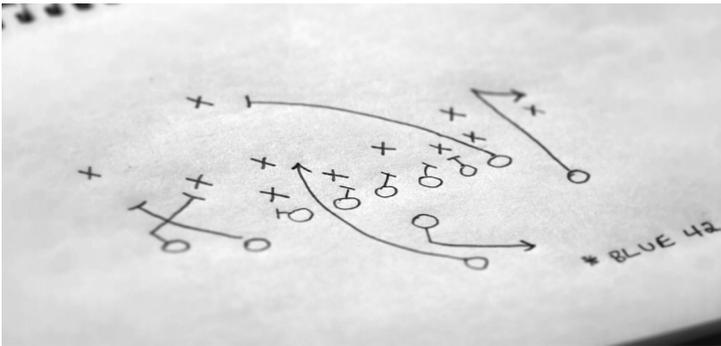
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is a two-time Super Bowl champion and former cornerback for the Los Angeles Rams, Dallas Cowboys, Washington Commanders, Detroit Lions and Baltimore Ravens. He is the president of Rosenhaus Sports Representation, which manages over \$1 billion in active NFL contracts.

Chamillionaire

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is a GRAMMY® Award-winning rap artist whose song "Ridin'" spent 31 weeks on the Billboard® Hot 100® chart. Now a venture capitalist, he was an early investor in Maker Studios, Cruise and Lyft.



Sage Rosenfels

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spent 12 years in the NFL, playing for the Washington Commanders, Miami Dolphins, Houston Texans, Minnesota Vikings and New York Giants. Now a football commentator and podcaster, Sage was the backup quarterback for Brett Favre and Eli Manning.

Rico Love

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wrote his first hit song for Usher's iconic *Confessions* album when he was 21. He is a songwriter and producer who has worked with Beyoncé, Diddy and Nelly.

Rushia Brown

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is a former forward for the WNBA Cleveland Rockers and the Charlotte Sting. She is head of Community Relations & Youth Sports for the WNBA Los Angeles Sparks.

Edgerrin James

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is a Pro Football Hall of Famer and former running back for the Indianapolis Colts, Arizona Cardinals and Seattle Seahawks. He is a successful entrepreneur and founder of the Edgerrin James Foundation, a nonprofit that empowers young people to make positive contributions to their communities.



“Knowledge is powerful. Ask questions. It’s your money—you have a right to know what’s being done with it.”

Michelle Williams

Protect your mental health

GRAMMY® Award winner

Destiny’s Child member

Singer, songwriter, actress and author of *Checking In: How Getting Real about Depression Saved My Life—and Can Save Yours*

Michelle joined Destiny’s Child, one of the top R&B groups of all time, when she was 21. After record-breaking sales of over 50 million albums, the group disbanded in 2006. Michelle continued a successful career as a solo artist and Broadway

actress. In 2013, she spoke out publicly for the first time about her experiences with depression, which started in the seventh grade, although she was not diagnosed until she was in her 30s.

Athletes and entertainers may hesitate to reach out for help with their mental health because they don’t want to appear vulnerable. On the contrary, Michelle believes “It takes great strength to say the three words, ‘I need help.’” She hopes sharing her story creates a safer space for others to take care of their mental health. Stars retiring from sports and entertainment are especially at risk, given the fear and uncertainty that accompanies major life transitions.



“When you’re living your passion and dream, money isn’t as interesting. **But how will you make money when your physical talent is gone?**”



Brendon Ayanbadejo

Plan for your end game now

Super Bowl XLVII champion

Former linebacker for the Miami Dolphins, Chicago Bears and Baltimore Ravens

Orangetheory Fitness area developer in California, Ohio and Melbourne, Australia

Brendon’s family struggled financially when he was growing up. He was determined to make the most of his success in the NFL. “Your career might be three years or 10 years. Either way, you need to have a plan to get you through your transition to life after football. How will you make money when your physical talent is gone?” A teammate who was studying for his M.B.A. while playing in

the NFL inspired Brendon to do the same. Brendon notes that his status as an active NFL player opened doors to meeting other successful people, but your celebrity diminishes once you retire—another reason it’s important to network while you’re still in the public eye.

His lifelong love of sports and his business school education prepared Brendon for an opportunity to invest in Orangetheory Fitness, a workout studio franchise. He invested in the business when the franchise only had 30 studios open. There are now over 1,300 studios globally. Brendon sold a majority of his stake to a private equity firm for a hefty profit. He encourages other stars to plan for their end game while they’re still playing—take advantage of opportunities that come your way now to better position yourself for your future.



“While I was playing football, I was **always looking for what was next.** Nothing lasts forever.”



Robert Bailey

Harness your natural talents

Super Bowl XXX and XXXV champion

Former cornerback for the Los Angeles Rams, Dallas Cowboys, Washington Commanders, Detroit Lions and Baltimore Ravens

President of Rosenhaus Sports Representation

In 1994, in a game between the Rams and the New Orleans Saints, Robert made history. He scored a touchdown by returning a punt for 103 yards, the longest punt return in NFL history. Unfortunately, Robert’s NFL career was cut short by a broken neck suffered in a game between the Lions and the Green Bay Packers. Robert was mentally prepared.

“I was always looking for what was next. I didn’t put all my eggs in one basket. Nothing lasts forever.”

Robert’s understanding of player relationships and interest in people made him a natural fit to be a sports agent. “It didn’t matter to me if you’re offense or defense, big or tall, or Black or white. I really enjoyed talking to my teammates and getting to know them.” Less than a week after retiring from professional football, Robert joined his agent Drew Rosenhaus’s firm, Rosenhaus Sports Representation. He rose to be president of the firm, which manages over \$1 billion in active NFL contracts. Robert’s advice for other stars is to evaluate how your natural talents can translate into a second career.



There can be a healthy balance between spending and investing. “You need to make sure you have a financial nest egg and are prepared for a rainy day.”

Chamillionaire

Find your passion

GRAMMY® Award winner

Rap artist

Venture capitalist and entrepreneur

Chamillionaire (“Cham”) grew up in inner-city Houston, where the path to success was limited to basketball or rap, “and I wasn’t tall enough to play basketball.” In high school, he started rapping and performing. Two popular independent albums led

to a deal with Universal Records in 2005. His single “Ridin’” spent 31 weeks on the Billboard® Hot 100® chart.

Cham always had an entrepreneurial knack. A venture capitalist’s blog about start-up companies piqued his interest. He began attending technology investment conferences and learned how companies are funded and valued. Cham discovered a passion for investing in start-ups. “The music side of me gives me access to these investment opportunities. It gets me in the room.” Now a successful venture capitalist, Cham urges stars to explore what fuels their passion as a starting point for their next chapter.



Sage wanted the option of never working again after football.

“I didn’t want to be the 35-year-old intern in the workforce. I’d be the rookie at any company.”

Sage Rosenfels

Prepare for life out of the spotlight

Former quarterback for the Washington Commanders, Miami Dolphins, Houston Texans, Minnesota Vikings and New York Giants

Football commentator and podcaster

Since high school, football had been at the center of Sage’s life. When he retired at age 35, he was caught off guard by the lack of structure. “In football, your entire life is designed for you. Everything is planned down to the second. When you retire, you have zero structure. No one tells you

when to wake up or that you have to get into great shape.” Sage also went from being surrounded by upwards of 200 people every day to being alone. “I’d text my friends and ask what they’re doing. They have their own careers and are busy.”

Over time, Sage found his way to a fulfilling second career as a football commentator and podcaster. “I have a Ph.D. in football. My expertise is in the science of the game. I like the camaraderie of the NFL Scouting Combine and the Super Bowl. It’s my old world.” Sage advises other stars to be emotionally prepared for the initial shock of life out of the spotlight. “It was a huge drop from being a New York Giants quarterback.”



“There was never a moment when I stopped working, but there were no hits on the radio.”



Rico Love

Find your purpose

Songwriter and producer for artists including Usher, Beyoncé, Diddy and Nelly

Recording artist

Chair of the Recording Academy®'s Black Music Collective

Rico wrote his first hit song for Usher's iconic *Confessions* album when he was 21. It was a heady start for the prolific songwriter whose career has spanned two decades. He has experienced the extreme highs and lows of the music business,

from a \$10 million publishing deal to a five-year dry spell with no commercial hit songs. Overspending and trusting the wrong financial advisors led to bankruptcy, which he kept secret at the time to protect his brand.

Rico now talks openly about his financial and creative missteps so others can learn from his experience. He's found joy and purpose in helping others build their careers and avoid the pitfalls he encountered. As Chair of the Recording Academy®'s Black Music Collective, Rico mentors aspiring music industry professionals on their career paths. "It's crucial that we work to inspire the next generation of music creators and create meaningful impact within the music industry."



"I realized that professional sports was the shortest career I would ever have."



Rushia Brown

Redefine your new identity

Former forward for the WNBA Cleveland Rockers and the Charlotte Sting

President, SERVCOM, Inc.

Rushia became part of sports history as a founding member of the WNBA Cleveland Rockers, one of the original eight franchises of the WNBA. Finding her way off the court wasn't easy. "I had to figure out who I was without the ball. People saw me in a certain way: Rushia, the basketball player. People would always go back to that."

Helping young people build character and self-esteem through sports has always given Rushia a true sense of purpose. An opportunity to rejoin the WNBA as head of Community Relations & Youth Sports for the Los Angeles Sparks allowed her to tap into her passion for empowering youth. Now the President of SERVCOM, Inc., a community service organization focused on providing education, health and entrepreneurship opportunities, Rushia has found her new identity as a leader who effects positive societal change in underserved communities.



"I took a business approach from day one of my football career. **Everything I did, I had an end goal in mind.** I played the game of football both because I loved it and because it helped take me out of poverty."

Edgerrin James

Embrace the end as a new beginning

Pro Football Hall of Famer, Class of 2020

Former running back for the Indianapolis Colts, Arizona Cardinals and Seattle Seahawks

Entrepreneur and author of *From Gold Teeth to Gold Jacket: My Life in Football and Business*

For Edgerrin, football was always more than just a game. It was a way out of the hardship and poverty that engulfed his community of Immokalee, Florida. A full football scholarship to the University of Miami was followed by being the fourth pick overall in the

1999 NFL draft by the Colts. Edgerrin's business savvy was evident in the handling of his contract negotiations with the Colts, which ended when he signed a seven-year deal valued at \$49 million.

"If you look at the statistics, you know football is a short-term career. It depends on your position and how good you are, but you can only play ball for so many years." Edgerrin's pragmatic approach includes educating himself on business and investing. "I make sure I'm in the know before investing in something and I ask a lot of questions." He has parlayed his NFL earnings into a business empire that ranges from real estate holdings to entertainment ventures. The world of business holds even more possibilities than sports. "What I love about business is that there is no ceiling, no cap. And you don't have to be 6'8"."

Keys for athletes and entertainers to create a meaningful second career



Protect your mental health



Plan for your end game now



Harness your natural talents



Find your passion and purpose



Prepare for life out of the spotlight



Redefine your new identity



Embrace the end as a new beginning

Life after the spotlight can be a huge adjustment for athletes and entertainers, but you don't have to go through it alone. Finding the right financial advisor to help you plan ahead will bring you into the next stage of your career with ease.

Legacy isn't something that's a given, but it is something we can start building together.

Learn more at ubs.com/athletes-entertainers



A plan for all your worth

Wale Ogunleye, Head of Sports and Entertainment at UBS, knows firsthand what it's like to navigate the transition into a second career. After retiring from the NFL in 2011, Wale enrolled in an M.B.A. program to develop his own financial literacy. It was during his M.B.A. program that he found his passion and next mission—helping athletes and entertainers understand the power of a long-term financial plan and the importance of choosing the right financial advisor.

Wale noticed how his own financial advisors saw him as more than just a football player and instead talked about his family, his background and what he wanted to accomplish. He then approached UBS with a strategy to create a role working with UBS Financial Advisors to help athletes and entertainers plan ahead for their life-long financial needs. This led to the creation of a group at UBS dedicated to serving athletes and entertainers. Wale found a way to bring his natural talent for being a leader on the field to being a leader in the financial industry—combining his passion and purpose to help athletes and entertainers build legacies.

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