

GAVIN HOCKEY WEALTH SPECIALISTS

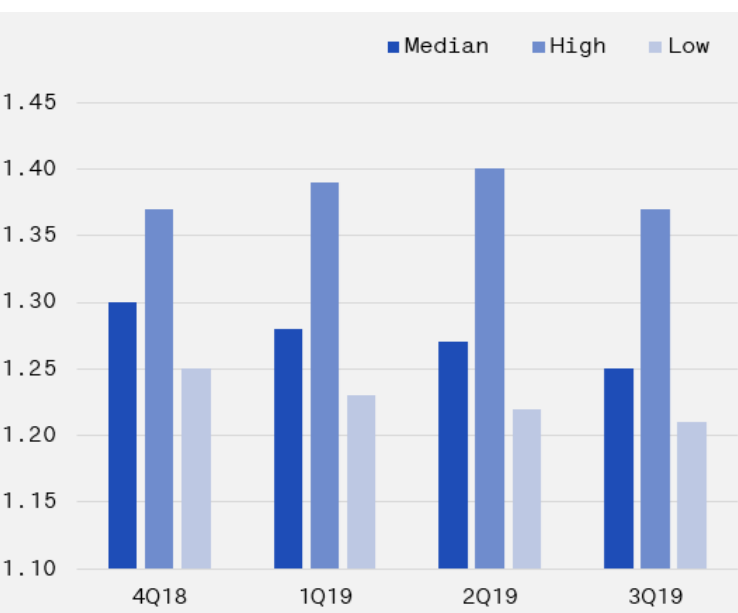
2018-19 PRESEASON PRIMER

FINANCIAL QUICK HITS

NHL SALARY CAP:	\$79,500,000	PER DIEM (NHL):	\$110.00/DAY
NHL SALARY FLOOR:	\$58,800,000	PER DIEM (AHL):	\$75.00/DAY
PLAYER SALARY (MAX):	\$15,900,000	401K PRE-TAX (US)*:	\$19,000
PLAYER SALARY (MIN):	\$650,000	401K POST-TAX (US)*:	\$38,000
AVERAGE NHL SALARY:	\$3,100,000	RRSP (CANADA)*:	\$26,500
UNION DUES (NHL):	\$30.00/DAY	TFSA (CANADA)*:	\$5,500
UNION DUES (AHL):	\$6.50/DAY		

* 2019 contribution limits

CURRENCY FORECAST

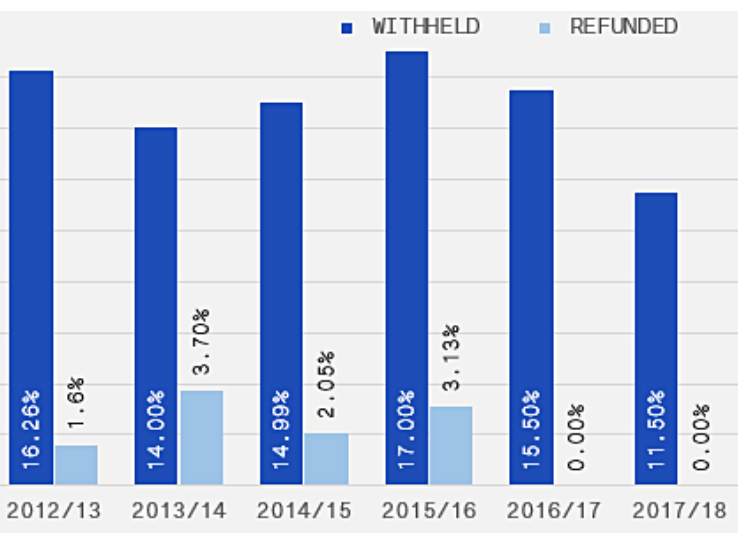


Estimated C\$ per US\$ forecast over the upcoming 12-months.

CRITICAL DATES

- 03-OCT-18: NHL SEASON STARTS
- 01-NOV-18: WAIVER PRIORITY CHANGES TO CURRENT STANDINGS
- 12-NOV-18: HHOF INDUCTION CEREMONEY
- 13-NOV-18: NHL GM MEETINGS
- 01-DEC-18: RFA DEADLINE
- 19-DEC-18: ROSTER FREEZE
- 28-DEC-18: END OF FREEZE
- 01-JAN-19: ONE-YEAR CONTRACTS CAN BE EXTENDED
- 24-JAN-19: ALL-STAR BREAK
- 25-FEB-19: NHL TRADE DEADLINE
- 06-APR-19: NHL SEASON ENDS

ESCROW UPDATE



16-17 & 17-18 refunds are still outstanding.

GROUP BENEFITS

CAREER ENDING DISABILITY

UNDER AGE 31:	\$1,000,000
AGE 31:	\$840,000
AGE 32:	\$680,000
AGE 33:	\$520,000
AGE 34:	\$360,000
AGE 35 PLUS:	\$200,000

Players with less than 41 NHL games receive a maximum benefit of US \$500,000.

LIFE INSURANCE

ATHLETE:	\$1,000,000
SPOUSE:	\$250,000

HIGHEST NHL SALAIRIES

HIGHEST GROSS SALARY

JOHN TAVARES	\$15,900,000
CAREY PRICE	\$15,000,000
CONNOR MCDAVID	\$15,000,000
JAMIE BENN	\$13,000,000
JONATHAN TOEWS	\$12,000,000
JOHN CARLSON	\$12,000,000
ANZE KOPITAR	\$12,000,000
PATRICK KANE	\$12,000,000
P.K. SUBBAN	\$10,000,000
SIDNEY CROSBY	\$10,000,000

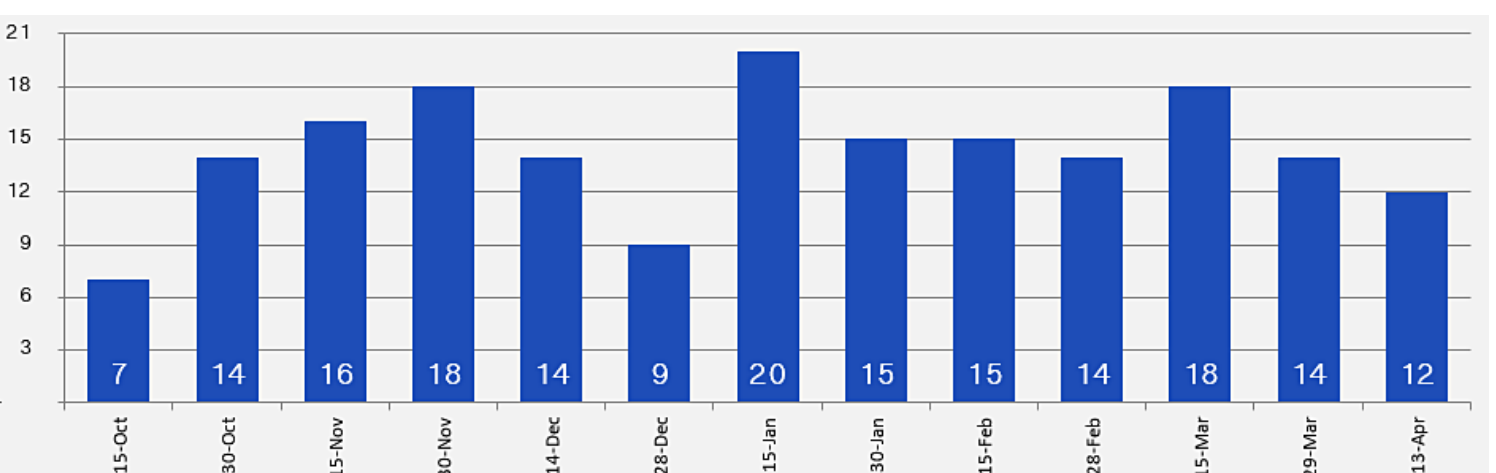
HIGHEST AFTER-TAX SALARY

JAMIE BENN	\$7,278,000
CONNOR MCDAVID	\$6,932,200
JOHN TAVARES	\$6,571,400
CAREY PRICE	\$6,219,300
JONATHAN TOEWS	\$6,195,700
PATRICK KANE	\$6,195,700
JOHN CARLSON	\$6,111,800
P.K. SUBBAN	\$5,605,600
STEVEN STAMKOS	\$5,326,900
ANZE KOPITAR	\$5,191,000

After-tax salary also assumes an 11.50% escrow reduction. All salaries are in USD.

2018-19 NHL PAY PERIODS

FIRST WORKING DAY:	OCTOBER 3, 2018	PAYROLL DEDUCTIONS:	CPP, EI, SOCIAL SECURITY, MEDICARE, PA DUES, ESCROW, TEAM FINES, JOCK TAX.
LAST WORKING DAY:	APRIL 6, 2019		
LENGTH OF SEASON:	186 DAYS		



SOURCES: <https://www.capfriendly.com/browse/active> ; <https://www.nhlpa.com/player-poll/2017-18>
CURRENCY DATA PROVIDED BY: Bloomberg