



A Financial Game Plan For Your Life



Who We Are



A fiduciary Registered Investment Adviser and family-office platform designed exclusively for professional hockey players and hockey professionals.

We operate as a flat-fee, fiduciary firm. No commissions. No product sales. No incentives that conflict with client outcomes. Our role is to coordinate your entire financial picture—investments, taxes, cash flow, entities, and long-term planning—within a single, aligned system.

The result is clarity, efficiency, and fewer costly mistakes throughout a career and beyond.

Our Mission

A hockey career is short, volatile, and geographically complex. Contracts change. Income fluctuates. Taxes span multiple states and countries. Financial decisions are often made quickly, under pressure, and with fragmented advice.

Most players are surrounded by advisors who are paid to sell something: investments, insurance, products, or strategies that benefit the advisor more than the athlete.

Top Shelf Private Wealth was built differently.

We aim to bring structure, coordination, and long-term thinking to that environment—so career earnings are protected, not just accumulated.



Our Founder

Josh St. Laurent

Master's in Advanced
Financial Life Planning

Real Estate Investor

Professor of Finance



CFP®

Certified Financial
Planner

Certified Financial
Therapist

Accredited Personal
Financial Coach

EDUCATION

Master's Degree: Advanced Financial Planning:
Concentration in Life Planning

Bachelor's Degree: Business Studies, Corporate Finance

CERTIFIED FINANCIAL PLANNER®
Certified Financial Therapist™
Accredited Personal Financial Coach

EXPERIENCE

13+ Years as a Financial Advisor
Distinguished Adjunct Professor, Golden Gate University
Has worked with clients in all 50 states
Real estate investor/Serial entrepreneur
Host of the Wealth In Yourself Podcast

As Seen In

THE
WALL STREET
JOURNAL

Forbes

MarketWatch

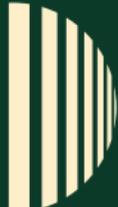
MORNINGSTAR®

The
New York
Times

Advisorpedia

 **BiggerPockets®**

FEATURED FINANCIAL ADVISOR



Who We Work With



Active professional hockey players



Retired and transitioning players



Coaches and hockey professionals with complex financial lives



The Value of Expertise



Vanguard Advisor's Alpha Study

Vanguard did a study to quantify how much value an advisors brings to a client. Their results showed that an advisor could deliver "Up to, or even exceed 3% in net returns" That is substantial, especially over many years.

Michael Kitces - 101 Things that Advisors Actually DO to Add Value (Beyond Just Allocating A Portfolio)

Often people are curious about what a financial planner is actually doing behind the scenes and what sorts of area they can ask for help with. This list of 101 things only scratches the surface but is an excellent resource if you're not sure of the specific things an advisor can be assisting with.

Revenue Model

We use a flat-fee model based on complexity. No commissions. No asset-based incentives. Fees are transparent and discussed upfront.



Services Overview

Tiers	ROOKIE FOUNDATIONS	PRO ADVISORY <i>Everything included in Tier 1, PLUS:</i>	ELITE FAMILY OFFICE <i>Everything included in Tier 2, PLUS:</i>
 What's Included	<ul style="list-style-type: none">• Financial setup & cash-flow automation• In-season / off-season spending framework• Investment management & long-term allocation• U.S., Canadian & jock-tax education• Contract & insurance overview (with referrals)• Annual planning + season-end review• Spouse included• 48-hour response	<ul style="list-style-type: none">• Ongoing holistic financial planning• Cross-border tax coordination• Jock-tax & residency oversight• Trade & relocation impact analysis• Contract scenario modeling (non-legal)• Endorsement & entity guidance• Real estate decision support• Estate planning coordination (Encore + attorney credit)• Quarterly meetings• Dependents included	<ul style="list-style-type: none">• Full family-office advisory oversight• Direct coordination with agents, CPAs & attorneys• Advanced cross-border strategy management• Contract option modeling support• Residency & tax-impact strategy oversight• Endorsement & business entity oversight• Philanthropy & legacy planning coordination• Oversight of concierge & lifestyle services• Monthly / as-needed strategy calls• Extended family coordination• Highest-priority access
Annual Cost	\$12,500	\$35,000	\$85,000



Are you a fiduciary?

Yes. We are a Registered Investment Adviser and act as a fiduciary at all times. Advice is conflict-free and not tied to commissions or product sales.



Do I need to be an NHL player to work with you?

No. We work with active and retired players, as well as hockey professionals with significant financial complexity.



How are you paid?

We use a flat-fee model based on complexity. No commissions. No asset-based incentives. Fees are transparent and discussed upfront.

Frequently asked questions





Top Shelf Private Wealth

Thank You

Contact Us

hello@topshelfprivatewealth.com

[@TopShelfPrivateWealth](https://www.instagram.com/TopShelfPrivateWealth)

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