

# Life after Rugby with:

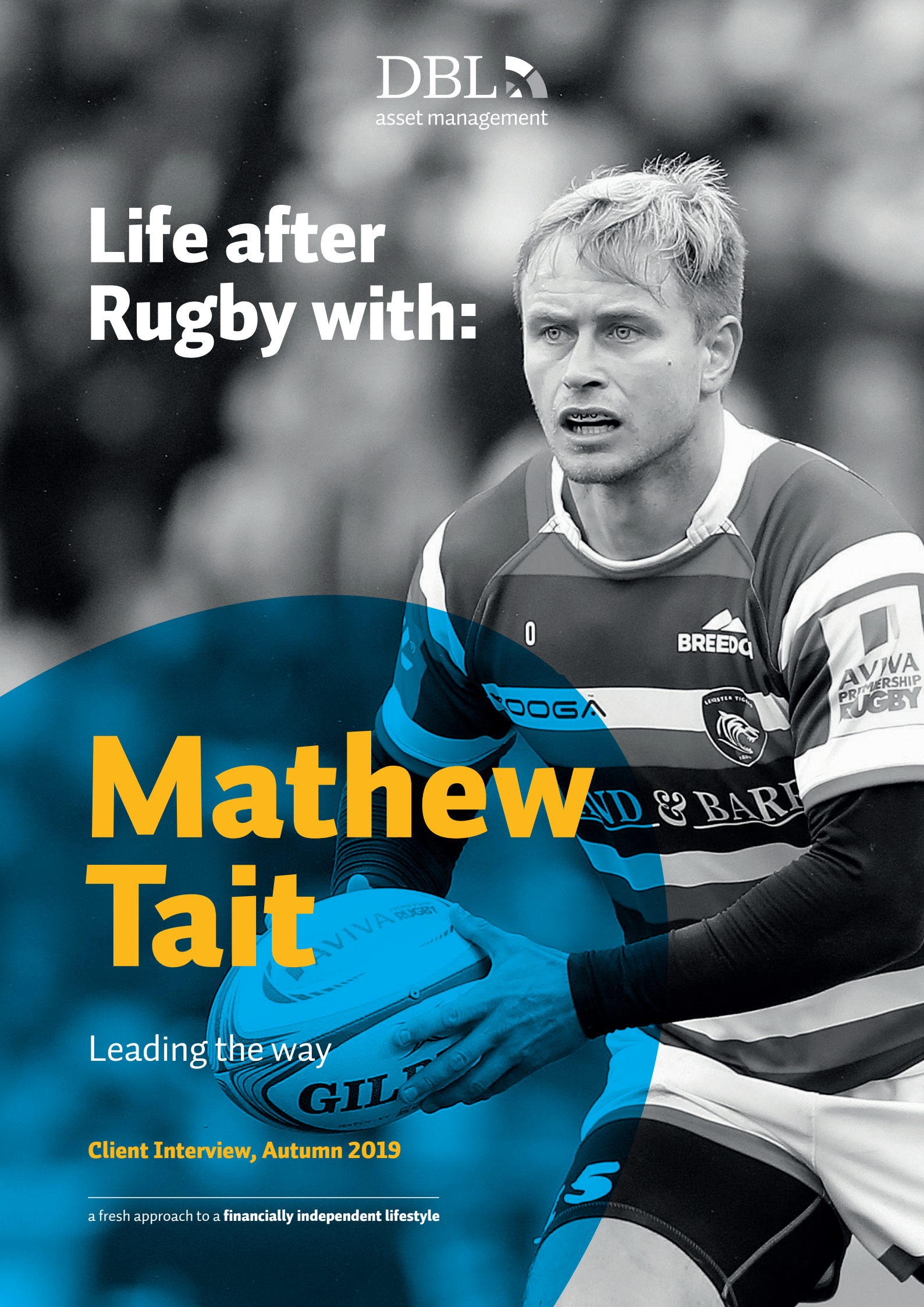
# Mathew Tait

Leading the way

**Client Interview, Autumn 2019**

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a fresh approach to a **financially independent lifestyle**







Mathew Tait played professional rugby union for fifteen years until his retirement in early 2019. During his career, Mathew won thirty-eight caps for England, started the 2007 World Cup final, as well as winning the domestic Aviva Premiership with Leicester in 2013. As a DBL client for many years, Mathew sat down with Benchmark to discuss his retirement, his future and the advice he would give to today's young professionals.

"I went straight from school to rugby," Mathew says. "I was playing whilst I was doing my A-levels. One weekend I was at Newcastle watching as a fan and the next weekend I was playing with players I had admired during my younger days. A couple of the guys got injured quite early into my first full season so I got into a few of the bigger games quite early."

The high-flying start to Mathew's career did not stop there though.

"The following February I was selected for the Six Nations. I was six months out of school."

Throughout this time, Mathew coped well with the heightened expectations and pressure, something he ascribes to being a "boring" teenager and the support he received from fellow professionals.

"In 2003 I watched the World Cup final in the boarding houses at my school with friends. Six months later, I was training with some of that squad. The expectation at that point is that you are the best player in your position. I really enjoyed rising to that."

It was at this early point that Mathew first began to realise his finances would need careful management.

"I first started working with DBL when I was seventeen years old and that helped me early on to realise the importance of planning. As a sports person you are used to having constant goals and plans on how to get to those goals. Why should your finances be any different?"

On the field, Mathew continued to play a key role in successful international and domestic sides of the late noughties and early 2010s.

"England were an underdog in the 2007 World Cup really. We were beaten in an early round 36-0 by South Africa. The experienced group we had then though just knew we

had to regroup and play rugby that was effective but perhaps not the prettiest. We went all the way to the final. In 2011, I moved to Leicester and a big part of that thought process was to win things. In 2013 we won the Premiership."

During this time, Mathew became aware of the effect the sport could have on his health and ability to play for a long period.

"In my first year at Leicester I struggled with a chronic groin injury. It had reached the point where I thought I was going to have to retire, but thanks to the conditioning guys there I was able to overcome it and carry on."

In 2018, Mathew injured his achilles tendon, which eventually led to his retirement.

"I had been managing the injury for a while and eventually I was advised that I just was not going to be able to fulfil my obligations as a player with that level of injury. The fact that the decision was taken out of my hands did almost make it easier."

Mathew's financial planning had been ongoing, at the point of his retirement, for sixteen years. He feels he was well prepared for the end of his rugby career and often passes on advice about how to deal with it to younger players.

"I have been engaged in work experience placements and various conversations with people. If I could give my younger self a piece of advice it would be to go out and do more of this whilst I was still playing and still young."

When asked if he has any final advice he wants to pass on to the next generation, Mathew opts for one piece of sound rugby advice and one piece of sound financial guidance.

"Firstly, do not tackle Manu Tuilagi! Secondly, insurance is the best money you will ever spend at the point you need it. You are one bad tackle away from not having the finances you are used to. It feels like a significant cost for no tangible return, but you do not have to put half of your salary away and when you need the insurance, it is well worth having that financial support over the immediate short term."