



Athlete Post-Career Fund
Swimming Terms and Conditions

What is it?

A focused, sustainable and financially secure fund (the “**Fund**”) that contributes to the financial security of “**Qualified Athletes**” (defined below) after they have retired from active participation in World Aquatics’ “**Competitions**” (defined below)

The Fund has two principal goals:

1. Incentivize athletes to consistently participate in and perform well at Competitions – the more an athlete participates and performs well, the greater the financial benefit to that athlete.
2. Promote athlete savings to support career transition after retirement from elite aquatics competition.

How can I earn participation points?

The following World Aquatics competitions (“**Competitions**”) provide opportunities for athletes to accumulate participation points towards qualifying for Fund benefits:

- World Aquatics Championships (elite) held every two years.
- World Aquatics Swimming Championships (25m) held every two years.
- World Aquatics Swimming World Cup held every year.

Participation points cannot be earned at any other World Aquatics’ competition such as masters, junior, youth, or recognized competitions.

The initial, four-year qualification period:

To benefit from the Fund, an athlete must accumulate 80% of the maximum available participation points over any four consecutive calendar year period (such period starting no earlier than the 2025 calendar year) (the “**Initial Qualification Period**”), such points to be earned strictly as follows:

- Participation at a World Aquatics Swimming World Cup Stop earns the athlete 0.5 point;
- Participation at a World Aquatics Championships or World Aquatics Swimming Championship (25m) earns the athlete 1 point.

World Aquatics may, in its sole discretion, decide to further incentivize a particular Competition by allocating additional participation point(s), or fractions thereof.

After an athlete accumulates 80% of the maximum available participation points in the Initial Qualification Period, such athlete is then considered a “**Qualified Athlete**” for the purposes of the Fund. World Aquatics will then contribute to the Fund, and for that athlete, 10% of that athlete’s Qualified Earnings (defined directly below) from that Initial Qualification Period.

“**Qualified Earnings**” means, exclusively, the aggregate amount of World Aquatics prize money directly generated by a Qualified Athlete at Competitions, excluding any money awarded to that Qualified Athlete for setting a World Record, or in respect of any bonus, award or recognition such as “Athlete of the Year”.

After the Initial Qualification Period:

For each calendar year after the Initial Qualification Period, World Aquatics will contribute to the Fund, for such Qualified Athlete’s benefit, 5% of that athlete’s Qualified Earnings in that calendar year. For the avoidance of doubt, this 5% contribution by World Aquatics is not conditional on any minimum participation requirement and is based solely on the Qualified Athlete’s Qualified Earnings from that same calendar year.

How can I withdraw money from the Fund?

A Qualified Athlete is eligible to withdraw all amounts held in the Fund on such athlete’s behalf one full calendar year after that athlete formally notifies World Aquatics in writing of that athlete’s retirement from participation in Competitions, and no earlier than 1 January 2030.

A Qualified Athlete who has withdrawn from the Fund but wishes to return to participation in Competitions must start a new Initial Qualification Period to further benefit from the Fund.

Example of how the Fund works: Swimming athlete “A”

(“SWC” = Swimming World Cup; “WSCH” = World Swimming Championships (25m); “WCH” = World Championships)

Year	Available Competitions	Attended Competitions	Points	Earnings (USD)
2025	3 SWC	1 SWC	1.5	42k
	1 WCH	1 WCH		
2026	3 SWC	3 SWC	2.5	184k
	1 WSCH	1 WSCH		
2027	3 SWC	3 SWC	2.5	60k
	1 WCH	1 WCH		
2028	3 SWC	2 SWC	2	25k
	1 WSCH	1 WSCH		
Total points			8.5/10	311k

At this stage, A has qualified for the Fund (i.e. A is now a “Qualified Athlete”) because A has accumulated at least 8.0 points (80% of the maximum available participation points) over a 4-year period. A has also generated a total of USD 311k in prize money.

Therefore, World Aquatics will contribute to the Fund for A’s benefit:

- (A) USD 31,100 (equal to 10% of such Qualified Earnings), and
- (B) for each calendar year after the Initial Qualification Period, an amount equal to 5% of A’s Qualified Earnings in such calendar year.

Eligible sports/disciplines and programs/events:

SPORTS	PROGRAM	ELIGIBLE	NOT ELIGIBLE
Swimming	Freestyle	X	
	Backstroke	X	
	Breaststroke	X	
	Butterfly	X	
	Individual Medley	X	
	Relay		