UBS Sports and Entertainment

Creator Capital

How social media power players build wealth beyond the feed

UBS

As more of our daily lives play out online, content creation has become both an art form and a serious business, transforming how people consume information, form connections and make purchasing decisions. By harnessing the reach of social media platforms, content creators engage audiences, foster communities and shape culture in real time. Over two million full-time content creators earn $100,000 or more per year, and analysts project the creator economy will grow to nearly half a trillion dollars by 2027.[1]

Wondering how some of today's most successful content creators grow and manage their wealth? That's where the UBS Sports & Entertainment Group comes in. We're focused on helping clients navigate the fast-changing creator economy—spotting opportunities that can shape their wealth. Let's build something lasting together.

[1] Goldman Sachs Equity Research. "Creator Economy Primer: Assessing the Emerging Creator Economy & Short-Form Video Landscape." April 2023.

Living the dream

At its core, content creation is the strategic production and distribution of digital media designed to inform, entertain or inspire. Content creators produce a wide range of digital media—from short-form social clips and long-form YouTube documentaries to podcasts, interactive livestreams, blogs and written thought leadership.

They are driven by a passion for their interests and desire to connect with like-minded followers. Blending creativity and storytelling, content creators reach global audiences with remarkable speed and impact.

More American kids aspire to be a YouTuber (29%) than an astronaut (11%) when they grow up.[2]

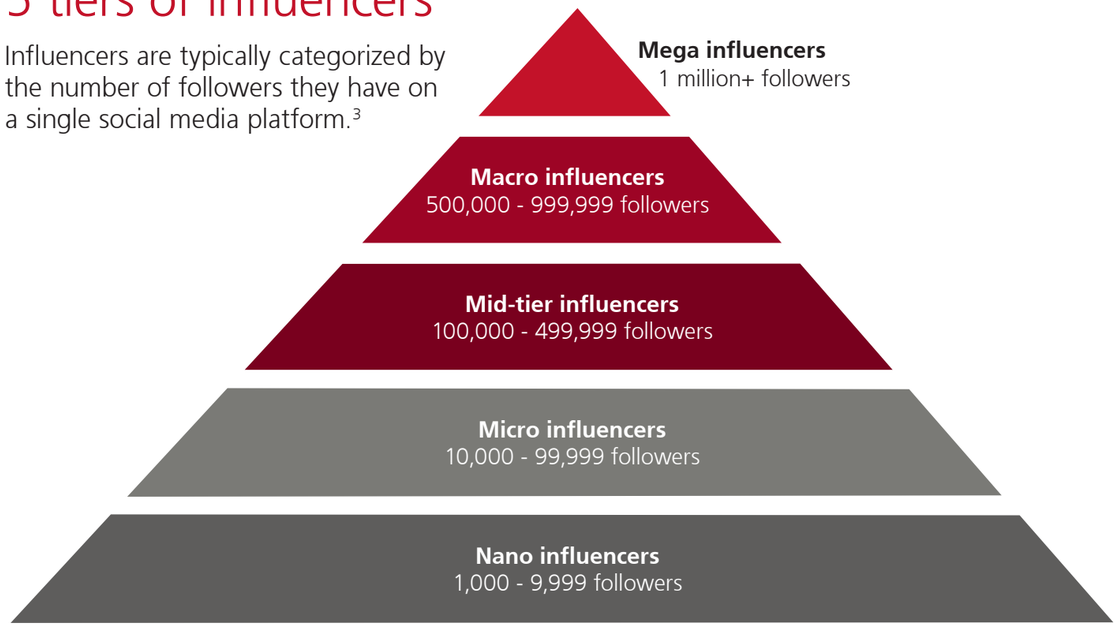
[2] The Harris Poll. 2019. "LEGO Group Kicks Off Global Program To Inspire The Next Generation Of Space Explorers As NASA Celebrates 50 Years Of Moon Landing."

The power of influence

Influencers are a subset of content creators who have built a level of trust and credibility that enables them to shape opinions and drive behavior with their audience. Social media algorithms amplify their reach by showing content tailored to users' interests and behaviors, helping influencers connect with the people most likely to engage. Many often monetize their platforms through brand partnerships, affiliate marketing, product endorsements or their own merchandise. Influencers capture attention and earn loyalty from their followers, making them valuable partners for brands looking to boost visibility and drive sales.

5 tiers of influencers

Influencers are typically categorized by the number of followers they have on a single social media platform.[3]



[3] Dopson, Elise. Shopify. "Ecommerce Influencer Marketing: A Complete Guide (2025)." March 2025.

The shift to personality-driven media

Long before Instagram and TikTok, we still had influencers—they just weren't called that yet. Coco Chanel redefined fashion without a single post. Coca-Cola helped create the modern image of Santa Claus. Marilyn Monroe turned red lipstick into a global symbol of glamor. Camel cigarettes famously used doctors to endorse their brand. These early examples show that while the platforms have changed, the power of influence is nothing new. Today's creators are building on a legacy of cultural impact—just with far more tools and reach at their fingertips.

Not long ago, brands relied almost entirely on celebrities like Hollywood stars, athletes, and musicians to drive influence. But today, the face of influence looks a lot different. It might be a stay-at-home mom sharing product tips on Instagram, a recent college grad reviewing tech on YouTube, or a fitness coach building a loyal following on TikTok. Everyday people are now building real businesses—and real wealth—by turning their passions into content. It's a major shift: influence is no longer reserved for the few with red carpet access. It's being built at home, in real time with genuine voices.

> *"The margins in the media business are insane and unlike any other industry. If you have a clothing company making $2 million per year, maybe 10% of that is profit after expenses. If I do a brand deal for $100,000 with a company, I make 100% of that."*
>
> James Dumoulin, co-founder of The School of Hard Knocks media company[4]

[4] @brayden.zaroff. Instagram Story. February 3, 2025.

From hobby to industry

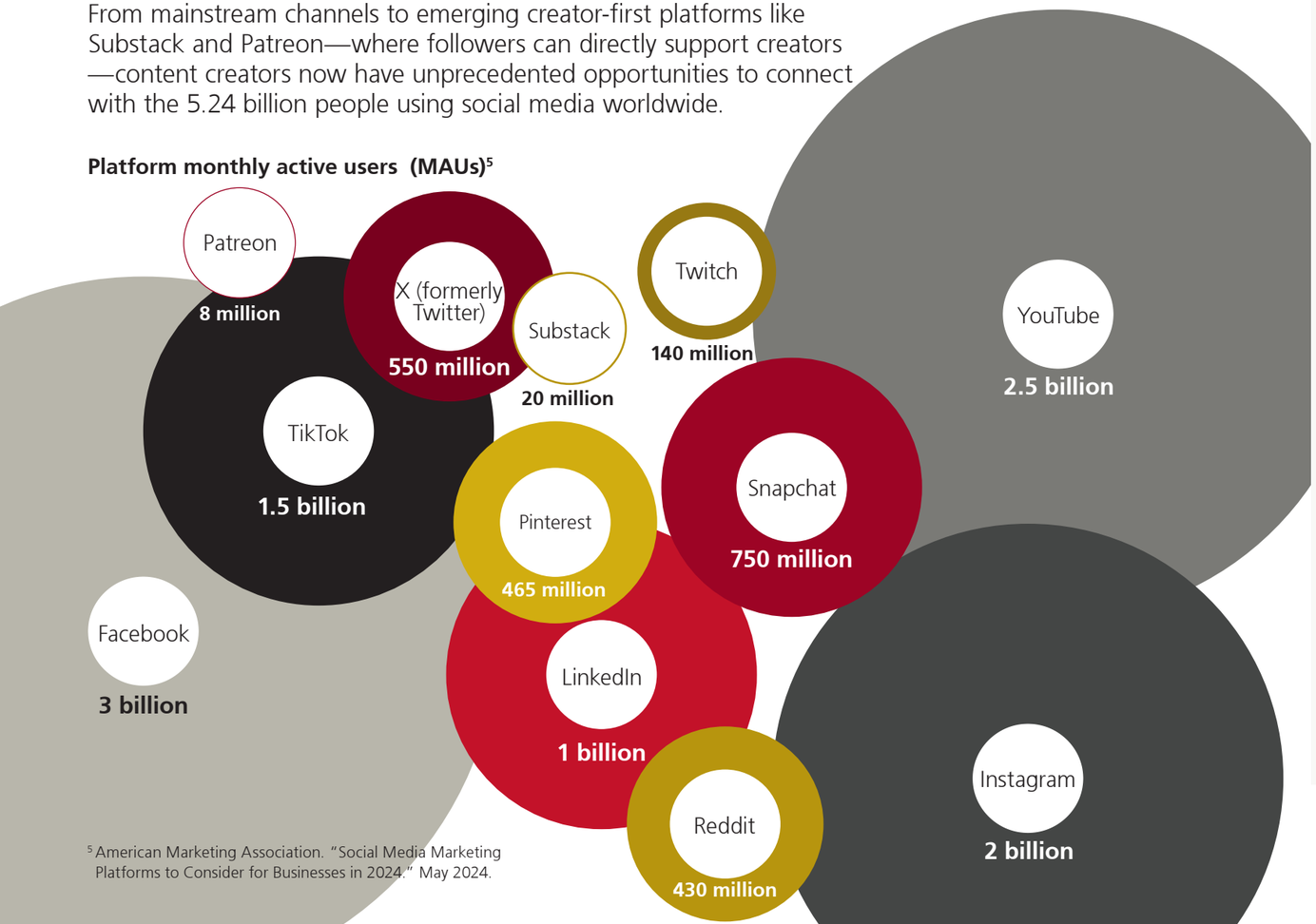
This rise of everyday creators paved the way for something bigger. Digital content creation has evolved from early personal blogs and social sharing into a sophisticated, global industry. The rise of platforms like YouTube and Facebook in the mid-2000s enabled creators to reach mass audiences, while the 2010s set off a wave of innovation with Instagram, Twitch and TikTok introducing new content formats and monetization models.

We're in the middle of a major shift in how people consume media. Audiences are moving away from traditional institutions and putting their trust in individuals who feel real, relatable and knowledgeable. Instead of relying solely on legacy brands, people now turn to creators who've built personal credibility through consistency and authenticity. It's part of a broader move toward media that's shaped by individual voices, not corporate gatekeepers. In this new landscape, trust is earned one post, one story, and one connection at a time.

Social media platforms

From mainstream channels to emerging creator-first platforms like Substack and Patreon—where followers can directly support creators—content creators now have unprecedented opportunities to connect with the 5.24 billion people using social media worldwide.

Platform monthly active users (MAUs)[5]



[5] American Marketing Association. "Social Media Marketing Platforms to Consider for Businesses in 2024." May 2024.

Show me the money

One of the most compelling aspects of content creation is its financial potential. Content creators who diversify their monetization strategies tend to be more successful and better positioned to manage risk.

Ad revenue

Earn revenue from ads placed on content

Brand deals & sponsorships

Get paid to promote products or services through content

Brand ambassador

Establish long-term relationships with brands as an official ambassador

Brand collabs

Collaborate with brands to develop co-branded products

Subscriptions & fan support

Receive direct support from followers via subscriptions and pledges

Affiliate marketing

Earn commissions through personalized storefronts and referral links

Influencer merch & products

Sell products such as merchandise, courses or digital goods

Consultations & events

Offer personalized advice and appearances at events that tap into their niche expertise

Low barriers but high stakes

Content creation is booming thanks to low startup costs and minimal barriers to entry. All you need to get started is a smartphone, an idea and an internet connection. Platforms like YouTube and Instagram help creators gain traction through massive user bases that boost the visibility and shareability of new content.

But while it's easier than ever to launch, breaking through is a different story. Content creation has become a serious business and a competitive one. Standing out takes real skill, strategy and staying power. Despite the industry's growth, only about 5% of content creators earn six figures annually, a clear sign of the talent and tenacity it takes to remain relevant and turn content into a sustainable career.

Forbes top creators 2025

"The Forbes 2025 Creators List" ranks the most influential digital stars by looking at how much money they make, how engaged their followers are, and how well they've turned their personal brand into a real business.[6]

	Creator	Genre	Total followers	2024 estimated earnings
1	MrBeast (Jimmy Donaldson)	Stunts & philanthropy	634M	$85 million
2	Dhar Mann	Inspirational personal development	137M	$56 million
3	Jake Paul	Sports	79M	$50 million
4	Rhett & Link	Comedy	33.8M	$36 million
5	Alex Cooper	Relationship advice	15M	$32 million
6	Charli D'Amelio	Dance, music & lifestyle	216M	$23.5 million
7	Matt Rife	Comedy	42M	$50 million
8	Mark Rober	Science	80M	$25 million
9	Druski	Dance, music & lifestyle	25M	$14 million
10	Khaby Lame	Comedy	258.5M	$20 million

[6] Forbes. "The borders between Creators and showbiz are blurring." June 2025.

From content to empire

Many of today's most successful content creators have grown their work into full-scale businesses. This shift allows them to diversify revenue, reduce reliance on platform algorithms and build lasting brands. By launching products, services and media ventures, creators gain financial stability and greater control over their creative and commercial direction. It's a strategic move that boosts earning potential and solidifies their position in the creator economy.

High-profile figures like Issa Rae, who adapted her YouTube series Awkward Black Girl into the hit HBO show Insecure, and Alex Cooper, creator of the Call Her Daddy podcast who signed a $125 million exclusive deal with SiriusXM[8], have launched full-fledged creator-led empires. Charli and Dixie D'Amelio, known for their viral TikTok dance videos, now lead their D'Amelio Footwear line and have had partnerships with Garnier, Chopard, Ferragamo, Louis Vuitton and Valentino. Kai Cenat is the first Twitch streamer to lock in a partnership with Nike and appeared in commercials for McDonald's and T-Mobile. MrBeast, the most-followed creator in the world, has expanded into food and clothing lines and starred in a Prime Video series, bringing his net worth to over $1 billion.

> *"My main passion is getting women into strength training. I blew up on Instagram. Now I run a fitness empire that made $70 million last year."*
>
> Krissy Cela, Forbes 30 Under 30 honoree and founder of EvolveYou fitness app and Oner Active apparel brand[7]

[7] Hosie, Rachel. MSN. "My family immigrated to the UK with nothing when I was 5. Now I run a fitness empire that made $70 million last year." September 2024.
[8] Spangler, Todd. Variety. "'Call Her Daddy' Host Alex Cooper Inks Multiyear Deal with SiriusXM Worth up to $125 Million for Exclusive Content and More, as Podcaster Ends Spotify Pact." August 2024.

Spotlight on athletes & entertainers

Athletes initially turned to social media to connect directly with fans and brands—no third party required. But as the landscaped evolved, content creation has emerged as a natural second career for professional athletes and entertainers. At the peak of their NFL careers, brothers Travis and Jason Kelce signed a $100 million deal for global distribution rights to their New Heights podcast with Amazon's Wondery network.[9] This isn't the first time social media earnings have eclipsed an athlete's salary. Pat McAfee made about $15 million over eight seasons as a punter for the Indianapolis Colts, but now he's earning more in a single year of his ESPN deal than he did during his entire NFL career. His contract with ESPN is reportedly worth $85 million over five years.[10]

For many stars, content creation isn't just a new income stream—it's a platform to share their voice and shape their legacy by building something meaningful beyond their first act. Cristiano Ronaldo's YouTube channel, UR Cristiano, broke records by reaching 2 million subscribers in just two hours.[11] As the most-followed person on Instagram, he has consistently demonstrated social media savvy. LeBron James has taken it a step further. He co-founded Uninterrupted as a digital platform for athletes to share their stories and launched the media company SpringHill which merged with Fulwell 73, the production company behind Hulu's *The Kardashians*.[12]

Entertainers are equally adept at using social media to build their brands. Dwayne "The Rock" Johnson promotes his Teremana Tequila and Project Rock Under Armour fitness line through his Instagram, YouTube and TikTok channels.[13] Rihanna uses her social media presence to highlight her Fenty Beauty and Savage X Fenty cosmetics and clothing lines. Kim Kardashian initially built her following on social media and has since parlayed that into her Skims shapewear and apparel company valued at $4 billion.[14]

[9] Douglas, Stephen. Sports Illustrated. "Jason and Travis Kelce Just Got a Nine-Figure Podcast Deal with Amazon." August 2024.
[10] McDaniel, Mike. Sports Illustrated. "Pat McAfee's ESPN Contract Worth $85 Million Over Five Years, per Report." May 2023.
[11] Rumsby, Ben. MSN. "Cristiano Ronaldo smashes YouTube records with channel launch." August 2024.
[12] Kanter, Jake. Deadline. "LeBron James' SpringHill & Fulwell 73 Raise $40M As Producers Confirm Merger." November 2024
[13] III Pulllar, Sid. Sports Illustrated. "Dwayne 'The Rock' Johnson Net Worth 2025." February 2025.
[14] Moore, Beth. Women's Wear Daily. "Who Owns Skims? How the Kim Kardashian-cofounded Shapewear and Apparel Brand Became a $4 Billion Juggernaut." February 2025.

High school and college athletes

Thanks to name, image and likeness (NIL) groundbreaking changes in 2021, high school and college athletes can now monetize their social media without risking eligibility. They're profiting from their NIL through brand deals, sponsored posts, merch and appearances. In 2025, Arch Manning has the highest NIL valuation of any American college athlete at $6.5 million, including a lucrative deal with the activewear brand Vuori. The No. 2 and No. 3 spots go to power forward Cooper Flagg at $4.8 million and quarterback Carson Beck at $4.3 million. NiJaree Canady made history as the first college softball player to secure a $1 million NIL deal, setting a new benchmark for financial recognition in the sport.

Source: Luerssen, Trey. Longhorns Wire. "Already No. 1 NIL earner in college sports, Arch Manning inks new clothing deal." April 2025.
Wilson, Dave. ESPN." Why ace NiJaree Canady transferred to Texas Tech." May 2025.

No rest for the weary

Content creation isn't for the faint of heart. It takes financial grit and emotional stamina to navigate the real-life risks and challenges.

Inconsistent revenue streams. Earnings fluctuate based on algorithm changes, audience engagement and brand deals. A single controversy can trigger public backlash and loss of sponsorship. Marketing budgets are often the first to be cut during economic downturns.

Platform dependency. Reliance on a single platform is risky given companies can change payment structures, restrict visibility, ban creators or disappear altogether. At the time of publication, TikTok was facing a potential nationwide ban unless its parent company, ByteDance, sold it to a U.S.-controlled entity.[15]

Brand reputation. Creators who align themselves with controversial companies face significant financial risks and reputational damage. Top celebrities have been named in class-action suits for endorsement of the failed cryptocurrency exchange FTX.[16] Creators also need to be mindful that sharing political views can carry real risks.

Legal. Violating Federal Trade Commission (FTC) guidelines, contracts or intellectual property laws can lead to fines, takedowns and lawsuits. Unpaid taxes can also spell financial disaster.

Privacy and security concerns. Public visibility can expose personal information, real-time locations and accounts to trolling and hacking.

Creator burnout. The pressure to maintain constant engagement with their followers can lead to burnout, with many creators feeling the need to be online 24/7 —chasing trends, setting them, and constantly keeping their audience engaged.[17]

[15] Cody, Dan. Newsweek. "TikTok Ban: Senators Urge Trump to Give Company More Time." March 2025.
[16] Surendran, Shwetha. MSN. "How Tom Brady, Steph Curry and other athletes are tied to crypto cases." April 2024.
[17] Harwell and Lorenz. The Washington Post. "Millions work as content creators. In official records, they barely exist." October 2023.

Owning the business side of creating

Whether you're landing brand deals, signing contracts, or scaling your audience, it's essential to think like a business from day one. Here are best practices that can help you protect your brand, income, and long-term success.

1. Trust the right partners: Surround yourself with people you can count on and always advocate for yourself.
2. Read the fine print: Make sure the right legal advisors review contracts and brand deals before you sign.
3. Know your exit options: Understand what your rights are if a deal no longer works for you.
4. Plan for taxes: 1099 income means you're responsible —set money aside to pay for taxes and file on time.
5. Diversify your platforms: Don't rely on just one app. Spread your following across multiple channels.
6. Think like a brand: You're not just posting—you're building something worth protecting.

Build your dream team

No content creator needs to do it all alone—and no smart one should try. Preserve your creative freedom and take the pressure off working with brands that feel inauthentic purely for the money by setting up a strong financial game plan.

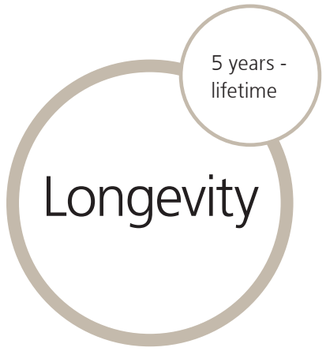
Managing your wealth effectively requires financial advisors who are experienced in the unique challenges you face and well-versed in industry developments and trends that impact the careers of creators. Working with the right financial advisor can help you create a financial framework designed to preserve and grow your wealth.

UBS Wealth Way

UBS Wealth Way starts with a deep understanding of what's most important to you. Your ambitions. Your passions. Your goals. When we understand your priorities, we can help you overcome obstacles by helping you organize your financial life into three key strategies: Liquidity—to help provide cash flow for short-term expenses; Longevity—for longer-term needs; and Legacy—for needs that go beyond your own.

To help **maintain** your lifestyle

- Entertainment and travel
- Taxes
- Purchasing real estate



To help **improve** your lifestyle

- Additional real estate
- Healthcare and long-term care expenses
- Retirement

To help **improve** the lives of others

- Giving to family
- Philanthropy
- Wealth transfer over generations

UBS Wealth Way is an approach incorporating Liquidity. Longevity. Legacy. strategies that UBS Financial Services Inc. and our Financial Advisors can use to assist clients in exploring and pursuing their wealth management needs and goals over different time frames. This approach is not a promise or guarantee that wealth, or any financial results, can or will be achieved. All investments involve the risk of loss, including the risk of loss of the entire investment. Time frames may vary. Strategies are subject to individual client goals, objectives and suitability.

No one could have predicted what the last decade would bring to the content economy. Platforms that didn't exist ten years ago now dominate, and new ways to monetize continue to reshape the landscape. The next decade will be just as unpredictable.

Content creators are in a rare position to build significant wealth doing work they are passionate about. Putting that money to work early creates a foundation that can help weather disruption—no matter where their content takes them.

"I want to work clean. I've never worked with an alcohol company, cigarettes, or anything bad for you because a lot of kids follow me."

Khaby Lame,
Forbes 2025 Top Creator

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