

CLIENT PROFILE: PUBLIC COMPANY EMPLOYEE

OVERVIEW

This client works for a publicly traded technology company. They typically receive a combination of salary, bonus, and ongoing Restricted Stock Units (RSU) grants that vest on a predictable schedule. They need help creating a disciplined plan to manage continuous vesting, reduce single stock concentration, navigate blackout periods, and align their substantial compensation with longterm financial goals.

KEY CHARACTERISTICS

- Predictable Compensation Cycles: Quarterly or annual RSU vesting; reliable bonuses.
- High Single Stock Exposure: Significant holdings in employer stock due to RSUs or Employee Stock Purchase Plan (ESPP).
- Structured Corporate Environment: Well defined benefits and strict trading rules (blackouts, insider status).
- Career Stability: Steady promotions and long-term earnings trajectory.
- Analytical / Data Driven: Appreciates logic based, repeatable planning frameworks.

PRIMARY FINANCIAL NEEDS

1. Continuous RSU Management

- Annual vesting plan and tax aware sell schedules
- Strategies for reducing over concentration
- Coordinating trades around blackout periods and 10b51 plans

2. Tax Strategy

- Managing large supplemental income withholding
- Year-end tax planning strategies for high earning W2 employees
- Charitable gifting (Donor Advised Fund (DAF) or appreciated stock) for tax efficiency

3. Investment & Diversification

- Building a portfolio that counterbalances sector exposure
- Creating a sell and re-build strategy to avoid emotional or timing-based decisions

4. Employer Benefits Optimization

- ESPP participation analysis
- Mega back door Roth opportunities
- HSA contributions
- Deferred comp options for qualifying employees

5. Life & Family Planning

- Home purchase modeling
- Family protection strategies (insurance, estate planning strategies)
- College savings planning

WHY THIS CLIENT IS AN IDEAL FIT FOR RUDIN & RUBIN FINANCIAL GROUP OF WELLS FARGO ADVISORS - WE EXCEL WITH PUBLIC COMPANY EMPLOYEES BECAUSE:

- We simplify continuous equity comp decision making
- We reduce stress tied to employer stock concentration
- We plan for yearly vesting, tax impact, and portfolio construction
- We coordinate across all employer benefits to maximize long-term wealth

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