

# FINANCIAL DECISIONS

1

## AUTOMATING WEALTH BUILDING & CASH FLOW

- Set up automated savings & investments (e.g., direct transfers to brokerage accounts, retirement plans, and DAFs).
- Use cash flow automation tools to allocate income efficiently (e.g., profit-first budgeting or percentage-based allocations).



2

## OPTIMIZING EQUITY COMPENSATION & TAXES

- Develop a tax-efficient strategy for RSUs, stock options, and ESPPs to avoid unnecessary tax burdens.
- Plan for strategic tax-loss harvesting and charitable giving to reduce taxable income.



3

## STRUCTURING INVESTMENTS FOR SIMPLICITY & GROWTH

- Consolidate accounts to reduce financial clutter (fewer logins, better tracking).
- Implement a core-satellite strategy: passive, tax-efficient core holdings + targeted, active investments.



4

## PROACTIVELY PLANNING FOR LIQUIDITY & MAJOR TRANSITIONS

- Keep a liquidity buffer for opportunities or economic shifts (6-12 months of living expenses).
- Have a business exit, inheritance, or estate plan in place before it's needed.



5

## LEVERAGING EXPERTS TO FREE UP TIME & MAXIMIZE EFFICIENCY

- Partner with a financial advisor, tax strategist, and estate planner to focus on big-picture wealth building instead of day-to-day decisions.
- Delegate low-value financial tasks (e.g., bill pay, bookkeeping) to stay focused on high-impact opportunities.

