
MARINER

Wealth Planning Calendar for P&G Employees

JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE
<ul style="list-style-type: none">• Earnings Dates• Savings Plan Contribution Reset• Tax Planning	<ul style="list-style-type: none">• PG Dividend Payment Dates	<ul style="list-style-type: none">• Tax Filing Preparation	<ul style="list-style-type: none">• Earnings Dates• Tax Filing Preparation	<ul style="list-style-type: none">• PG Dividend Payment Dates	<ul style="list-style-type: none">• End of Fiscal Year: June 30th
		Quarter End			Fiscal Year End

JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
<ul style="list-style-type: none">• Earnings Dates• Annual PST Contribution	<ul style="list-style-type: none">• PG Dividend Payment Dates• Long-Term Incentive Program Awards• STAR Award	<ul style="list-style-type: none">• STAR Award	<ul style="list-style-type: none">• Earnings Dates• Benefits Open Enrollment• Long-Term Incentive Program Awards• Tax Planning	<ul style="list-style-type: none">• PG Dividend Payment Dates• Benefits Open Enrollment• STAR Award	<ul style="list-style-type: none">• Tax Planning
		Quarter End			Quarter End

Earnings Dates

January, April, July, October

- Quarterly earnings released.
- Ex-dividend dates fall in these months.

PG Dividend Payment Dates

February, May, August, November

- PG's quarterly dividend payment dates.

Benefits Open Enrollment

October - November

- Review benefits guide and discuss with wealth advisor.
- Update elections.
- Consider fringe benefits such as ARAG Legal Plan.

Long-Term Incentive Program Awards

August

- Election emails released, with information regarding balance between restricted stock units and stock options.

October

- Chosen LTIP Awards are granted.

STAR Award

August

- Employees are notified of STAR award multiplier.

September

- STAR awards are granted; Paid in cash or granted as stock options.

November

- Employees elect cash or options.

Tax Planning

January

- Examine withholdings from prior year and adjust as needed.
- Consider charitable donations for calendar year.
- Consider Traditional vs. Roth funding.

March - April

- Gather necessary documentation for annual filing.
- Review final return with wealth advisor.

October

- Review tax projections to ensure sufficient withholdings, post STAR and stock award activity.

December

- Analyze investments for tax loss harvesting opportunities.
- Maximize tax deductions, Savings Plan, HSA, etc.
- Final charitable donations.

Savings Plan Contribution Reset

January

- At the turn of the calendar year, employees who maxed out their savings plan for the year prior may contribute again.
- Consider outside IRA funding annually.

Annual PST Contribution

July

- P&G makes it's annual contribution of stock to employee's PST Plan. Consider diversification options at this point annually once eligible at age 45 (new rule effective 7/1/2024).

End of Fiscal Year: June 30th

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