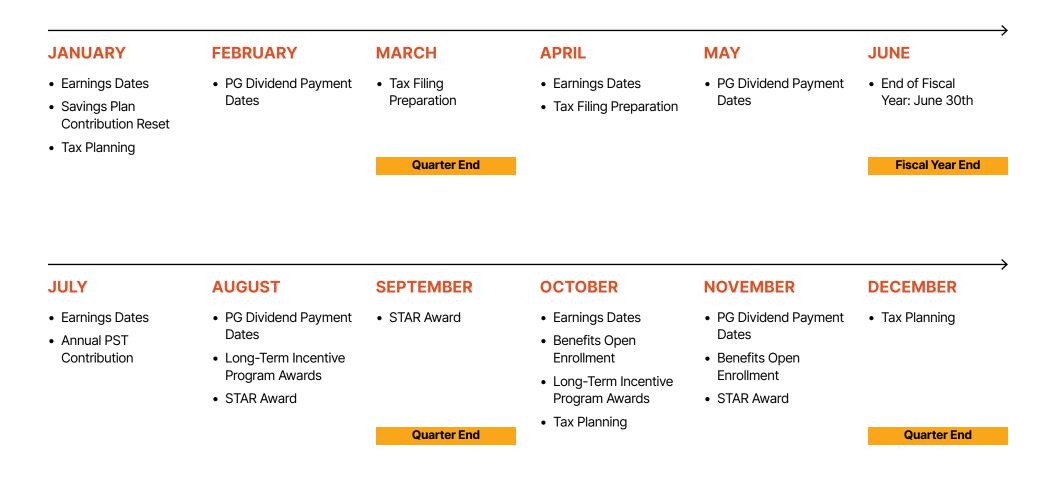
# MARINER

# Wealth Planning Calendar for P&G Employees



# **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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