

BE

Before Event

Create a business plan incorporating your goals for your company and your career, which will likely include some of your personal values.

W

Work

Build your company. Consult with a CPA or comprehensive financial planner about tax planning with your equity awards. Entrepreneurs: Strategize the ideal corporate and equity award structure, and hire an attorney to create contracts, early exercise elections, and vesting schedules.

I

Identify

Identify what's important to you. How will you spend your time if your company is sold, acquired, or goes public? Don't be caught without a plan.

S

Strategize

Determine if your assets will support your goals and values. Carve out a "Maintain" bucket for long-term lifestyle needs. Allocate excess capital into "Risk," "Give," and other buckets, if needed.

E

Execute

Implement and monitor specific action items as a roadmap to achieve your goals, preserve your wealth, minimize risk and taxes, and pass along assets to those you care about.