Your next move deserves a strategic partner

Key questions every P&G employee should ask a financial advisor

We believe choosing a financial advisor who understands the complexities of Procter & Gamble's compensation and benefits is essential to making the most of your financial future. From Long-Term Incentive Plans (LTIP) to Profit Sharing Trust (PST) to Restricted Stock Units (RSUs) and stock options, your financial picture is anything but ordinary. Use these targeted questions to ensure your advisor is equipped to navigate the unique opportunities and challenges that come with being a P&G employee.

Advisor Expertise & Background

- How familiar are you with P&G's compensation structure?
- How do you stay updated on changes to executive compensation at P&G?
- What percentage of clients you work with are P&G employees?

Planning Philosophy & Service Model

- What is your process for delivering personalized advice to clients like me?
- How often will we meet to review my plan, and what topics will we typically cover?
- Can you explain your fee structure clearly? Are there any hidden or additional costs?
- What does your team structure look like, and what is your succession or transition plan?
- Do you currently have the capacity to serve me and my family effectively?

Executive Compensation Planning

- How do you advise clients on exercising STAR or LTIP awards, including tax implications?
- If my compensation plan changes due to a promotion can you provide me with different types of strategies for it?
- Can you help me plan around RSU vesting to manage cash flow and tax exposure?
- Do you provide guidance on using Net Unrealized Appreciation (NUA) in the Profit Sharing Trust (PST)?
- Can you walk me through strategies for managing a concentrated P&G stock position?

Tax, Estate & Advanced Planning

- How do you approach proactive, tax-efficient planning across income, capital gains, and estate considerations?
- Have you assisted with implementing advanced estate planning strategies like Grantor Retained Annuity Trust (GRAT) or Charitable Remainder Unitrust (CRUT) for clients with concentrated equity?
- What is your approach to multi-generational wealth transfer, especially for families with significant company stock holdings?

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