Wealth Planning Calendar for P&G Employees

Beyond Wealth PARTNERS

POWERED BY SAVVY

JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE
• Earning Dates • Savings Plan Contribution Reset • Tax Planning	• PG Dividend Payment Dates • Long-Term Incentive Program Awards	• Tax Filing Preparation Quarter End	• Earning Dates • Tax Filing Preparation	• PG Dividend Payment Dates	• End of Fiscal Year: June 30th Fiscal Year End

JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
• Earning Dates • Annual PST Contribution	• PG Dividend Payment Dates • Long-Term Incentive Program Awards • STAR Award	• STAR Award Quarter End	• Earnings Dates • Benefits Open Enrollment • Long-Term Incentive Program Awards	• PG Dividend Payment Dates • Benefits Open Enrollment • STAR Award	• Tax Planning Quarter End

Earnings Dates

JANUARY, APRIL, JULY, OCTOBER

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

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.

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.

Tax Planning

JANUARY

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

DECEMBER

- End-of year tax loss harvesting.

PG Dividend Payment Dates

FEBRUARY, MAY, AUGUST, NOVEMBER

- PG's quarterly dividend payment dates.

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.

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 50.
- Tax filing preparation.

MARCH - APRIL

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

End of Fiscal Year: June 30th

JUNE 30TH

Benefits Open Enrollment

OCTOBER - NOVEMBER

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