

## Q1 JANUARY – MARCH

- - -> **January – Review 401(k) Contributions**
  - Update 401(k) contribution percentages to reflect new tax laws
  - Adjust for increases in salary and September bonus
  - Confirm after-tax contributions with in-plan Roth conversion benefit
  - Increase contributions due to the catch-up provision (Age 50+)
- - -> **February – MSFT Stock Awards**
  - Sell and diversify vested shares
  - Determine investable amount and reserves for cash needs
- - -> **March – MSFT ESPP**
  - Sell ESPP shares at the end of the quarter

## Q2 APRIL – JUNE

- - -> **May – MSFT Stock Awards**
  - Sell and diversify vested shares
  - Determine investable amount and reserves for cash needs
- - -> **June – MSFT ESPP**
  - Sell ESPP shares at the end of the quarter
- - -> **June – Deferred Compensation Election (Level 67+)**
  - Identify deferral amount for **following year's cash bonus**

## Q3 JULY – SEPTEMBER

- - -> **July – Review 401(k) Contributions**
  - Confirm contributions are on pace to max out benefits
  - Review and adjust allocation if needed
- - -> **August – MSFT Stock Awards**
  - Sell and diversify vested shares
  - Determine investable amount and reserves for cash needs
- - -> **September – Employee Reviews Completed**
  - Cash bonus and new MSFT stock awards are received
  - Download new stock grants and vesting schedules
- - -> **September – MSFT ESPP**
  - Sell ESPP shares at the end of the quarter

## Q4 OCTOBER – DECEMBER

- - -> **November – MSFT Stock Awards**
  - Sell and diversify vested shares
  - Determine investable amount and reserves for cash needs
- - -> **November – Life Insurance and Health Plan Review**
- - -> **November/December – Charitable Giving Review and Tax Loss Harvesting**
- - -> **December – MSFT ESPP**
  - Sell ESPP shares at the end of the quarter
- - -> **December – Deferred Compensation Election (Level 67+)**
  - Identify deferral amount for **following year's salary**