

## Your Benefits at Microsoft

Here's what to prioritize!

### Restricted Stock Units (RSUs)

Sell as soon as they vest:

- Avoid creating a concentrated stock position
- Use RSUs to then help cover daily living expenses
- Use your paycheck to fund tax-advantaged accounts (401(k), HSA, Mega Backdoor Roth, Deferred Comp)

### Max-out Your 401(k)

The Federal limit\* for employee contributions:

- \$20,500 if under 50 years old
- \$27,000 if 50 or older

#### Roth 401(k)

After-tax contributions to your Roth are never taxed again.

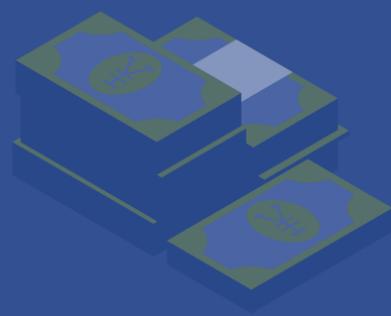
#### Traditional pre-tax 401(k)

Pre-tax contributions grow tax-deferred until withdrawn.

### Get the Match

Microsoft will match 50% of your regular contributions to your 401(k).

They will match up to \$10,250.\*



### Fully Fund HSA

The Federal limit\* for HSA contributions:

- \$3,650 Individual
- \$7,300 Family

Your contributions are tax deductible, and your money will grow tax-deferred. Your withdrawals are tax-free if used for qualified medical expenses. There's no penalty for non-medical withdrawals if you're 65 or older.

### Mega Backdoor Roth

After you max out your pre-tax or Roth 401(k) contributions, you can contribute after-tax dollars and then convert those dollars to a Roth.\* Limits apply.



### Deferred Compensation

For employees who are Level 67 and higher, invest pre-tax dollars and cut your tax bill.

Don't miss the enrollment deadlines!

- May 1- 31**  
Defer up to 100% of your cash bonus
- November 1 - 30**  
Defer up to 75% of your salary

### Employee Stock Purchase Plan (ESPP)

Get a 10% discount on Microsoft stock.

- Money is deducted regularly from your paycheck and used towards the purchase of MSFT shares quarterly.
- We encourage you to maximize your other tax-advantage benefits available to you before participating in ESPP.

## Reach out with questions

We'd enjoy hearing from you!

Our team will partner with you to develop a plan, implement, and manage the process. We can help you make the most of your Microsoft benefits.

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\*Information for 2022 tax year

