

# Tips for healthcare executives for pre- and post-IPO personal financial planning

If you are within 12 months of a possible exit, you should take steps now to help you attain the best outcome for building your personal wealth. **Here are a few key steps you need to consider:**

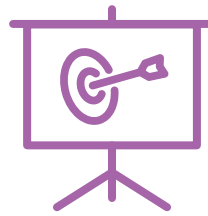
## Prepare a basic estate plan

This consists of a:



**Combine this with advanced planning around your equity**

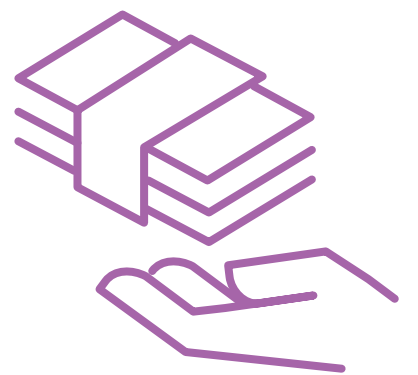
Take advantage of no-risk or low-risk wealth transfer strategies by working with your financial advisor and estate planning attorney to make sure you are fulfilling your goals



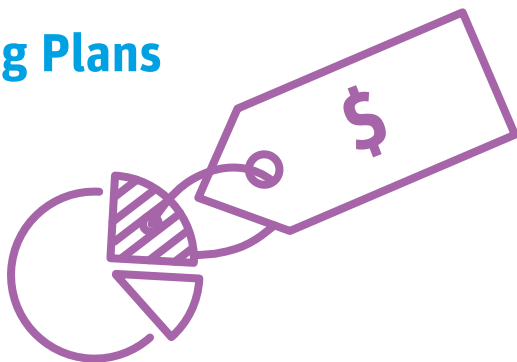
## Access to Liquidity

**Consider the timing on accessing liquidity from your company's stock**

If you need liquidity prior to the IPO, SVB can work with you to determine if a bridge loan or restricted loan could help



## 10b5-1 Trading Plans



**Think about the plan post IPO**

Engage with an advisor that can help you utilize a 10b5-1 trading plan and strategically think through this plan before you lock it in

**Consider:**

- Your financial goals
- Tax implications
- Trading considerations such as illiquidity
- Grants within 2 years of expiration
- Future grants
- Section 16 status (control the number of Form 4s being filed)

## Plan the investment strategy of the funds as you trade shares and gain liquidity

Considering de-risking through diversification



## Make the best decisions for your financial future ...

by assessing risk and reward through proper financial advice, as you would with any other major financial decision

**Contact your Private Bank Relationship Manager**

or call 1.866.238.0872 for help with your financial planning.

[Read the full article, Tips for Healthcare executives for pre- and-post IPO personal financial planning](#)

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