

1

Start ...

with building a team that can help you with your planning process

Your team should consist of a:



Financial advisor



Tax advisor

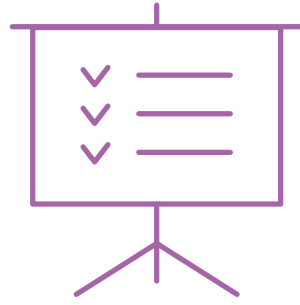


Estate planning attorney



Investment strategist

2



Set up goals and assign priorities to help you make proper decisions

3

Founders and their share ownership

Find out if your shares qualify for QSBS (Qualified Small Business Stock) treatment



If so:

Have auditors / accountants make a memo to file regarding which shares on the cap table will qualify

4



Exercising stock options

Individuals with ISOs (Incentive Stock Options) should work in conjunction with a tax advisor to consider whether or not to exercise options near the end of each year

5

Prepare a basic estate plan

This consists of a:



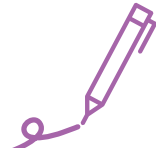
Living trust



Will

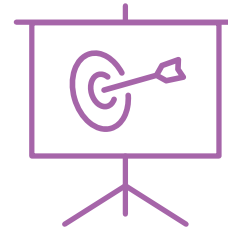


Health care directive



Financial power of attorney

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

6

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

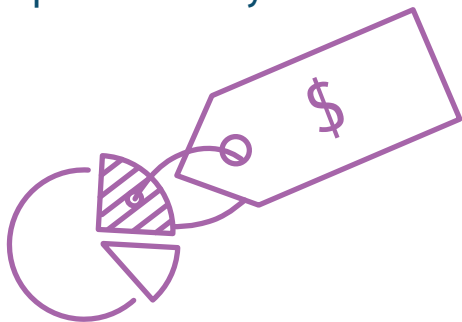


7

10b5-1 Trading Plans

Think about the plan post IPO

Engage with an advisor that can help you utilize a 10b5-1 trading 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)

8

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



Considering de-risking through diversification



Establish the liquidity based on your goals, which drives the investment decision



Understand your long term goals in order to properly fund an investment strategy

9



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