

# Financial Planning for SpaceX Employees

## Equity Compensation, Tax Strategy & Long-Term Wealth Planning

At InVestra, we work with SpaceX professionals navigating one of the most unique financial opportunities in the world: concentrated equity compensation tied to a fast-growing private company.

Your compensation package may include RSUs, stock options, tender offer opportunities, deferred compensation decisions, and complex tax exposure. Whether you're preparing for a liquidity event, evaluating diversification strategies, or simply trying to make smarter decisions with your growing wealth, our role is to help you build a coordinated financial plan around your life — not just your stock.

SpaceX employees often face a distinct set of financial challenges:

- Managing concentrated company stock exposure
- Planning around liquidity events and tender offers
- Understanding RSUs, ISOs, NSOs, and vesting schedules
- Reducing unnecessary tax exposure
- Coordinating equity decisions with long-term goals
- Creating investment strategies beyond company stock
- Preparing for retirement and generational wealth planning

We help simplify these decisions with proactive, fiduciary guidance tailored specifically to high-performing aerospace and technology professionals.

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## SpaceX Equity Compensation Planning

Equity compensation can create life-changing opportunities — but without planning, it can also create significant risk.

Many SpaceX employees hold a substantial portion of their net worth in company equity. That concentration may increase over time through continued vesting, appreciation, or participation in liquidity events. Strategic planning can help you make informed decisions before critical deadlines arrive.

### We Help Clients Navigate:

- RSU and stock option planning
- Vesting event analysis

- Tender offer evaluations
- Liquidity event preparation
- Tax-efficient diversification strategies
- Alternative Minimum Tax (AMT) considerations
- Cash flow and tax withholding planning
- Multi-account investment coordination

Our goal is to help you turn complex equity compensation into a long-term wealth strategy aligned with your personal priorities.

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## **Tax-Efficient Investment Management**

For many SpaceX employees, compensation and investments become deeply intertwined. Equity vesting events, option exercises, and liquidity opportunities can create significant taxable income — often in a short period of time.

We help clients proactively coordinate:

- Capital gains planning
- Tax-aware portfolio management
- Diversification after liquidity events
- Retirement account optimization
- Charitable giving strategies
- Estate and legacy planning
- Risk management and insurance reviews

Rather than reacting after taxes are triggered, we focus on creating forward-looking strategies designed to improve long-term outcomes.

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## **From Engineer to Investor**

Many professionals at SpaceX spend years focused on building transformative technology before realizing they also need a strategy for managing transformative wealth.

A liquidity event or IPO does not automatically create financial security. Long-term success often depends on disciplined planning, diversification, and coordinated decision-making before and after liquidity arrives.

At InVestra, we help clients move from concentrated equity ownership toward a more balanced and intentional financial life.

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## **Fiduciary Advice Built Around Your Goals**

As certified fiduciary advisors, we are committed to providing guidance that is aligned with your best interests — not product sales or commissions.

We believe financial planning should feel clear, strategic, and personalized. Whether you are early in your SpaceX career or preparing for a major liquidity event, our team helps you evaluate decisions with clarity and confidence.

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## **Areas We Commonly Advise On**

### **Equity Compensation & Liquidity Planning**

- RSUs and stock options
- Tender offers
- IPO preparation
- Concentration risk management
- Equity tax planning

### **Investment & Wealth Management**

- Diversified portfolio construction
- Tax-efficient investing
- Retirement income planning
- Cash reserve strategies
- Alternative investments

### **Advanced Financial Planning**

- Estate planning coordination with our on staff CFP's
  - Charitable planning
  - Insurance and risk analysis
  - Executive compensation planning
  - Multi-state tax considerations
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## **A Strategic Partner for SpaceX Professionals**

The financial decisions tied to equity compensation can impact your taxes, investments, retirement timeline, and family legacy for decades.

Our role is to help you evaluate those decisions proactively — with a strategy designed around your long-term goals, not short-term market noise.

Whether you are navigating your first vesting event or planning for substantial liquidity, InVestra provides experienced, fiduciary guidance tailored to the realities SpaceX employees face today.

### **Schedule a Conversation**

If you're a SpaceX employee looking for guidance around equity compensation, investment management, or long-term financial planning, we'd be happy to connect.

Let's build a strategy that helps your success at SpaceX translate into lasting financial independence.

InVestra

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