EMPLOYER STOCK PLANNING SERVICES

Jumet FINANCIAL

EMPLOYER STOCK PLANS

Diversifying concentrated employer stock position is essential for building a more balanced and resilient investment strategy. This approach does not help minimize potential losses. However, it does support the achievement of long-term financial goals by promoting portfolio stability and growth.

DIVERSIFICATION

- Owning a wide variety of investments with different characteristics to reduce volatility
- Eliminate concentration risk
- Significant risk if the company underperforms or faces financial trouble.
- Align long-term goals
- Creating a stable and balanced portfolio.
- Reduce dependency on single stock performance.
- "Don't put all of your eggs in one basket"

OUR FOUR STEP APPROACH

1) Valuation

- Hybrid valuation of individual securities
    - Combine top-down and bottom-up approaches
        - Use a top-down approach for broader economic conditions impacting stock performance.
        - Use a bottom-up approach for microeconomic conditions impacting the quality and fundamentals of the company

2) Market Triggers

- Create soft triggers to consider selling and diversifying while working with 10b5-1 schedule

3) 10b5-1 Plan

- We will work with company insiders to outline when buys / sales can occur to follow all rules based on the SEC Rule 10b5-1.

4) Comprehensive Tax Strategy

- Easily manage gains/losses of the security.
- Working with our tax professional, or working with your tax professional

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