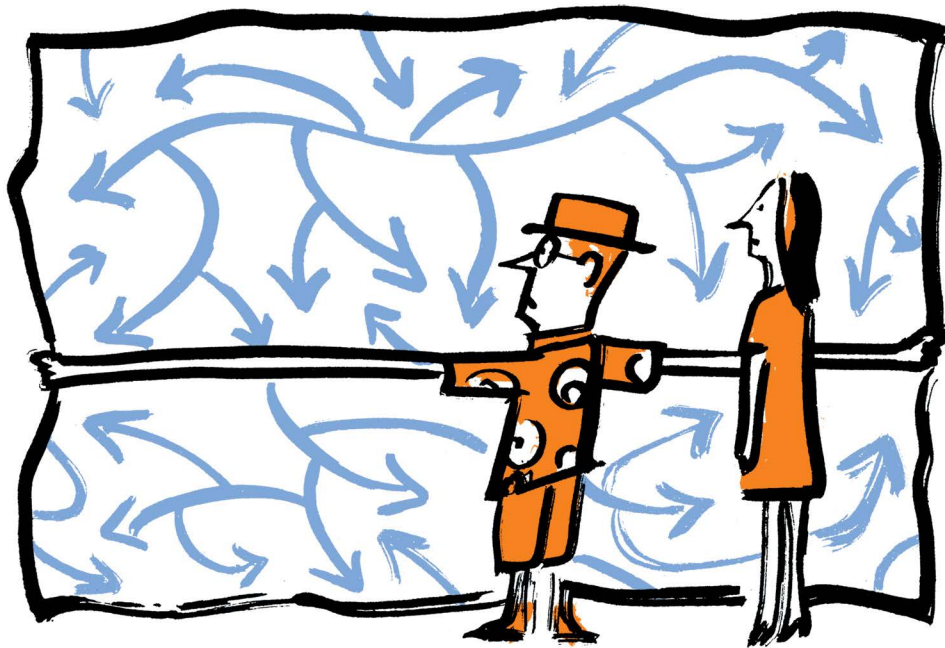


Smart Money Moves for Deel Employees

Thoughtful equity planning during uncertain times



ASPIRIANT

Straight Talk on Complex Financial Planning

Deel has grown quickly. Expanding globally, attracting investors and giving some employees a chance to realize early equity value.

With a recent tender offer behind you and IPO conversations ahead, it's natural to start asking bigger questions about your financial future.

Even with the IPO timeline still unfolding, this is a meaningful time to pause, reflect and begin planning. Because when equity becomes liquidity, it can affect much more than your bank account. From taxes and investments to the way you think about your future. We're here to help you approach that complexity with clarity and confidence.

Award-winning know-how

Whether you're refining your strategy or just beginning to explore your options, Aspiriant's **recognized** wealth managers make financial planning clear and actionable. We help you cut through the noise and turn complex decisions into confident action.

Helping employees manage equity at:

cruise

 **databricks**

 **Palantir**

 **ServiceTitan®**

 **snowflake**

stripe

Planning during the waiting game

Even without a firm IPO date, there are meaningful steps you can take now:

- Consider early ISO exercises to begin the capital gains holding period.
- Estimate your potential tax exposure from RSU vesting.
- Start building a diversified portfolio to reduce future concentration risk.

If you're wondering when to act or how to prepare, you're not alone. The most powerful decisions often happen *before* a liquidity event.

Three smart steps to prepare for a liquidity event

Step One: Know when to exercise or sell shares to minimize taxes

Maybe you participated in the recent tender offer. Maybe you're holding ISOs or RSUs and wondering what the next event will bring. Equity compensation can feel exciting and confusing. It's more than just a potential payday. It's a building block in your larger financial life.

Whether you're thinking about timing an exercise, modeling taxes or simply organizing your grant documents, this is a good time to quietly get your arms around it all.

Tactical tips:

- Consider exercising ISOs up to the AMT threshold, if appropriate, to start the capital gains clock early.
- Review your RSU grant type and vesting triggers to prepare for future tax events.
- Model potential IPO scenarios to project your cash needs and tax liabilities.

Want to dive deeper into how equity compensation works, including stock options, RSUs and tax considerations?

[Explore our full Equity Compensation Guide here](#)

Step Two: Anchor your planning in your goals – not the market's

A potential IPO might feel like the finish line. But the real questions come after: What will this money mean for you? What risks are you comfortable with? What opportunities do you want to protect?

Our role is to help you create a plan that reflects who you are, not just what the stock market does. One that prepares you for what's ahead, while honoring what matters most.

Tactical tips:

- Create an investment plan that reflects your risk tolerance and life goals.
- Consider estate and tax planning updates, especially with the federal [estate tax exemption](#) set to drop in 2026.
- Explore gifting or trust strategies to reduce future tax burdens while supporting your legacy.

Step Three: Build your financial team

The decisions you're facing from equity to taxes to estate planning don't live in silos. They affect each other. That's why we take a collaborative, integrated approach, helping you align all aspects of your financial life.

Whether it's a future tender offer, IPO or something else, we want you to feel prepared — not pressured. That's the value of planning early — not to move fast, but to move deliberately.

Tactical tips:

- Define what success looks like for you beyond the IPO.
- Partner with professionals who understand tech equity and IPO timing.
- Use this waiting period wisely, before your window to act becomes a scramble to react.

What to Do During the Waiting Game

Even without a set IPO date, this is your chance to prepare:

1. Review your equity grants and consider early exercise strategies.
2. Plan for taxes — now, not later.
3. Map out your goals and what this liquidity could enable.
4. Don't go it alone. [We're here to guide you](#), every step of the way.

We've had the privilege of helping clients through moments like these before. Every company is different. Every employee story is different. But the desire for clarity, peace of mind and a plan that supports your future? That's universal.

**If you'd like to begin that conversation,
we're here when you're ready.**

SCHEDULE



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Disclosure: Aspiriant did not pay a fee for consideration in Forbes' 2025 Top Wealth Advisors Best-in-State rankings, which are determined by SHOOK Research based on an independent evaluation. The award was announced April 8, 2025, for the review period July 1, 2023, through June 30, 2024. For full methodology, visit Forbes.com.