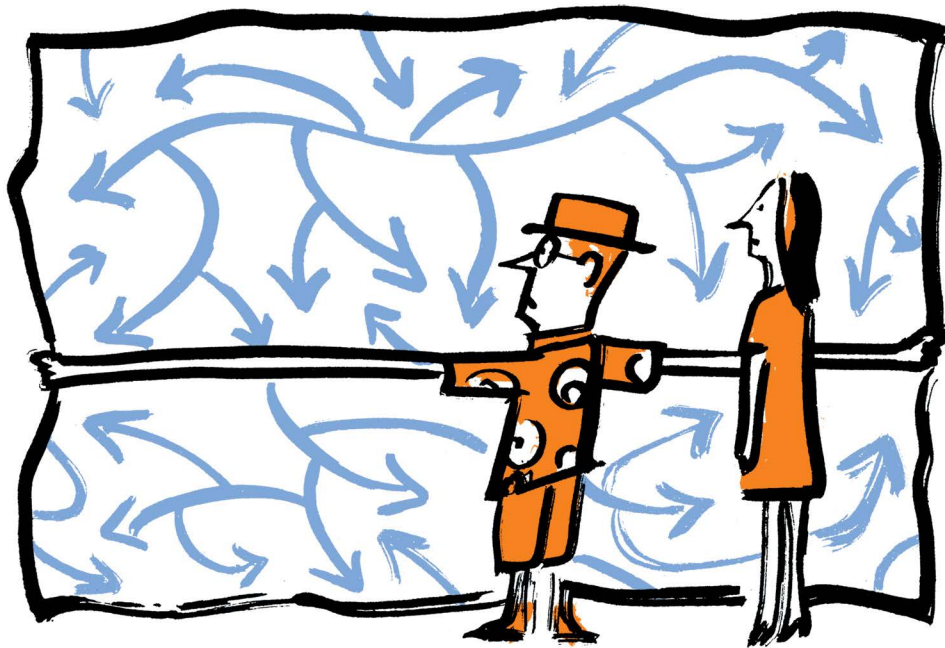


Smart Money Moves for Genesys Employees

Planning during the waiting game



ASPIRIANT

Straight Talk on Complex Financial Planning

Genesys has quietly built a global enterprise at the forefront of customer experience technology. With the company having filed confidentially for an IPO, many employees are thinking ahead. But with market conditions still in flux, the timeline may feel uncertain.

This “wait and see” period is the perfect window to plan proactively before decisions and deadlines hit all at once.

Whether you’re managing ISOs, RSUs or simply wondering what’s next, we’re here to help you make the most of this moment.

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, you can take meaningful action today:

- Explore early ISO exercises to start the capital gains clock.
- Project your potential tax exposure based on RSU vesting.
- Build a diversified portfolio plan so you’re not overexposed post-IPO.

In uncertain markets, clarity is a competitive advantage.

Three smart steps to prepare for a liquidity event

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

If you hold ISOs and are past the required holding periods (two years from grant and one year from exercise), you may qualify for long-term capital gains treatment.

That's a major win when compared to ordinary income tax rates.

If you have RSUs, particularly double-trigger RSUs, keep in mind that they typically don't vest until both time-based and liquidity conditions are met. If Genesys moves forward with an IPO, you may face a large tax event upon vesting, even if you're locked up from selling.

Tactical tips:

- Exercise ISOs up to the AMT threshold 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: Map your financial goals to understand your cash needs and risk tolerance

Hoping for upside is understandable. But relying solely on a single company's stock is risky. Even in a pre-IPO phase, you can start building a diversified portfolio aligned with your **life goals**. Diversification can help your financial future, no matter what the markets or Genesys shares do.

Tactical tips:

- Create an investment plan that reflects your risk tolerance and life goals.
- Consider estate and tax planning updates, especially with **estate tax changes** on the horizon.
- Explore gifting or trust strategies to reduce future tax burdens while supporting your legacy.

Step Three: Build your financial team

With so many moving parts—equity, taxes, estate planning, and market timing, you need a team that works together. Aspiriant brings together advisors, tax experts and investment strategists to help you plan with precision.

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.

Genesys IPO: 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.

If you've been wondering whether to exercise, sell or hold, or if you're unsure what the IPO means for your long-term goals, [let's talk](#).

**Schedule time with an Aspiriant advisor who understands
tech equity and IPO transitions.**

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.