

# THE \$5 MILLION QUESTION



# YOU'RE SITTING ON A

concentrated stock position worth \$5M.

Maybe it's

## STOCK

from the  
company you  
founded

## EQUITY

compensation  
that finally  
vested

## SHARES

acquisition  
of your  
employer



## YOUR ADVISOR SAYS:

"You need to  
diversify."



## YOUR ACCOUNTANT SAYS:

"That'll trigger a  
huge tax bill."

**So, you wait. And wait. And wait.**

Meanwhile, a large portion of your  
net worth is tied to one stock.

**THIS IS THE  
DIVERSIFICATION DILEMMA.**

You know you should **de-risk**, but the tax  
consequences feel paralyzing.

# **HERE IS WHAT** MOST PEOPLE DON'T REALIZE

there are planning approaches that allow you to diversify while actively managing the tax impact—not just accepting it.

## **THIS MATTERS IF YOU:**

Hold stock representing 30%+ of your net worth

Are an executive with concentrated equity compensation

Acquired a concentrated position through a business sale or merger

The risk of staying  
concentrated?



The risk of traditional  
diversification?



*Examples are hypothetical and for educational and illustrative purposes only. Results are not guaranteed and will vary based on individual circumstances, timing, and applicable tax laws. Investing involves risk, including the potential loss of principal. This content is for informational purposes only and does not constitute investment, legal, or tax advice.*

## THE ALTERNATIVE?

Strategic positioning  
that addresses both –  
with proper professional  
guidance.





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