

Client Persona Guide

Tech Innovators

Meet Alex:

Alex is 34 and works at a rapidly growing tech company. Between stock options, an ESPP, and the possibility of an IPO, his financial picture is both exciting and complex. He knows these opportunities could build real wealth—but he also worries about taxes, sudden windfalls, and concentration risk.

His Challenges:

- Navigating ISOs, NSOs, and ESPPs without surprise tax bills
- Understanding how to time equity exercises ahead of a liquidity event
- Managing student loans alongside rapid income growth
- Creating a long-term plan for retirement and lifestyle goals

How We Help:

- Build a tailored strategy for exercising and selling equity at the right times
- Diversify concentrated stock positions and reduce tax exposure
- Refinance student loans and create a debt payoff plan
- Maximize retirement savings and model future financial independence
- Provide guidance during liquidity events like IPOs or acquisitions

The Result:

This strategy is designed to reduce financial stress through a proactive plan. Rather than reacting to unexpected life or wealth events, it aims to position resources to support long-term objectives, from career growth to future family goals, and establish a sustainable path toward financial independence.

This is a case study and is for illustrative purposes only. Actual performance and results will vary. This case study does not constitute a recommendation as to the suitability of any investment for any person or persons having circumstances similar to those portrayed, and a financial advisor should be consulted. This case study does not represent actual clients but a hypothetical composite of various client experiences and issues. Any resemblance to actual people or situations is purely coincidental