

EQUITY COMPENSATION GUIDE

VISA RSU AND ESPP CHECKLIST

A step-by-step checklist for Visa employees managing equity compensation from grant through sale.

Between RSU grants and the ESPP, your Visa equity comp can quietly become the largest growing piece of your earnings. The decisions that come with it, when to sell, how to handle taxes, when to diversify, all stack up across years. This checklist organizes the moves into clear sequences so nothing slips through the cracks.

No sales pitch. No email gate. Just education-forward, practical financial advice.

CHECKLIST 1 OF 2

RSU CHECKLIST: GRANT TO SALE

Restricted Stock Units make up the bulk of most Visa equity packages. The mistakes here usually come down to missed dates and unplanned tax bills. Walk through these five stages each grant cycle.

1 AT GRANT

- Record the grant date and number of shares.
- Confirm the vesting schedule. Typically three years, though refresh grants vary with length of service.
- Identify your vesting anniversary or quarterly vest dates.
- Track each grant in a personal spreadsheet so the totals stay visible.

2 BEFORE VESTING

- Estimate the taxes due at vest based on projected fair market value.
- Check your tax withholding rate. The default is often too low for higher earners.
- Decide your sell-or-hold strategy in advance, not in the moment.

3 AT VESTING

- Confirm shares were deposited into your Merrill account.
- Verify the fair market value (FMV) at vest.
- Confirm tax withholding via sell-to-cover shares.
- Record cost basis (FMV at vest) for future tax reporting.

4 AFTER VESTING

- Decide whether to sell immediately or hold the shares.
- If holding, track the share price and holding period.

CONCENTRATION CHECK

If your Visa stock holdings exceed **10 to 15% of your individual or family net worth**, you're in over-concentration territory. Build a diversification plan before you cross the line.

5 WHEN SELLING

- Confirm the sale price and date.
- Determine whether the gains are short-term or long-term.
- Save the confirmation for taxes (1099-B).
- Consider pairing the sale with tax-loss harvesting or an exchange fund to offset future long-term capital gains.



CHECKLIST 2 OF 2

ESPP CHECKLIST: ENROLLMENT TO EXIT

The Visa Employee Stock Purchase Plan lets you buy stock at a discount, often with a lookback feature. The right moves depend on what you do at three points in the cycle.

1 ENROLL DELIBERATELY

- Review plan details, including the 15% discount and any lookback feature.
- Choose a contribution percentage that fits your cash flow.
- Confirm your cash flow can support the contributions through the full offering period.

2 TRACK THROUGH THE PERIOD

- Track contributions coming out of each paycheck.
- At purchase date, confirm the price (lower of start or end price, minus discount).
- Verify shares were received in your Merrill account and record FMV and purchase price.

3 SELL NOW OR HOLD

- Sell immediately to lock in the discount profit, or hold for a qualifying disposition (1 year from purchase, 2 years from offering start) for better tax treatment.
- If holding, monitor stock risk and plan your exit in advance to avoid hesitancy bias.

NEED A THINKING PARTNER?

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Whether you're planning a major move, a promotion, or you just feel unsure about how to balance RSUs, taxes, and retirement goals, I'm happy to help.

SCHEDULE TIME TO CONNECT

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