Beyond Wealth
PARTNERS

Key LTIP Rules Based on How You Leave

RETIREMENT OR SPECIAL SEPARATION

Awards received less than 1 year before your exit:

→ These are **prorated** based on the number of days worked in the first year after the October 1 grant date.

→ Example: If you retire December 31 and received an October 1 award, you'd retain about 3/12ths.

→ That portion vests on the original schedule and keeps its expiration date.

Important: You must work **at least four weeks after October 1** (until at least October 28) to retain any portion of that year's award.

Awards received more than 1 year before your exit

→ You **fully retain** these.

→ They vest and expire per the original schedule.

VOLUNTARY RESIGNATION OR INVOLUNTARY TERMINATION

→ **Vested LTIP stock options** must be exercised **before your last day** or they'll be canceled.

→ **All unvested LTIP options and RSUs** are canceled.

→ **Previously vested RSUs** stay in your E*TRADE account.

Note: STAR stock options are **not canceled** (see below).

STAR STOCK OPTIONS HAVE DIFFERENT RULES

If you have STAR stock options (both vested and unvested):

→ You **retain them for the full 10-year term**, regardless of how you leave the company.

→ This assumes you continue to comply with the **stock plan's non-solicitation and other terms.**

DON'T MISS THESE ADMINISTRATIVE REMINDERS

→ You are responsible for tracking **option expiration dates** and understanding **tax implications.**

→ You retain access to your **E*TRADE account** after separation.

→ P&G will **deactivate your bank info 90 days post-exit** (unless you're Band 3+).

- → If you exercise options after that, you'll be paid by paper check unless you've updated your account.
- → To update banking info, contact **Get Help** at 833-441-4357 or use online chat.

FINAL THOUGHT: DON'T LEAVE MONEY ON THE TABLE

LTIP and STAR awards can be a significant part of your compensation and future wealth. Don't let confusion or missed deadlines cost you.

At Savvy Wealth, we help P&G employees transition with clarity—maximizing what they've earned and reducing unnecessary risk.

Need help reviewing your awards or planning your next move?