



SIMPLIFY WEALTH
PLANNING

Unlocking Your Full Range of Benefits

Financial Insights and Beyond
for Google Employees



Welcome to the Best-Kept Secrets of Google Employee Benefits

Google employees have access to one of the most comprehensive benefits packages in the world. Yet, with all the excitement of working at a world-leading tech company, it's easy to overlook opportunities to supercharge your financial future.

The goal of this guide is simple: save you time and ensure you're squeezing every last drop of value from Google's incredible benefits package—whether it's a 401(k) match, tax-efficient savings, or family planning benefits.



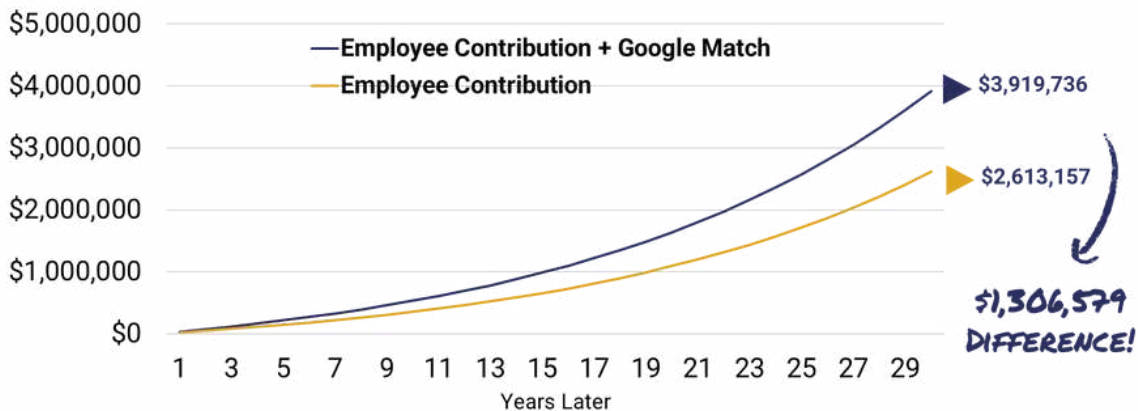
Turbocharge Your Retirement: The Power of Google’s 401(k)

401(k) Matching: “Free Money” Waiting for You

Google offers a generous 50% match on your 401(k) contributions up to a maximum matching contribution of \$11,500 (for 2024). What does this mean for you? If you contribute the maximum amount, Google adds an additional \$11,500, **fully vested from day one**. Imagine passing up almost \$12K in free money!

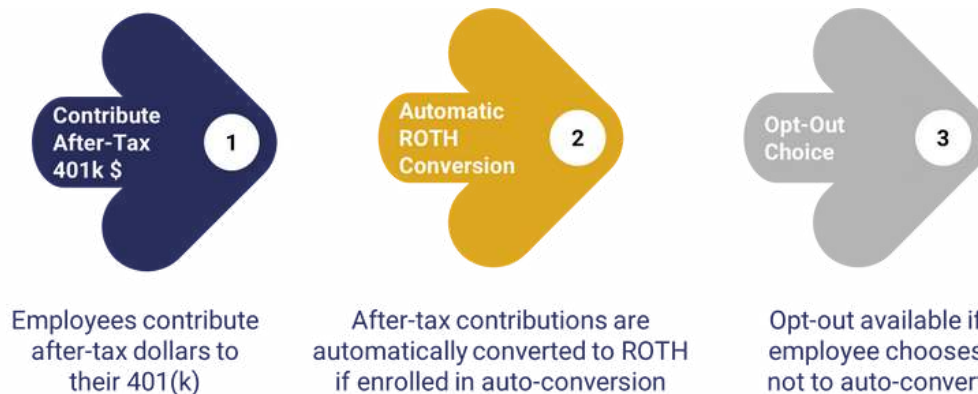
Google’s match accelerates wealth building

Total portfolio value (assumes 7.5% returns and maximum employee contribution)



Mega Backdoor ROTH: Unlock More Retirement Dollars

Google also offers a Mega Backdoor ROTH, allowing after-tax 401(k) contributions that you can immediately roll into a ROTH IRA. This move can add an extra \$34,500 (For 2024) annually to your ROTH, growing tax-free for life. **This can turbocharge you to financial freedom.**



Grow Your Wealth with Google's Stock Plan

GSUs: Your Wealth-Building Engine

Maximize the value of your Google Stock Units (GSUs) by planning the right time to sell. Learn how to minimize taxes, diversify your portfolio, and ensure you're set for long-term gains without exposing yourself to unnecessary risk.



Strategy	How it works	Benefits
Priority-Based Sales Strategy	First, sell enough GSUs to cover tax under-withholding, then sell for specific goals, and finally sell for diversification.	This approach helps manage both immediate and long-term cash needs. It's an effective way to avoid forced sales and manage cash flow while reducing concentration risk over time.
Taking Deductions in High-Income Years	In years with high GSU vesting income, use deductions like charitable donations to lower ordinary income tax.	Reduces tax liability in high-income years.
Capital Gains Budget To Harvest GSU Capital Gains	Establish the maximum amount of gains you want to realize each year.	Tax savings can be meaningful if this is done strategically.
Charitable Gifting of GSUs	Gift appreciated GSUs directly to a charity to avoid capital gains tax while taking a deduction up to 30% of AGI if GSUs held over one year.	This allows for tax-efficient giving while reducing concentration risk. Especially valuable for GSU holders aiming to support charitable causes.

Hidden Financial Gems in Your Google Benefits

Student Loan Repayment

Got student loans? Google will match 100% of your contributions, up to \$2,500 annually, helping you pay off loans faster.

Flexible Spending Accounts (FSA)

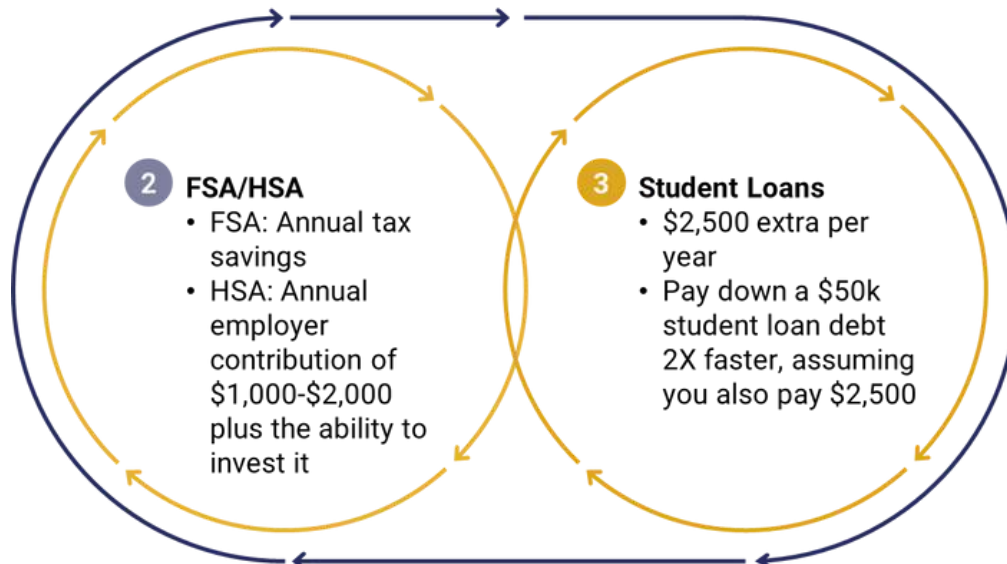
Save on taxes while covering healthcare expenses. Contribute pre-tax dollars to an FSA and lower your taxable income—ideal for covering medical, dental, and vision expenses.

Health Savings Accounts (HSA)

Google offers an HSA option that lets you contribute up to \$3,150 (single) or \$6,300 (family), growing tax-free. Plus, Google kicks in an extra \$1,000 (single) or \$2,000 (family) annually—don't leave that on the table!

HSAs are also one of the most powerful investing accounts, offering a triple tax advantage (tax free contribution, tax free growth and tax free distribution)

1 Putting those less-known financial hacks on repeat



Maximizing Your Health & Family Benefits

Fertility Assistance & Family Planning

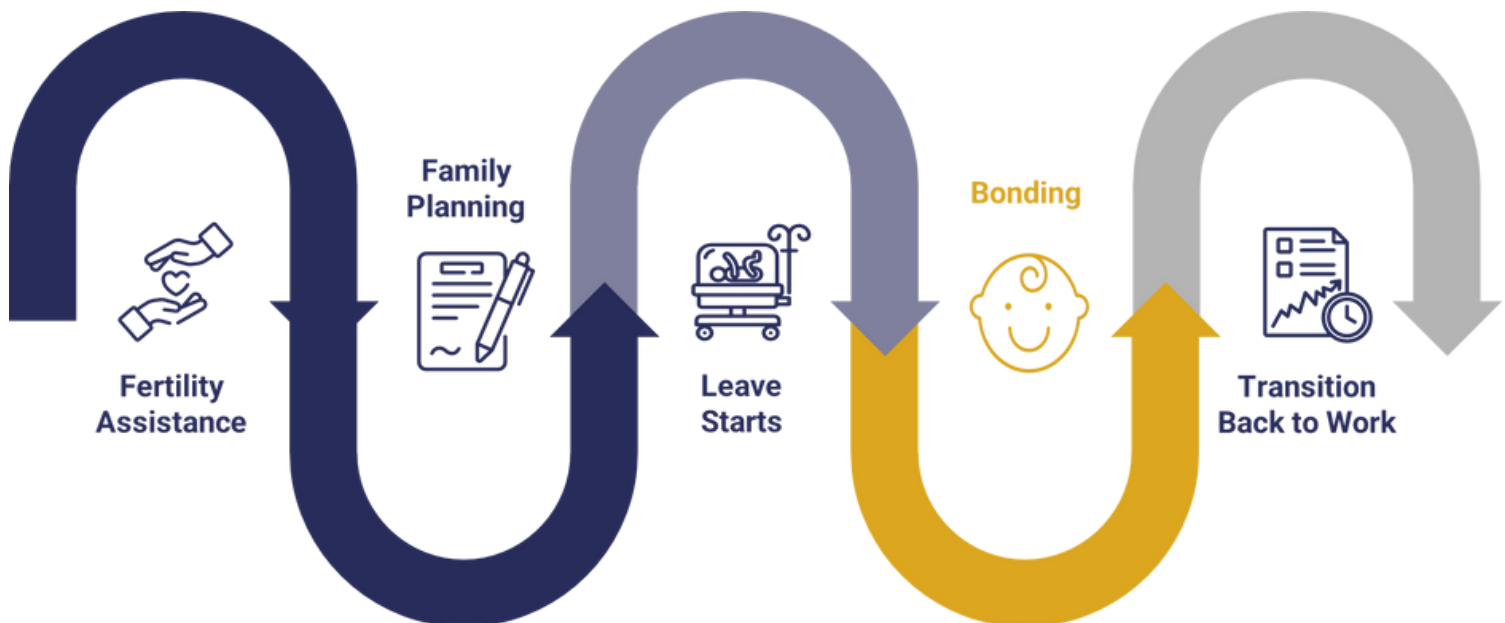
Google offers a bundle of fertility benefits, including consultations, multiple cycles of fertility treatments, and elective egg freezing—helping you start a family without the hefty costs. Everything is covered through top-tier providers, meaning less stress for you.

Adoption and Surrogacy Assistance

If you're adopting, Google covers up to \$25,000 in adoption assistance. If surrogacy is your path, you can claim up to \$40,000 to offset surrogacy costs.

Parental Leave: More Time to Bond

Whether you're the birth parent or a partner, Google offers one of the most generous parental leave policies. Get up to 24 weeks of paid leave as a birth parent and 18 weeks for partners, including adoptions and surrogacy. Plus, new parents get \$500 in "Baby Bonding Bucks" to cover essentials like food or diapers.



Keep Your Benefits Optimized Year-Round

Annual Benefits Review Checklist

Each year, Google updates its benefits, and your life circumstances may change. Here's how to ensure you're always getting the most out of what's available:

1. Review 401(k) contributions and adjust for max matching.
2. Consider making after-tax contributions to a Mega Backdoor Roth.
3. Come up with a strategy to get the most out of your GSUs.
4. Ensure you're maximizing your savings via student loan, FSA and HSA benefits.



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Consider making after-tax contributions to a Mega Backdoor Roth.



Come up with a strategy to get the most out of your GSUs.



Ensure you're maximizing your savings via student loan, FSA and HSA benefits.

Unlock Thousands in Extra Value Today!

Schedule a Free Consultation



Ready to take the next step? Schedule a free consultation to ensure you're taking full advantage of Google's benefits. Learn more at www.simplifywealthplanning.com



Marcel Miu, CFP, CFA
Simplify Wealth Planning

