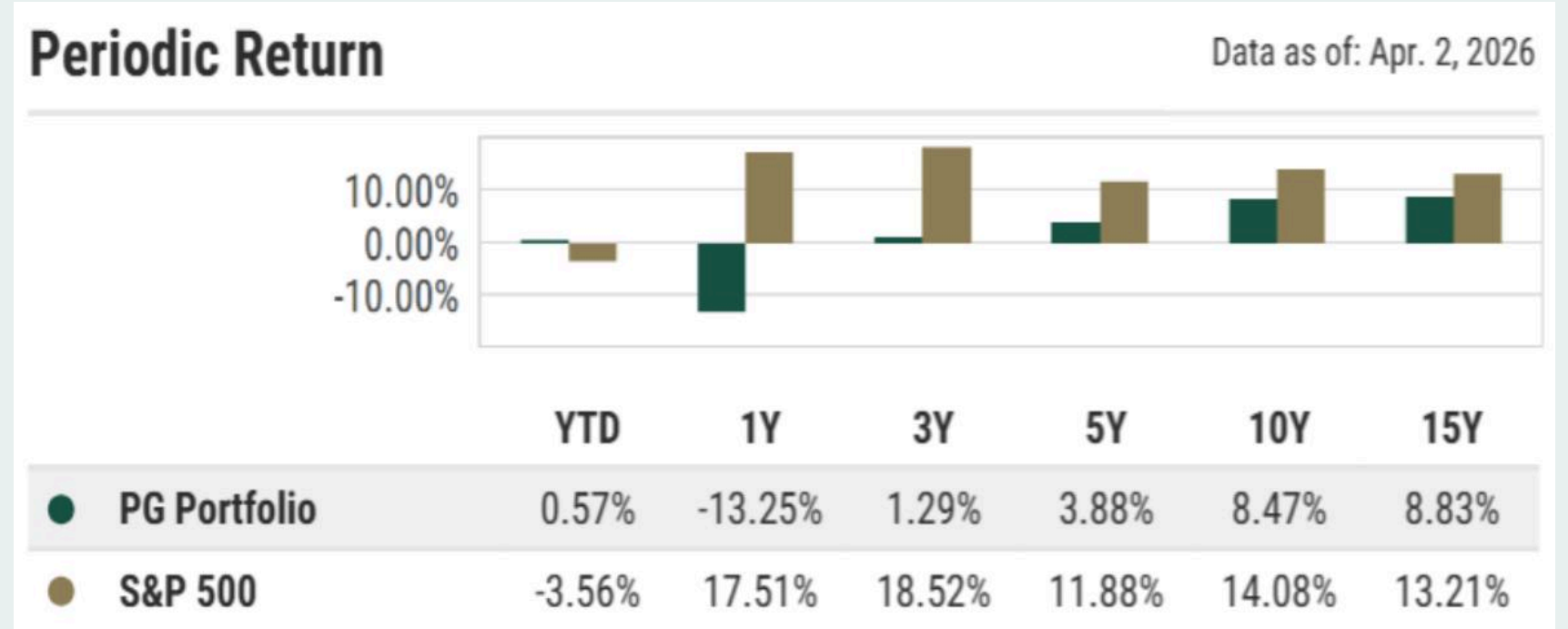


Top 3 Financial Mistakes P&G Employees Make

1. OVER CONCENTRATION TO PG STOCK

- PST 100% invested in PG post age 45
- Selling preferred shares
- Savings plan invested in PG
- Don't sell RSUs at vest (taxable event)
- Delay exercising options too long*



2. NOT PLANNING FOR RETIREMENT TILL RETIRED

- Tax efficient replacement of paycheck
- Roth IRA or backdoor Roth IRA contributions
- Monitoring asset allocation & location
- Social security timing
- Surprise increase in Medicare premiums

3. IGNORING TAX STRATEGY

While working

- Default to pre-tax Savings Plan
- Don't use Health Savings Account
- Not optimizing charitable contributions
- Swings in underpayment/overpayment of tax liability

In retirement

- Distributions from PST disqualifying NUA
- Miss opportunities for Roth Conversions
- Not optimizing charitable contributions

ACTION

To avoid surprises or missing out on opportunities, we recommend starting with a plan.

*The performance data quoted presents past performance; past performance does not guarantee future results; the investment return and principal value of an investment will fluctuate; an investor's shares, when redeemed, may be worth more or less than their original cost; current performance may be lower or higher than the performance data quoted. The most recent month end performance data can be accessed at https://go.ycharts.com/fund_contact_info. (See the Standardized Returns section of this report for standardized returns information). This report has been generated using data manually input by the creator of this report combined with data and calculations from YCharts.com and is intended solely to assist you or your investment or other adviser(s) in conducting investment research.