

MARINER

SpaceX

Private wealth & family office advisory

Built around you

Your wealth isn't one-dimensional, and your strategy shouldn't be either. At Mariner, we put clients first by giving our advisors access to in-house expertise, so you get tailored solutions for your complex wealth challenges.

The client CEO

The advisor CFO

The supporting teams

Equity compensation

- Integrated equity compensation strategy (ISOs, NSOs, RSUs, ESPP)
- 10b5-1 planning
- Ongoing grant & tax strategy oversight
- Stock option exercise timing & techniques
- Cash flow & tax planning around vesting
- AMT analysis & multi-year tax planning
- Managing the risks of single stock exposure
- Liquidity event & exit readiness
- Tax-aware diversification techniques
- Trust & charitable gifting of shares

Tax planning & preparation

- Tax compliance
- Multi-state strategies
- Tax reduction strategies
- Gift & estate tax planning
- Representation & support for IRS & state tax audits
- Bookkeeping & family office services
- 401(k)/IRA optimization & distribution plans
- Roth conversion analysis

Investment management

- Custom portfolio construction & asset allocation
- Concentrated stock solutions
- Individual equities & fixed income
- Options strategies
- Alternatives
- Tax-optimization & tax-loss harvesting strategies
- Private investments
- Real estate
- Hedged equity
- Employer plan guidance

Risk management

- Asset & income protection strategies
- Asset titling & registration
- LLC & entity guidance
- Property, casualty & umbrella liability insurance
- Private healthcare
- Long-term care strategies
- Medicare, medigap & advantage plan guidance
- Specialty asset insurance
- Real estate & investment property protection
- Intellectual & digital property

Estate planning & trust services

- Review & summation of key documents
- Review & advice on wills, trusts, powers of attorney & health care directives
- Charitable planning & gifting strategies
- Strategies for using life insurance in estate planning
- Multi-generational wealth transfer strategies
- Alignment of estate plan with equity compensation
- Estate tax exposure analysis (federal and state)
- Family wealth & next generation education
- Employer securities may be subject to transfer restrictions

Wealth advice

- Goal-based personal finance planning
- Cash flow analysis
- Expenses & budgeting
- Debt & liability management
- Home purchase & real estate guidance
- Pre-retirement analysis & income strategy
- Social Security optimization
- Self employment & business planning
- Education & college savings strategies
- Stock lending solutions

As a SpaceX employee, you face unique opportunities and challenges around equity compensation and liquidity. We provide integrated planning across tax, estate, and investment strategies to help you maximize value, manage risk, and plan for what's next.

Estate & wealth transfer planning

We help clients develop and coordinate estate planning strategies tailored to their goals in collaboration with their legal advisors. Our work includes both foundational estate plan reviews and advanced planning techniques such as spousal lifetime access trusts (SLAT), grantor retained annuity trusts (GRAT), qualified personal residence trusts (QPRT), family limited partnerships (FLP) and limited liability corporations (LLC). We also provide educational programs for rising generations to support long-term stewardship.

Philanthropic planning

We assist with the evaluation of private family foundations, donor-advised funds (DAF) and split-interest vehicles like charitable remainder trusts (CRT) and charitable lead trusts (CLT) to satisfy charitable intent. Additionally, evaluation of qualified charitable distributions (QCD) from retirement accounts.

Tax strategy & planning

We provide proactive, creative tax analysis and planning to help complement the client's overall wealth plan. We collaborate with CPAs and attorneys to help minimize tax liability while aligning with clients' broader wealth goals.

Executive compensation & benefits

We guide executives in optimizing equity compensation, deferred compensation, retirement plans, and fringe benefits. Our process includes exercise strategies, vesting analysis and plan integration. We can coordinate with legal counsel to ensure compliance with insider trading policies, section 16, Rule 144, and 10b5-1 plans -helping executives manage personal finances within a regulated corporate environment.

Liquidity event & business sale planning

We help business owners and executives prepare for IPOs, acquisitions, or other liquidity events. Services include transaction structuring, QSBS qualification, timing of option exercises, and post-sale diversification.

Concentration & diversification strategies

We work to reduce single-stock risk and unlock liquidity using strategies such as variable prepaid forward contract, exchange funds, tax-aware sales, and charitable giving. Our strategies are designed to help manage concentrated stock risk, improve liquidity, support tax-efficient diversification, and, where appropriate, generate income.



Frequently asked questions

Stock option planning

- What is the difference between NSOs and ISOs?
- When is the right time to exercise my options?
- Should I exercise and hold my shares, or complete a cashless exercise and sell immediately?
- What will it cost to exercise my options?
- What are the tax implications of exercising?

Diversification planning

- How can I diversify tax-efficiently?
- How should I reallocate my proceeds?

Taxes

- How can I avoid unexpected tax liabilities?
- Are there strategies available to help reduce taxes?
- Should I adjust my RSU withholding rate?
- What is AMT, and will it apply to me?

Post IPO planning

- How does the IPO impact my financial situation?
- What has changed now that SPCX is now public?
- How do lock-up periods and trading blackout windows work?
- What tax implications should I be aware of post-IPO?

Additional questions

- Should I choose RSUs, 5-year options, or 6-year options?
- How much should I contribute to my qualified ESPP?
- Should I contribute to my 401(k) even if there is no company match?
- Are there any estate planning strategies I should take into consideration?

Contact us

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For more information visit: mariner.com

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