

RSU Optimization Strategy™

Under the General Motors (GM) 2009 Long-Term Incentive Plan, GM granted Restricted Stock Units (RSUs) on March 15, 2010 to eligible executive level employees. The awarded RSUs become unrestricted on March 15, 2013.

Mainstay Capital Management has developed the *RSU Optimization Strategy™* to assist employees in evaluating their personal situation when receiving the RSUs.

MCM's *RSU Optimization Strategy™* can help you answer these questions:

- What is the appropriate portfolio diversification mix considering my RSUs?
- Do I need to adjust my overall retirement savings plan?
- What are the tax considerations upon payment of the RSUs?
- Should I make quarterly estimated tax payments?
- How can I optimize my overall tax strategy?

Mainstay Capital Management is a fee-only, independent investment advisor that has been ranked by *Barron's* as one of the "Top 100 Independent Financial Advisors" in the country for the past four years and recognized nationally by *Investment News* as a "Top 30 Financial Planning Firm". Mainstay has counseled thousands of GM employees on retirement saving, planning, and investing. We can provide a comprehensive Retirement Income Analysis, help you evaluate "what-if" scenarios, and assist you in making informed decisions concerning the GM Restricted Stock Units.

Call Mainstay Capital Management toll-free at **1-866-444-6246** to discuss your personal situation. You can also visit us online at **www.mainstaycapital.com**.