



2025 FINANCIAL CALENDAR

Deerfield

FEBRUARY

Bonus Allocation

- Allocate bonuses toward 401(k), HSA, or debt reduction.
- Consider additional contributions to investment accounts.

RSUs and Stock Options

- **Election Emails:** Review RSU and stock option choices during the annual grant cycle. Determine whether to take part of RSUs in cash or stock and understand the tax implications. Seek advice if over-concentrated in Lilly stock.
- **Q4 Earnings:** Expect announcement of Q4 2024 earnings (early February).

Dividend Planning

- Anticipate Q1 dividend announcement and ex-dividend date.

JANUARY

Tax Preparation

- Gather year-end statements, including [RSU](#) and stock option records.
- Adjust [401\(k\)](#) contributions based on 2025 IRS limits.

Equity Compensation

- Review vesting schedules for RSUs and stock options.
- Plan for tax implications of any RSUs that vested in 2024.

Benefits Review

- Assess healthcare and dependent care FSAs; adjust contributions for 2025.
- Check your starting HRA balance for the year, funded by Eli Lilly. Plan for how HRA funds will cover eligible medical and prescription costs.

Long-Term Planning

- Update long-term financial goals with your financial advisor.

Start Your Well-Being Journey

- Complete the Well-Being Assessment (WBA) through Lilly's myBestLife to identify personal goals and develop a plan for the year.
- Schedule your annual preventive screening at an Employee Health Services location or with your physician. Use the "Know Your Numbers" activity to track results like glucose and cholesterol levels.

MARCH

Dividend Payment

- Q1 dividend expected around March 10, 2025. Confirm payment and consider reinvestment options.

Credit & Security

- Pull a free credit report from one agency.
- Review online account security for benefits and financial platforms.

Health Expense Strategy

- Use the HRA for medical and prescription expenses automatically applied when using in-network providers.
- Coordinate with FSAs or HSAs (if applicable) for additional eligible expenses.

Vacation Planning

- Confirm vacation purchases or trades made during the enrollment period.

APRIL

Q1 Earnings

- Monitor the release of Q1 2025 earnings (late April) and assess the impact on equity holdings.

Tax Filing

- Incorporate Q4 RSU vesting and any exercised stock options into tax filings.
- File taxes by April 15.
- Evaluate HSA and FSA usage for tax efficiency.

Equity Compensation

- [Review RSUs sold](#) for compliance with long-term financial goals.

MAY

Insurance Review

- Reassess coverage for health, life, and disability insurance.
- Check alignment of insurance policies with estate planning documents.

JUNE

Dividend Payment

- Q2 dividend expected around June 10, 2025. Verify reinvestment or use for cash flow planning.

Mid-Year Review

- Assess financial progress toward savings and investment goals.
- Conduct a 401(k) rebalance if market conditions have shifted.
- Assess remaining HRA funds to confirm they're on track to cover anticipated healthcare expenses.

JULY

Equity Compensation

- Review mid-year vesting schedules for RSUs.
- Plan for upcoming stock option exercises.

AUGUST

Q2 Earnings

- Review Q2 2025 earnings report (early August) for market performance insights.

Dividend Payment

- Confirm Q3 dividend announcement and ex-dividend date.

Education Savings

- Evaluate 529 plan contributions for dependent education needs.

Long-Term Planning

- Update long-term financial goals with your financial advisor.

At Deerfield Financial Advisors, we understand the unique financial opportunities and challenges that come with being part of the Lilly family. That's why we've created the 2025 Eli Lilly Employee Financial Calendar—your go-to guide for navigating financial decisions throughout the year. From 401(k) contributions and stock plan options to benefits elections and tax strategies, this calendar is tailored to help you stay organized and maximize the financial benefits available to you.

Have questions or want to discuss your financial goals? Connect with Matt Roop, CFP®, at Deerfield Financial Advisors for personalized strategies and advice. Call (317) 644-7701 or email Matt at mroop@deerfieldfa.com to get started.

SEPTEMBER

Dividend Payment

- Q3 dividend expected around September 10, 2025. Consider implications for quarterly cash flow.

Year-End Preparation

- Set up alerts for upcoming deadlines, including open enrollment.
- Begin planning charitable contributions for tax advantages.

OCTOBER

Open Enrollment

- [Review health and welfare benefits](#) for the coming year.
- Adjust HSA, FSA, and dependent care contributions.
- Plan for any adjustments to FSAs if using an HRA for medical expenses.

RSUs and Stock Options

- Evaluate tax strategies for year-end sales or exercises.

Note:

This calendar offers a helpful framework tailored to Eli Lilly employees while recognizing that each individual's financial circumstances differ. For advice tailored to your unique circumstances, consulting with a financial professional is recommended.

This document is designed to provide a well-structured and professional approach to help Eli Lilly employees navigate their finances throughout 2025.

NOVEMBER

Tax-Loss Harvesting

- Review investment portfolios for opportunities to offset gains with losses to reduce taxable income for 2025.

Gifting & Charitable Contributions

- Finalize tax-efficient gifting plans, including donor-advised funds or appreciated stock.
- Confirm year-end charitable contributions to align with personal giving goals and tax advantages.

Retirement Planning

- Confirm 401(k) contributions to ensure IRS limits are met.

Q3 Earnings

- Review Q3 2025 earnings report (expected November 7, 2025) to inform year-end decisions.

DECEMBER

Reflection & Planning

- Reassess financial goals and create a 2026 financial plan.
- Ensure FSA funds are utilized before the deadline or eligible for carryover, if applicable.
- Revisit charitable contributions for additional tax-saving opportunities.

Dividend Payment

- Q4 dividend expected around December 10, 2025. Verify payment and allocate accordingly.

Year-End Equity Planning

- Prepare for RSU vesting and stock option activities for early 2026.
- Ensure all eligible medical expenses are applied to your HRA balance.

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