STABLER
WEALTH MANAGEMENT

The VEO Decision Checklist

Microsoft's Voluntary Exit Offer, signature deadline December 9, 2026. Work through these in order; your offer letter governs every number.

1. Your offer

- Confirm your severance weeks, and remember they are base salary only, to value the package against your full compensation
- Map which stock awards keep vesting and which stop, so nothing is left behind unknowingly
- Note your dates: December 9 signature, 7-day revocation, December 31 exit

2. Your healthcare

- Confirm the covered months and when the cost shifts to you, to budget the bridge
- Compare staying on the plan with a spouse's plan or a marketplace plan, to pick the strongest bridge to Medicare

3. Your taxes

- Confirm when the severance actually pays, since a January payment moves it into 2027
- Run a projection both ways, 2026 and 2027, to set withholding and spot planning windows

4. Your final paychecks

- Use the remaining 401(k) and Mega Backdoor Roth room before the final payroll cutoff, to capture this year's tax-advantaged space
- Of note: unemployment benefits should not be assumed; the state decides case by case, and filing may still be worth it

5. Your decision

- Run the napkin math: how much longer would you have stayed, and what does staying pay at the margin?
- Confirm your plan supports the transition, because severance is a runway, not a retirement plan

Want a second set of eyes? We are setting aside time for complimentary VEO Decision Reviews before December 9: https://oncehub.com/StablerWM

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