

CASE STUDY

 Meta

SOFTWARE ENGINEER
META
NET WORTH / \$7 MILLION



Diversifying a Concentrated Meta Position

90%

NET WORTH IN META

\$600K

SOLD WITH MINIMAL TAX IMPACT

1 Week

TIME TO INITIAL DIVERSIFICATION

THE SITUATION

A Meta engineer came to Titan with 90% of his \$6.7M net worth in a single stock, a problem that just got worse after a large new grant in early 2026. He was also being under-withheld on his RSUs by 15%, quietly building toward a surprise tax bill at year-end.

WHAT WE DID

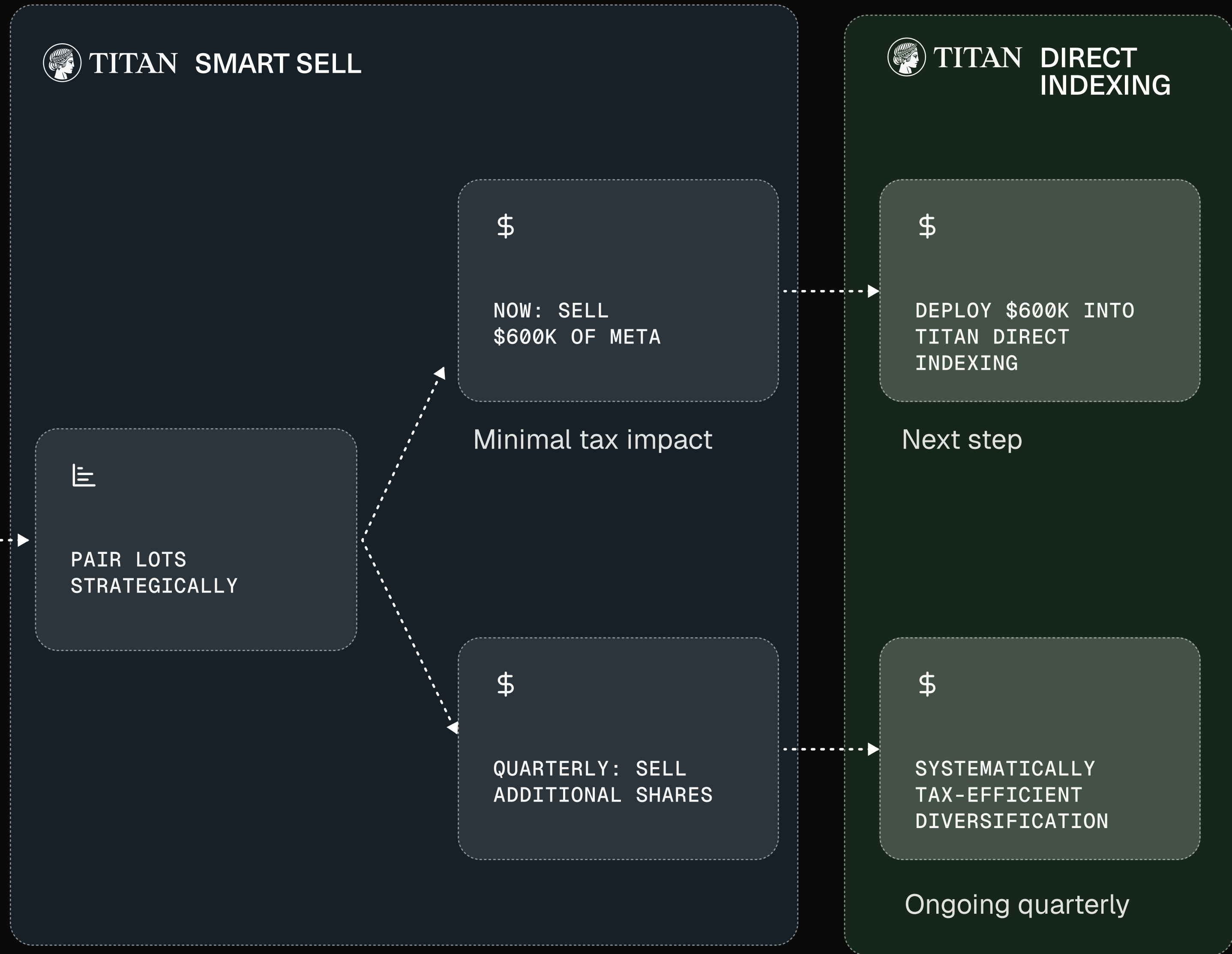
We paired specific Meta lots to sell \$600K of shares with a minimal tax impact. Then we built a multi-year unwind plan, selling at each quarterly vest window, planning to reinvest into direct indexing, and maxing out a Mega Backdoor Roth to offset taxes on future growth.

THE OUTCOME

Concentration dropped from 90% to 80% in week one, with a clear path to meaningful diversification over five years. Tax surprise averted. For the first time, his RSUs, cash, and retirement accounts are working as one coordinated plan.



Execution Process



Our team facilitated a full \$600K liquidity moment in Week 1.



We mapped out the underlying tax lots for all 1,773 share already vested/owned



TITAN EQUITY COMPENSATION: GRANT DETAIL													
Client:		Timothee Chalamet		Date: 03/04/2026		Tax Year: 2026		Filing Status: Single		FMV (\$/sh): \$590.88		Portfolio (excl. equity): \$590,000	
► RSU / RSA													
GRANT INFO					SHARE COUNTS					VALUES			
Grant ID / Description	Status	Type	Grant Date	Expiration Date	Original Granted	Total Vested (all time)	Sold / Withheld	Remaining Vested (unsold)	Total Unvested	FMV (\$/sh)	Vested & Remaining Value (\$)	Unvested Value (\$)	Total Value (\$)
3/20/23	Active	RSU	3/20/23		720	580		580	140	\$590.88		\$82,723	\$82,723
3/20/24	Active	RSU	3/20/24		450	225		225	225	\$590.88		\$132,948	\$132,948
3/20/25	Active	RSU	3/20/25		470	125		125	345	\$590.88		\$203,854	\$203,854
3/20/26	Active	RSU	3/20/26		7,500	450		450	7,050	\$590.88		\$4,165,704	\$4,165,704
RSU / RSA TOTALS					9,140	1,380	-	1,380	7,760		-	\$4,585,229	\$4,585,229
► COMMON SHARES (Early Exercise / Previously Purchased / Previously Exercised Options)													
Share Class / Description	Type	Issue Date	Number of Shares	Cost Basis (\$/sh)	Total Cost Basis (\$)	FMV (\$/sh) *override	Current Value (\$)	Unrealized Gain (\$)	Notes	Exclude from			
Vested	Common	Various	1,773		\$798,036	\$590.88	\$1,047,630	\$249,594	Various	No			
COMMON SHARES TOTALS (excluded rows not shown)			1,773		\$798,036		\$1,047,630	\$249,594					

Open Date	Quantity	Price	Cost/Share	Market Value	Cost Basis	Gain/Loss (\$)	Gain/Loss (%)	Holding Period
08/15/2025	28	\$590.88	\$782.13	\$16,544.64	\$21,899.64	-\$5,355.00	-22.27%	Short Term
08/15/2025	18	\$590.88	\$782.13	\$10,635.84	\$14,078.34	-\$3,442.50	-22.27%	Short Term
08/15/2025	17	\$590.88	\$782.13	\$10,044.96	\$13,296.21	-\$3,251.25	-22.27%	Short Term
08/15/2025	16	\$590.88	\$782.13	\$9,454.08	\$12,514.08	-\$3,060.00	-22.27%	Short Term
02/15/2025	25	\$590.88	\$736.67	\$14,772.00	\$18,416.75	-\$3,644.75	-17.47%	Long Term
02/15/2025	16	\$590.88	\$736.67	\$9,454.08	\$11,786.72	-\$2,332.64	-17.47%	Long Term
02/15/2025	14	\$590.88	\$736.67	\$8,272.32	\$10,313.38	-\$2,041.06	-17.47%	Long Term
02/15/2025	8	\$590.88	\$736.67	\$4,727.04	\$5,893.36	-\$1,166.32	-17.47%	Long Term
05/15/2025	27	\$590.88	\$659.36	\$15,953.76	\$17,802.72	-\$1,848.96	-7.80%	Long Term
05/15/2025	18	\$590.88	\$659.36	\$10,635.84	\$11,868.48	-\$1,232.64	-7.80%	Long Term
05/15/2025	17	\$590.88	\$659.36	\$10,044.96	\$11,209.12	-\$1,164.16	-7.80%	Long Term
05/15/2025	16	\$590.88	\$659.36	\$9,454.08	\$10,549.76	-\$1,095.68	-7.80%	Long Term
02/15/2026	25	\$590.88	\$639.77	\$14,772.00	\$15,994.25	-\$1,222.25	-4.97%	Short Term
02/15/2026	16	\$590.88	\$639.77	\$9,454.08	\$10,236.32	-\$782.24	-4.97%	Short Term
02/15/2026	15	\$590.88	\$639.77	\$8,863.20	\$9,596.55	-\$733.35	-4.97%	Short Term
02/15/2026	15	\$590.88	\$639.77	\$8,863.20	\$9,596.55	-\$733.35	-4.97%	Short Term
05/15/2026	287	\$590.88	\$618.43	\$169,582.56	\$177,489.41	-\$7,906.85	-1.69%	Short Term
05/15/2026	28	\$590.88	\$618.43	\$16,544.64	\$17,316.04	-\$771.40	-1.69%	Short Term
05/15/2026	18	\$590.88	\$618.43	\$10,635.84	\$11,131.74	-\$495.90	-1.69%	Short Term
05/15/2026	17	\$590.88	\$618.43	\$10,044.96	\$10,513.31	-\$468.35	-1.69%	Short Term
11/15/2025	27	\$590.88	\$609.46	\$15,953.76	\$16,455.42	-\$501.66	-0.25%	Short Term
11/15/2025	18	\$590.88	\$609.46	\$10,635.84	\$10,970.28	-\$334.44	-0.25%	Short Term
11/15/2025	17	\$590.88	\$609.46	\$10,044.96	\$10,360.82	-\$315.86	-0.25%	Short Term
11/15/2025	16	\$590.88	\$609.46	\$9,454.08	\$9,751.36	-\$297.28	-0.25%	Short Term
11/15/2024	28	\$590.88	\$577.16	\$16,544.64	\$16,160.48	\$384.16	5.34%	Long Term
11/15/2024	17	\$590.88	\$577.16	\$10,044.96	\$9,811.72	\$233.24	5.34%	Long Term
11/15/2024	16	\$590.88	\$577.16	\$9,454.08	\$9,234.56	\$219.52	5.34%	Long Term
11/15/2024	8	\$590.88	\$577.16	\$4,727.04	\$4,617.28	\$109.76	5.34%	Long Term
08/15/2024	27	\$590.88	\$526.76	\$15,953.76	\$14,222.52	\$1,731.24	15.41%	Long Term
08/15/2024	17	\$590.88	\$526.76	\$10,044.96	\$8,954.92	\$1,090.04	15.41%	Long Term
08/15/2024	16	\$590.88	\$526.76	\$9,454.08	\$8,428.16	\$1,025.92	15.41%	Long Term
08/15/2024	8	\$590.88	\$526.76	\$4,727.04	\$4,214.08	\$512.96	15.41%	Long Term
02/15/2024	25	\$590.88	\$473.28	\$14,772.00	\$11,832.00	\$2,940.00	28.46%	Long Term
02/15/2024	15	\$590.88	\$473.28	\$8,863.20	\$7,099.20	\$1,764.00	28.46%	Long Term
02/15/2024	8	\$590.88	\$473.28	\$4,727.04	\$3,786.24	\$940.80	28.46%	Long Term
02/15/2024	3	\$590.88	\$473.28	\$1,772.64	\$1,419.84	\$352.80	28.46%	Long Term
05/15/2024	28	\$590.88	\$471.85	\$16,544.64	\$13,211.80	\$3,332.84	28.85%	Long Term
05/15/2024	17	\$590.88	\$471.85	\$10,044.96	\$8,021.45	\$2,023.51	28.85%	Long Term
05/15/2024	16	\$590.88	\$471.85	\$9,454.08	\$7,549.60	\$1,904.48	28.85%	Long Term
05/15/2024	8	\$590.88	\$471.85	\$4,727.04	\$3,774.80	\$952.24	28.85%	Long Term
08/15/2021	32	\$590.88	\$363.18	\$18,908.16	\$11,621.76	\$7,286.40	67.40%	Long Term
08/15/2021	9	\$590.88	\$363.18	\$5,317.92	\$3,268.62	\$2,049.30	67.40%	Long Term
08/15/2021	3	\$590.88	\$363.18	\$1,772.64	\$1,089.54	\$683.10	67.40%	Long Term
11/15/2021	30	\$590.88	\$340.89	\$17,226.40	\$10,226.70	\$7,499.70	78.34%	Long Term
11/15/2021	9	\$590.88	\$340.89	\$5,317.92	\$3,068.01	\$2,249.91	78.34%	Long Term
11/15/2021	3	\$590.88	\$340.89	\$1,772.64	\$1,022.67	\$749.97	78.34%	Long Term
11/15/2023	27	\$590.88	\$336.31	\$15,953.76	\$9,080.37	\$6,873.39	80.77%	Long Term
11/15/2023	16	\$590.88	\$336.31	\$9,454.08	\$5,380.96	\$4,073.12	80.77%	Long Term
11/15/2023	8	\$590.88	\$336.31	\$4,727.04	\$2,690.48	\$2,036.56	80.77%	Long Term
11/15/2023	2	\$590.88	\$336.31	\$1,181.76	\$672.62	\$509.14	80.77%	Long Term
05/15/2021	30	\$590.88	\$315.94	\$17,226.40	\$9,478.20	\$8,248.20	92.43%	Long Term
05/15/2021	8	\$590.88	\$315.94	\$4,727.04	\$2,527.52	\$2,199.52	92.43%	Long Term
05/15/2021	3	\$590.88	\$315.94	\$1,772.64	\$947.82	\$824.82	92.43%	Long Term
08/15/2023	30	\$590.88	\$306.19	\$17,226.40	\$9,185.70	\$8,540.70	98.56%	Long Term
08/15/2023	28	\$590.88	\$306.19	\$16,544.64	\$8,573.32	\$7,971.32	98.56%	Long Term
08/15/2023	16	\$590.88	\$306.19	\$9,454.08	\$4,899.04	\$4,555.04	98.56%	Long Term

Figures above have been scrubbed for client confidentiality. Image above shows Equity Summary (left) & Tax Lot Analysis (right) & Gio (CFP®, Lead Financial Planner)



~\$29,000 in "Tax Points" Found Across Specific Lots

01

LOSSES HARVESTED FROM META LOTS

Specific lot selection matters. By choosing which lots to sell, you can surface paper losses that act as a usable credit against your gains.

02

POINTS ACCUMULATE IN YOUR BALANCE

The direct indexing engine can add to this balance every year, harvesting losses from the ~115 S&P stocks that decline in any given year.

03

"SPEND" THEM WHEN YOU SELL

Tax is owed on the net gain, not the full sale amount. Lot selection can dramatically reduce what that gain actually is, and harvested losses offset what remains. Short-term gains are taxed as ordinary income (up to 37% federal); long-term gains at preferential rates (0%, 15%, or 20%). With enough points, the net tax owed can reach zero. State taxes apply separately.

04

BALANCE GROWS EVERY YEAR

By year-end, the engine is expected to create more points, enough to shelter the full tax budget on your first major tranche.



TAX POINTS

Similar to Credit Card points, if you're an employee at a public company, odds are you have Tax Points.



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