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SPACEX EMPLOYEE BENEFITS · 2026

How to Build Wealth at SpaceX in 2026

A Practical Guide for SpaceX Employees After the IPO

Prepared by Tempo Wealth

Building Wealth at SpaceX

Your role at SpaceX requires diligence and deep understanding. The same can be said of managing your total compensation.

SpaceX went public in 2026. Now the stock trades daily, so the tax on each vest moves with the market, and there are new rules about when shares can be sold. Alongside equity in the company, your benefits package also includes a 401(k), a Health Savings Account option, and company-paid insurance, each playing a role in your financial planning.

As you read through this guide, ask yourself:

- What are my financial goals?
- Am I using SpaceX's benefits to their full potential to help me get there?

The team at Tempo Wealth helps SpaceX employees turn their equity and benefits into a comprehensive financial plan. This guide will break down how SpaceX benefits work and strategies for getting the most out of them – whether you're dreaming of retirement, a new home, or a legacy for your family.

Note: the material below draws on SpaceX's public SEC filings and its 2026 benefits materials. Your own award agreements, lock-up agreement and plan documents control, and awards that came from an acquired company may have different terms from the ones described here.



What Changed When SpaceX Went Public

SpaceX's Class A common stock began trading on Nasdaq under the symbol SPCX on June 12, 2026. Before that, SpaceX had a non-voting Class C stock. In the offering, Class C shares became Class A shares, and awards over Class C stock became awards over the same number of Class A shares.

There are also restricted stock awards over Class A or Class B shares, and awards that came from an acquired company were converted on their own terms.

Three things are different now:

- **A daily price:** your awards now move with a public share price that changes every trading day. When tax applies, and what your cost basis is, depends on the type of award. RSU settlement, option exercise and qualified ESPP purchases each follow different rules, covered in the sections below.
- **A lock-up:** most shares held before the offering cannot be sold right away. They release in stages, described in the next section.
- **Trading rules:** as a public company, SpaceX has an insider trading policy that covers every employee. SpaceX shares cannot sit in a margin account, so borrowing against them runs through securities-based lending instead. Employees the company designates must also pre-clear trades and avoid quarterly blackout periods.

The Lock-Up Calendar

Holders who signed the 180-day lock-up release their shares on the schedule below. Other holders agreed to longer schedules. Each release is a ceiling on the share of locked shares that may be transferred.

When	Portion of locked shares
Second full trading day after second-quarter 2026 results (results were released August 4, 2026)	Up to 20%
August 20, September 9, September 24, October 9 and October 24, 2026	Up to an additional 7% on each date
Second full trading day after third-quarter 2026 results	Up to an additional 28%
December 9, 2026	All remaining shares

October 24, 2026 falls on a Saturday. A further release tied to the share price after second-quarter results did not, by Tempo's reading of published closing prices, meet its condition, so those shares release on December 9. Some shareholders agreed to a longer schedule that runs into 2027, and the underwriters may release shares early.

A lock-up release is not the same as permission to sell. Your award agreement may include market standoff terms, and the insider trading policy applies regardless of the lock-up.

The lock-up agreement does allow some moves before the release dates. SpaceX can withhold or sell shares to cover taxes and exercise costs, you can pay cash to exercise options (the shares you receive stay locked), and you can adopt a Rule 10b5-1 trading plan if SpaceX permits one, as long as no sale happens before the lock-up ends.

Questions to ask:

- Which lock-up agreement did I sign, the 180-day schedule or a longer one?
- What do my award agreements and the trading policy say about when I may sell?
- Do I have a plan for each release date, or will I decide on the day?

Restricted Stock Units (RSUs)

RSUs are a promise of shares that you earn by staying employed. SpaceX grants them on three standard vesting schedules:

Schedule	First vest	Then
Four-year	25% after the first year	Quarterly over the rest of the four years
Four-year	12.5% after the first six months	Quarterly over the rest of the four years
Five-year	20% after the first year	Every six months over the rest of the five years

Awards generally follow these schedules. Awards taken in place of salary, and awards assumed from acquired companies, can differ. Your grant agreement controls.

A five-for-one stock split took effect on May 4, 2026. If your grant paperwork is from before that date, the share counts on it are one-fifth of what you hold today, and the prices are five times today's.

RSUs vest on service. SpaceX settled RSUs in the years before the listing, and its filings describe no company-wide vest triggered by the IPO. Confirm how your own awards were treated, particularly if they came from an acquired company.

How RSUs are taxed

When RSUs settle in shares at vest, the IRS treats the value of the shares delivered as wage income, and SpaceX reports it on your W-2. That value becomes your cost basis. If you sell later, the difference is a capital gain or loss, short-term if you sell within a year of the vest and long-term after that.

Withholding

SpaceX covers the tax due at vest by keeping a portion of the vesting shares. IRS rules let an employer withhold federal income tax on this kind of pay at a flat 22%. Once your supplemental wages for the calendar year pass $1 million, the employer withholds the excess at 37%.

The 22% rate may be lower than your actual rate. When it is, the shortfall can call for extra withholding or estimated tax payments during the year, not only a balance due at filing. Your vest confirmation and pay records show the rate and method applied to your vest.

RSUs: Questions to Ask

Questions to ask:

- What rate was withheld on my last vest, and what is my actual rate likely to be this year?
- Should I adjust my withholding or make estimated payments ahead of my next vest?
- When shares vest, do I hold or sell, and how does that fit with how much SpaceX I already own?

See your own number. Our SpaceX RSU calculator compares modeled withholding with estimated tax at a rate you choose. Find it on the SpaceX page at tempowealth.com.



Hypothetical Example: Tax Withheld at Vest

Priya has 500 SpaceX RSUs vesting when the share price is $150. The vest adds $75,000 of wage income. If SpaceX withholds federal tax at 22%, it holds back $16,500. If the income falls in the 32% bracket, the federal tax on it is about $24,000, a difference of $7,500 before any state tax.

This illustration uses one flat rate and ignores state tax, Social Security and Medicare tax, and other income; her actual result depends on her full tax picture.

Stock Options

The options SpaceX reports granting are non-statutory stock options (NSOs). The equity plan also allows incentive stock options (ISOs), so check which type your grant agreement names. The type changes the tax when you exercise, so it is worth reviewing your agreement with an advisor before you act.

Options generally vest over four years (25% after one year, then monthly) or six years (20% after two years, then monthly), and can last up to ten years from the grant date.

- **NSOs:** when you exercise, the IRS treats the spread between the share price and your exercise price as ordinary income, and the tax is due for that year even if you keep the shares.
- **ISOs, if your agreement names them:** exercising creates no regular taxable income, but the spread can count toward the alternative minimum tax. Long-term capital gains treatment depends on holding the shares for the required periods after grant and after exercise.

Leaving SpaceX

Under the 2024 equity plan's default terms, you can generally exercise vested options for 60 days after employment ends for reasons other than cause. The window is longer after death or disability, and it extends when a sale would violate the insider trading policy. If SpaceX terminates you for cause, the right to exercise can end immediately.

No option can be exercised after its expiration date. Individual agreements, and grants under the older 2015 plan, may set different terms. Know your window before you give notice, because exercising takes cash for the exercise price and, for NSOs, for the tax.

Questions to ask:

- Which type of option do I hold, and what is my exercise price?
- How much cash would exercising take, including tax?
- What happens to my vested and unvested options if I leave?

The Employee Stock Purchase Plan (ESPP)

SpaceX's ESPP lets eligible employees buy Class A shares through payroll deductions. The plan is designed to qualify under Section 423 of the tax code. Its main terms:

Term	What the plan says
Price	No less than 85% of the lower of two values, the share price on the offering date or the share price on the purchase date. The plan administrator sets the price, so confirm the terms of the current offering.
Timing	Six-month purchase periods with purchase dates on April 15 and October 15, which SpaceX expected to continue after the IPO.
Contributions	1% to 100% of eligible earnings. You can't raise your rate during an offering. You can lower it up to two times, and the second decrease must be to 0%.
Withdrawal	You can withdraw from an offering and get your unused contributions back, at any time before the ten-business-day period preceding the purchase date. Confirm the current offering's deadline and procedure.
Annual limit	$25,000 of stock in a calendar year, measured by the share price on the offering date, not by what you pay.

Hypothetical example

Suppose an offering begins when the share price is $140 and the price on the purchase date is $160. With the full 85% floor, the purchase price is $119, which is 85% of the lower value. If the price had instead fallen to $120 by the purchase date, the purchase price would be $102.

In both cases you buy below the market price on the purchase date, and in both cases the shares can fall afterward. This illustrates the pricing formula only. It is not a projection of SpaceX's share price.

ESPP: Tax and Concentration

Tax

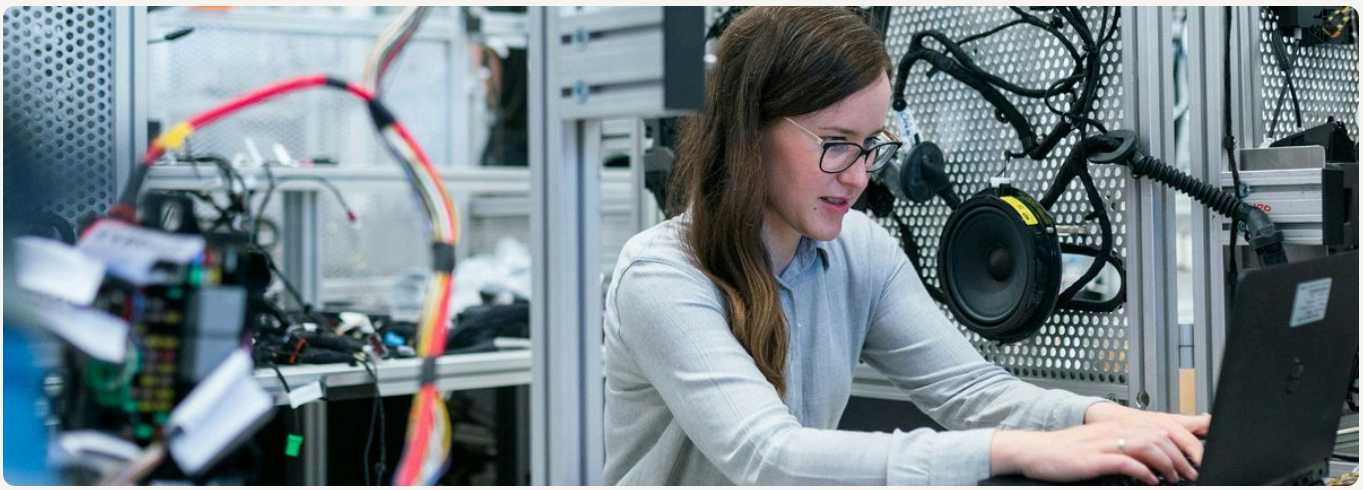
For shares bought through a qualified ESPP, the tax on a sale depends on how long you hold them. The IRS holding period is met if you don't sell until the later of one year after the shares were transferred to you or two years after the option was granted, which for an ESPP is the offering date.

Selling sooner is a disqualifying disposition. The IRS then generally taxes the discount measured at the purchase date as ordinary income, even if the shares have since fallen, and treats any remaining difference as a capital gain or loss.

The ESPP adds to the same stock your RSUs and options already hold. A purchase price below market does not protect you from a decline in the share price.

Questions to ask:

- How much of my pay can I direct to the ESPP and still cover my expenses and other savings?
- Will I sell ESPP shares soon after purchase or hold for the longer holding period, and what does each choice mean for risk and tax?
- How much SpaceX stock do I want to own in total?



Managing SpaceX Stock Concentration Risk

At SpaceX, a stock position can grow without anyone deciding to build it. RSUs vest on schedule, the ESPP adds shares at each purchase date, and an option exercise adds more. Your salary, health coverage and 401(k) already depend on the same company, so a bad quarter for SPCX can reach every part of your finances at once.

There are several ways to reduce concentration, and not all of them mean selling right away. The right mix depends on position size, tax basis, time horizon and your other goals.

Strategy	How It Works
Systematic Selling	Establish a scheduled sell plan at each vesting event or quarterly window. Removes emotion and timing risk from the decision.
10b5-1 Plan	A pre-arranged trading plan that allows an insider to sell shares on a set schedule, regardless of trading windows or material non-public information constraints.
Tax-Loss Harvesting	Offset gains from selling SPCX stock by realizing losses in other parts of the portfolio, reducing the net tax cost of diversification.
Donor-Advised Fund (DAF)	Contribute appreciated SPCX shares directly to a DAF. Avoid capital gains on the contribution, claim a charitable deduction, and recommend grants over time.
Section 351 Exchange	Contribute an eligible portfolio to a qualifying fund structure. Gain recognition may be deferred; portfolio and transaction requirements apply.
Traditional Exchange Fund	Pool appreciated shares with other investors into a fund. No immediate taxable event; results in diversification over time. Subject to lock-up periods and eligibility.

These strategies are not mutually exclusive; the right combination depends on position size, tax basis, time horizon, and liquidity needs. All of them are subject to your lock-up agreement, your award terms, and SpaceX's trading policy.

Concentration Risk: Questions to Ask

Start by working out what share of your net worth is tied to SPCX, directly through shares and indirectly through your job and future grants. No single threshold fits everyone. It depends on your circumstances, risk tolerance, tax situation and objectives, so it's worth a deliberate conversation about how and when to reduce it. Consider:

- What percentage of my total net worth is tied to SpaceX, directly and indirectly?
- Do I have a written plan for managing my equity position, or am I accumulating without a strategy?
- Am I inside a lock-up, a blackout period, or subject to trading restrictions that limit my options right now?
- Have I explored any of the strategies in the table with an advisor?

Donor-Advised Fund Giving

If charitable giving is part of your plan, a Donor-Advised Fund can be an efficient tool, particularly when you hold appreciated SpaceX shares.

You contribute appreciated stock you've held for more than a year directly to a DAF rather than selling the shares first. The gift avoids realizing the appreciation and may qualify for a charitable deduction, subject to applicable limits. You then recommend grants to charities over time. Shares still under a lock-up or other transfer restriction may not be eligible to give.

A large RSU vest or a significant option exercise may make a high-income year a useful time to consider charitable giving.

Hypothetical example: You donate $50,000 of SPCX stock held over a year ($10,000 basis). Assuming you itemize, have $500,000 AGI in 2026 and make no other charitable gifts, the 0.5% floor is $2,500. That leaves a potential $47,500 deduction before other limits. You contribute the shares without realizing their $40,000 gain.

Questions to ask:

- Do I have appreciated SpaceX shares that could be contributed to a DAF this year?
- Is there a high-income year on the horizon where bunching a larger charitable contribution would make sense?
- Am I donating cash after selling appreciated shares, when giving the shares themselves would be more tax-efficient?

Tax-Loss Harvesting

Tax-loss harvesting means selling securities that have declined in value on purpose, to realize losses that can offset capital gains elsewhere in the portfolio.

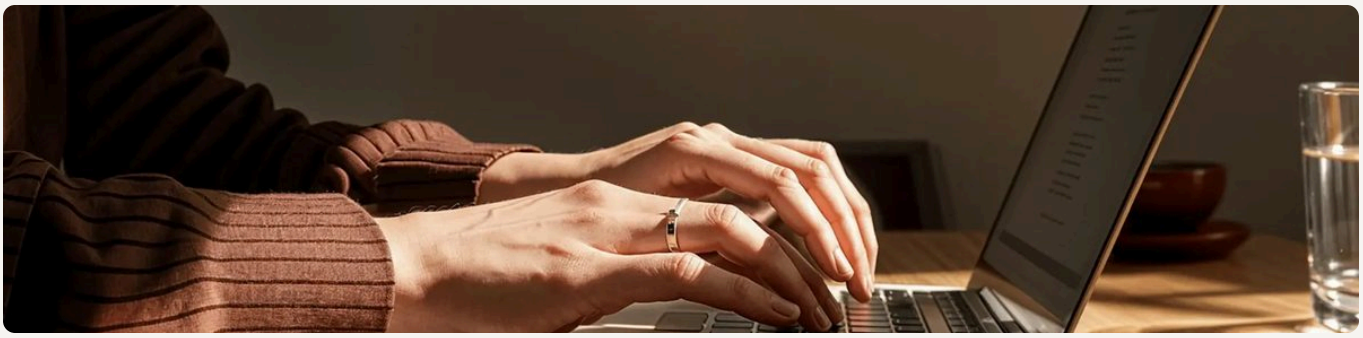
For SpaceX employees who are systematically selling RSU or ESPP shares, tax-loss harvesting in a taxable investment account can help reduce the net tax cost of that diversification. The losses from underperforming holdings offset the gains from selling SPCX stock, which can reduce what you owe at tax time.

After selling, you reinvest the proceeds in a similar, but not identical, security to maintain market exposure while complying with the IRS wash-sale rule, which disallows a loss if the same or substantially identical security is repurchased within 30 days before or after the sale.

Over time, a disciplined harvesting strategy may reduce taxes, particularly in volatile markets, though the benefit depends on the gains available to offset. It works best as an ongoing practice, not a one-time response to a bad quarter.

Questions to ask:

- Does my taxable portfolio have positions with sizable unrealized losses that could be harvested against gains from selling SPCX stock?
- Is my advisor reviewing this systematically throughout the year, not just in December?
- Do I understand the wash-sale rule and how it applies to securities I own in multiple accounts, including new RSU vests and ESPP purchases?



Section 351 Exchange

A Section 351 exchange may allow an investor to contribute eligible securities to a qualifying corporate fund structure in return for fund shares, deferring recognition of gains at the time of the exchange. Some ETF launches use this structure.

This is not an automatic way to exchange a single large SpaceX position for a diversified portfolio. The contributed portfolio and the transaction must meet specific requirements, including diversification and control tests. Company transfer restrictions can also affect whether your shares can be contributed.

The main test is diversification. To qualify, the portfolio you contribute can't have more than 25% of its value in any one stock, or more than 50% in five or fewer stocks. A large SpaceX position on its own fails that test, which is why this strategy only works for a diversified portfolio.

Hypothetical example

You hold a diversified stock portfolio worth $1 million that originally cost $400,000. Selling it to move into an ETF would realize $600,000 in capital gains. If your portfolio and the transaction qualify for a Section 351 exchange, you could instead contribute those holdings in return for ETF shares without realizing that gain at the time of the exchange.

Note that the gain is deferred, not erased: your original cost basis generally carries over, and selling the ETF shares later can trigger tax.

Questions to ask:

- Does my full portfolio meet the requirements of the proposed transaction?
- Can I contribute my shares under SpaceX's policies and any restrictions that apply to me?
- How do the fees, investment risks and future taxes compare with other ways to reduce concentration?

The SpaceX 401(k)

SpaceX's 401(k) Retirement Savings Plan is held at Fidelity. Employees over 18, including temporary employees and interns, can join on their date of hire. You can save pre-tax (tax break now, pay taxes in retirement), Roth (pay taxes now, qualified withdrawals are tax-free), or a mix of the two. Which suits you depends on your tax rates and circumstances now and in retirement.

SpaceX does not currently match 401(k) contributions. The plan allows discretionary company contributions, and SpaceX made none for 2025, so don't count on company money in your savings plan. You are always 100% vested in your own contributions. The 401(k) is also a place to hold investments other than SpaceX stock.

Some questions to consider:

- Is most of my retirement savings already pre-tax? If so, would adding Roth contributions give me more choice about what I pay in tax later?
- Will my income and tax bracket go up? If so, should I go Roth now and switch to pre-tax later?

401(k): 2026 Limits and an Example

For 2026, you can save up to **$24,500** (up from **$23,500** in 2025). If you're 50 or older, add an **$8,000** catch-up. If you're 60 to 63, the catch-up is **$11,250**. As of 2026, if you're 50 or older and your prior-year wages from SpaceX were above **$150,000,** catch-up contributions must be Roth. SpaceX's own 2026 benefits guide went to print before the IRS released these figures, so it still shows the 2025 limits.

Contribution Source	Age Group	2026 Limit	Notes
Elective deferrals	Under 50	$24,500	What you contribute from salary, pre-tax and Roth combined.
Catch-up	50–59 and 64+	$8,000	Standard additional amount for those age 50 and older.
"Super" catch-up	60–63	$11,250	Higher SECURE 2.0 catch-up for this age range.

2026 IRS contribution limits (Notice 2025-67).

Consider a hypothetical example to see how savings can compound over time. Maya, 35, earns $200,000 with a 2% raise at the start of each later year, starts with a $150,000 401(k) balance, contributes 6% of pay in equal amounts at the end of each month, receives no company contribution, and earns a 5% nominal annual return, compounded monthly. After 20 years, her balance is about $890,000.

What if she contributed $24,500 each year instead, held flat for all 20 years with no limit increases or catch-up contributions? Under the same assumptions, her balance is about $1,246,000, roughly $356,000 more.

This illustration assumes the stated contribution percentages, raises, and rate of return, and no withdrawals. The illustration does not reflect investment advisory fees, plan expenses, taxes, changes in contribution rates, market volatility, or other factors that may affect actual results. The assumed rate of return is hypothetical and is not intended to represent or predict the performance of any particular investment or investment strategy. Actual investment results may vary.

Health Savings Account (HSA)

If you enroll in SpaceX's High-Deductible Health Plan (HDHP), you can open a Health Savings Account (HSA), an account with three separate tax advantages at the federal level. Contributions are pre-tax, growth is tax-deferred, and withdrawals for qualified medical expenses are tax-free.

SpaceX contributes up to $500 a year for individual coverage or $1,000 for family coverage, paid in equal parts each pay period, whether or not you contribute yourself. The account is yours to keep if you leave.

If you live in California or New Jersey, state income tax applies to HSA contributions, yours and SpaceX's. State tax treatment of HSAs can differ from federal treatment, so check the rules where you live.

The 2026 IRS limits are below.

Type of Limit		2025	2026	Change
HSA Contribution Limit	Self-only	$4,300	$4,400	Up $100
	Family	$8,550	$8,750	Up $200
HSA Catch-Up Contributions (not subject to adjustment for inflation)	Age 55 and Older	$1,000	$1,000	No Change
HDHP Minimum Deductible	Self-only	$1,650	$1,700	Up $50
	Family	$3,300	$3,400	Up $100
HDHP Maximum Out-of-Pocket Expense Limit (deductibles, copayments and other amounts, but not premiums)	Self-only	$8,300	$8,500	Up $200
	Family	$16,600	$17,000	Up $400

2026 IRS limits per Rev. Proc. 2025-19.

HSA: Your Contribution Room

SpaceX's contribution counts toward the limit. If you're eligible all year, receive the full company contribution, make no other contributions and are under 55, that leaves $3,900 with individual coverage or $7,750 with family coverage. Your own limit may differ. Eligibility depends on more than choosing the HDHP; other health coverage or Medicare enrollment can block contributions.

Some people pay current medical costs from other savings and leave the HSA invested. Withdrawals are federally tax-free only for qualified expenses incurred after you opened the HSA that weren't otherwise reimbursed or deducted, so keep records. HSA investments can lose value, and the HDHP carries a higher deductible than SpaceX's other medical plans, so weigh your expected medical costs against your cash needs.

The Backdoor Roth IRA

If your income is too high for direct Roth IRA contributions, there's another door to consider. If you are eligible, you can make a non-deductible contribution to a Traditional IRA, up to your remaining annual limit ($7,500 for 2026, or $8,600 if you're 50 or older), then convert it to a Roth IRA. Compensation requirements, combined IRA limits, conversion taxes and withdrawal rules apply. A non-working spouse may be able to use this strategy too.

In the usual retirement case, Roth IRA earnings come out tax-free once you are 59½ or older and a five-tax-year period, beginning with the first year you contributed to any Roth IRA, has passed. Other qualifying exceptions exist, and separate five-year rules can apply to converted amounts withdrawn early.

Don't overlook the pro-rata rule. If you hold pre-tax money in any Traditional IRA (including a Rollover IRA from an old 401(k)), the IRS taxes your conversion in proportion to that balance, which can turn a "tax-free" move into a surprise bill.

The calculation uses your non-deductible basis and the year-end balances of all your Traditional, SEP and SIMPLE IRAs, so review them with your tax professional before converting. Converting promptly may limit the earnings that accrue in between, but it does not remove conversion tax or the pro-rata rule.

Life Insurance

SpaceX provides basic life insurance and accidental death and dismemberment (AD&D) coverage equal to 1x your base pay, up to $200,000, at no cost to you. The amount drops by 35% at age 65 and by another 15% at age 70.

You can buy voluntary term life and AD&D coverage for yourself through The Hartford in $5,000 increments up to $500,000, with up to $250,000 available without health questions when you're newly eligible. Coverage for a spouse and children is also available. Basic and voluntary coverage can continue after you leave, under the terms of the contract.

Basic coverage is tied to base pay and capped, while much of a SpaceX employee's compensation is equity. Consider whether your total coverage reflects what your household would need, and whether term insurance outside SpaceX makes sense for level premiums and portability.



Disability Insurance

SpaceX's disability coverage comes in two stages, both company-paid.

Short-Term Disability pays 66.67% of your weekly base pay, up to a maximum of $1,600 per week, for up to 12 weeks, beginning after seven consecutive days of a qualifying accident or illness.

Long-Term Disability begins if you are still unable to work after 90 continuous days. It pays 66.67% of your monthly base pay, up to a maximum of $10,000 per month, until you are no longer disabled under the plan or reach normal retirement age. Both benefits are coordinated with other disability income you may receive, and the long-term plan excludes pre-existing conditions during your first 12 months of coverage.

Because SpaceX pays the premiums, long-term disability benefits count as taxable income when you receive them, so the check you would actually keep is smaller than the benefit amount.



Hypothetical Example: The Monthly Cap

Take Jordan, a hypothetical engineer with a $220,000 base salary. His base pay is about $18,333 a month. Two-thirds of that would be about $12,200, but the plan's maximum is $10,000, or roughly 55% of his base pay. None of his RSU income is covered.

For employees whose pay is weighted toward equity, the gap between the benefit and real household income can be wide. Consider whether this coverage is enough, or if you need extra protection.

Building Your Financial Team

Getting the most out of your SpaceX benefits takes more than one skill set. There's financial planning for your 401(k), RSUs, and HSA. There's tax strategy, estate planning, debt management, and insurance. Typically, you'd have to find and hire each of these separately: a Financial Planner, a CPA, an Estate Planning Attorney, a Debt Specialist, and an independent P&C Advisor. Then you'd have to keep them all on the same page.

Tempo was built so you don't have to do that alone. Our team leads your financial plan, from your 401(k) and equity comp to your tax and insurance strategy. And where your situation calls for a specialist, a CPA, an estate planning attorney, or a P&C advisor, we connect you with trusted professionals from our network and keep everyone working from the same playbook. One plan, one team keeping it aligned.

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Want to Talk?

SpaceX's benefits can play a large part in building long-term wealth, but getting the most from them takes a coordinated plan. Whether you're saving for retirement, a home, or your kids' future, Tempo Wealth is here to guide you.

Curious to learn more about what it's like to work with us? Click the button below or send us an email at **info@tempowealth.com** to schedule a casual introductory conversation.

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