

Maximizing Your **Nike DCP**

In 2025



Nike DCP at a Glance



DCP Overview

- › Reduce Taxes Today
- › Tax-Deferred Growth
- › **Unsecured Liability**



Contributions

- › Base Pay: 1-75%
- › Bonus: 1-100%
- › Match: Up to 5%



Eligibility

- › **\$150k+**
Base Salary



Key Dates

- › Enrollment: November
- › Deadline: Nov. 30th



Distribution Options*

- › Lump Sum vs. Installment (5, 10, or 15 years)
- › In-Service vs. Post-Employment

* Must Select "In Service" or after employment ends.



Nike's Credit Rating

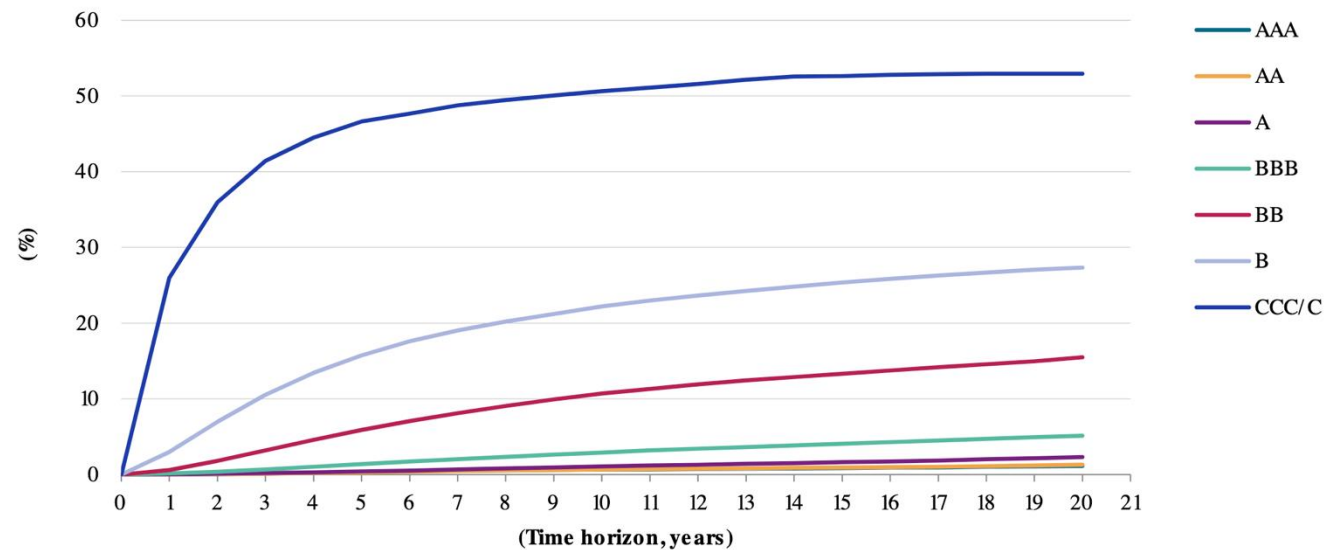
	S&P	Moody's
	AAA	Aaa
Nike S&P Rating AA-	AA	Aa2
	A	A2
	BBB	Baa2
	BB	Ba2
	B	B2
	CCC	Caa
	CC	Ca
	C	C
	D	D

Investment-Grade Bonds

High-Yield Bonds (Junk Bonds)

Nike Moody's R
A1

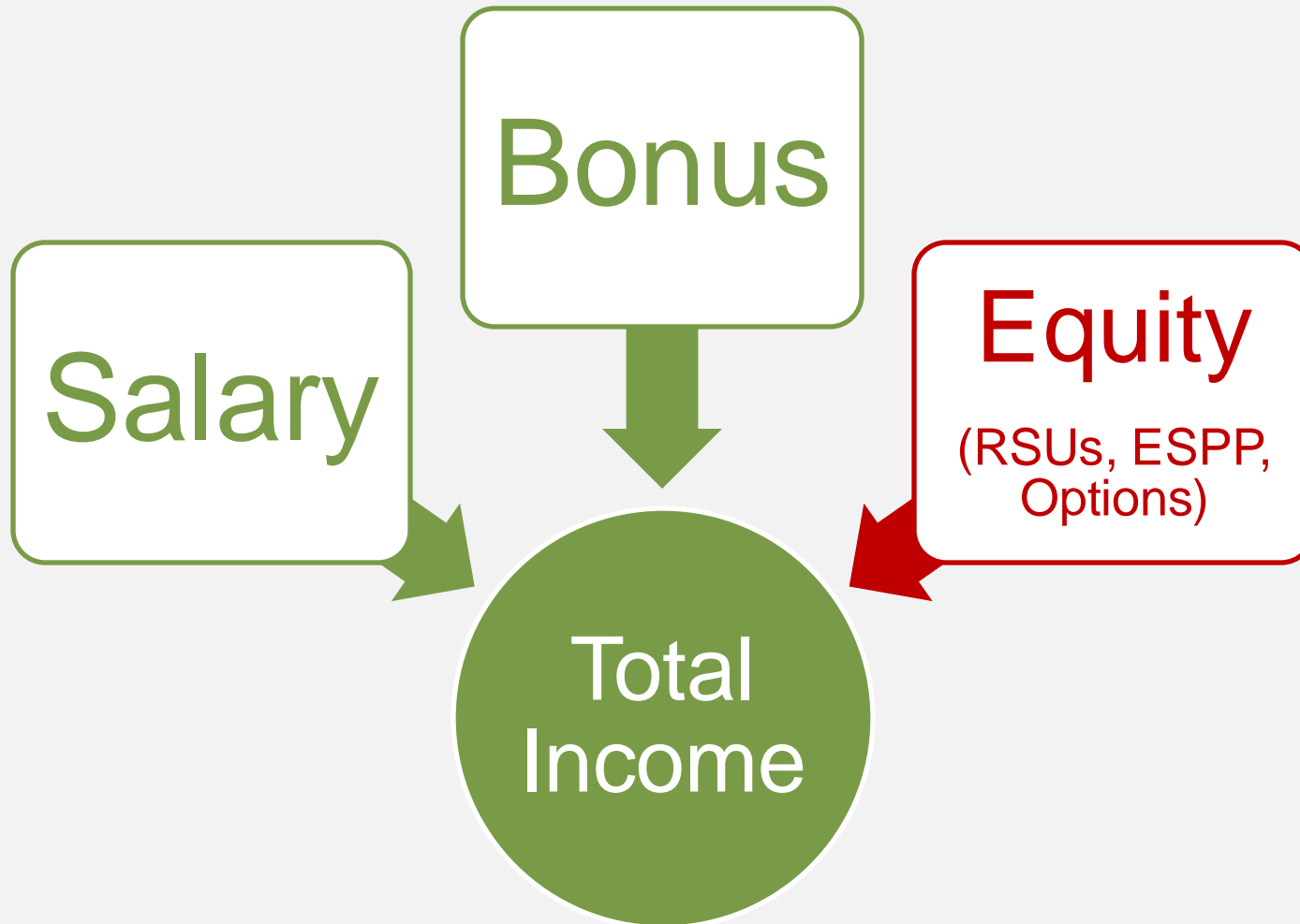
Global corporate average cumulative default rates by rating, 1981 to 2023



Sources: S&P Global Ratings Credit Research & Insights. S&P Global Market Intelligence's CreditPro®.
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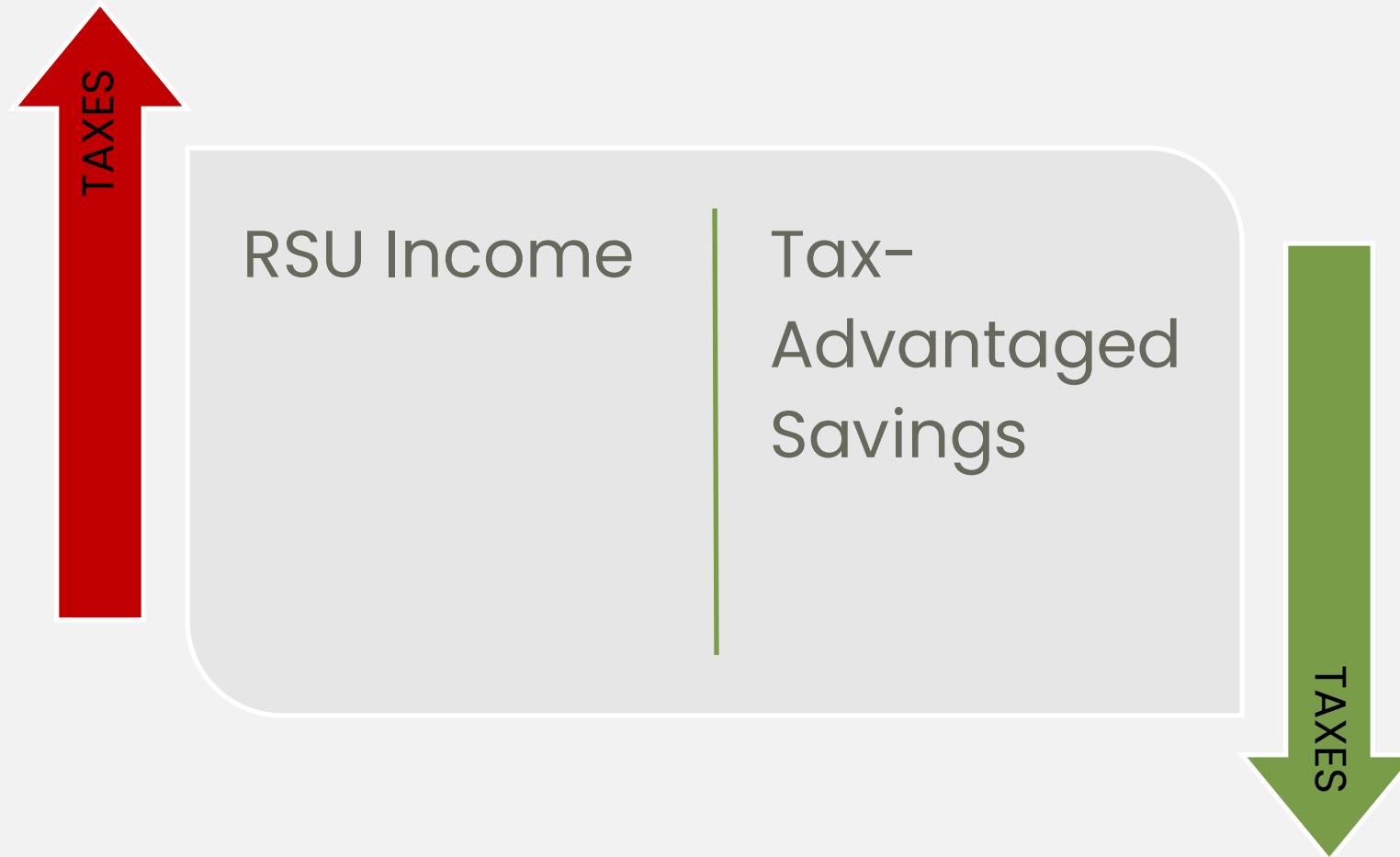


Funding Your DCP Contributions





Using RSUs to Turbo-Charge Savings





The Tax Benefits

MARGINAL TAX BRA

The marginal tax rate for

Marginal Rate

10.0%

12.0%

22.0%

24.0%

32.0%

35.0%

37.0%

	Example #1	Example #2
RSU Income	\$100k	\$100k
Additional Savings (HSA, 401k, IRA, Deferred Comp)		\$70k
Tax Bill (@ 32% Federal Tax Bracket)	\$32k	\$9.6k
TAXES SAVED	\$0	\$22,400



Making Your DCP Decision

- 1 Determine Your Funding Amount
- 2 Make Elections
- 3 Getting Help

Thank You

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