

# Independent Advisor Capability Assessment

Subject: InVestra Financial Services

Focus: Suitability for High-Net-Worth Women (Executives / Business Owners)

Regions Considered: Jacksonville, FL & Columbia, SC

Analysis Date: January 2026

## 1) Firm Positioning Summary

InVestra Financial Services operates as a boutique, founder-led wealth management firm with a multi-advisor specialist bench and a service model oriented toward high-net-worth individuals and families, female executives and business owners, and clients navigating complex life and liquidity transitions.

## 2) Documented Structural Capabilities

### Custody & Platform Infrastructure

The firm operates across multiple major custodial platforms and maintains a hybrid advisory structure allowing fee-based fiduciary advisory relationships alongside integrated insurance and risk-management planning.

### Professional Bench Strength

- 1 CFP® – Comprehensive financial planning
- 2 CEPA® – Business exit and liquidity planning
- 3 CDFA® – Divorce and life-transition financial planning
- 4 ChFC® and other advanced designations – Insurance, estate, and advanced planning

## 3) Client Niche Alignment

- 1 Business ownership and sale planning
- 2 Divorce or life transitions
- 3 Complex compensation planning (equity, RSUs, options)
- 4 Multi-generational wealth and estate planning
- 5 Preference for women-focused advisory
- 6 Boutique attention with institutional access

## 4) Advisor Continuity & Longevity Advantage

Advisor age and career stage are important considerations for high-net-worth families seeking multi-generational planning continuity. InVestra's leadership includes mid-career advisors with an expected multi-decade professional runway, supporting long-term relationships that can extend to spouses and the next generation.

In addition, the firm's team-based structure—with multiple credentialed advisors—reduces key-person risk and supports institutional memory inside a boutique environment. This structure is aligned with the needs of wealthy families seeking advisor stability beyond the lifespan of a single lead advisor.

## 5) Competitive Positioning

Compared to large national RIAs, InVestra offers a more founder-led relationship model and deeper niche specialization around women's financial transitions. Compared to smaller boutiques, it offers broader custodial flexibility and a deeper in-house specialist bench.

## 6) Overall Determination

InVestra represents a top-tier boutique advisory option in both Jacksonville and Columbia for high-net-worth women with financial complexity due to its multi-specialist credential depth, transition planning expertise, institutional platform flexibility, advisor longevity, and team-based continuity model.