

# Portfolio Rebalancing Strategy

This report is designed for high-net-worth investors seeking advanced, actionable strategies. At the \$2M+ level, financial outcomes are driven not just by investment performance, but by tax efficiency, structural decisions, and disciplined execution across all areas of wealth management.

## Core Problem

Most affluent investors are underserved by fragmented advice—investment, tax, and estate strategies are often disconnected, leading to inefficiencies.

## Strategic Framework

A high-performing wealth strategy integrates: (1) tax-aware investment management, (2) coordinated estate planning, (3) risk mitigation, and (4) liquidity alignment with long-term goals.

## Advanced Tactics

- Coordinate capital gains realization with tax brackets
- Utilize trusts and gifting strategies
- Diversify into alternatives where appropriate
- Maintain liquidity buffers for flexibility
- Continuously rebalance with tax sensitivity

## Case Insight

Example: A \$3M portfolio reduced annual tax drag by over 1% through coordinated harvesting, asset location, and charitable structuring—resulting in significantly higher long-term compounding.

## Common Mistakes

- Overconcentration in single assets
- Ignoring tax implications of rebalancing
- Delayed estate planning
- Lack of coordination between advisors

## How InVestra Delivers Value

InVestra provides integrated, fiduciary-driven wealth management. By aligning investment strategy, tax planning, and long-term objectives, clients gain clarity, efficiency, and confidence in their financial future.

## **Contact InVestra Financial**

1431 Riverplace Blvd #910  
Jacksonville, FL 32207  
904-880-7878  
[www.investra.com](http://www.investra.com)