

Estate Planning for Affluent Families

The Reality for \$2M+ Investors

At this level, the biggest threats are not market returns—but taxes, poor structuring, and fragmented advice. Most portfolios leak 1–2% annually due to avoidable inefficiencies.

What Sophisticated Investors Do Differently

- Coordinate investment and tax decisions together
- Use asset location (taxable vs tax-advantaged accounts)
- Reduce turnover to minimize taxable events
- Integrate estate planning early—not late

Quantified Impact

A \$2.5M portfolio improving after-tax efficiency by just 1% annually can generate over \$1M in additional wealth over 25 years. This is why strategy matters more than chasing returns.

Real-World Scenario

Example: An investor concentrated in appreciated stock faced a \$400K tax liability. Through staged sales, donor-advised funds, and offsetting losses, the tax burden was reduced significantly while maintaining diversification.

Common Costly Mistakes

- Holding concentrated positions too long
- Ignoring tax consequences of rebalancing
- Using multiple uncoordinated advisors
- Over-relying on generic portfolio models

InVestra Approach

InVestra integrates portfolio management, tax-aware strategies, and long-term planning into a single coordinated framework. The goal is simple: maximize after-tax outcomes and reduce risk across your entire financial life.

Next Step

If your current strategy is not actively managing tax exposure, risk, and long-term structure, a second opinion can uncover meaningful opportunities.

Work With InVestra Financial

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