Portfolio Rebalancing Strategy

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

1431 Riverplace Blvd #910
Jacksonville, FL 32207
904-880-7878
www.investra.com