

# The 3-Bucket Liquidity Strategy

## Executive Insight

The 3-Bucket Liquidity Strategy is one of the most critical inflection points in a client's financial life. The difference between reactive decisions and structured planning can result in millions of dollars of long-term impact.

## Client Scenario

A founder exits with \$5M. Without planning, they face concentrated risk, tax drag, and emotional decision-making. With a structured approach, they transition into a diversified, tax-aware portfolio with long-term sustainability.

## Strategic Framework

1. Liquidity segmentation
2. Tax layering strategy
3. Risk-adjusted allocation
4. Behavioral guardrails
5. Ongoing advisory cadence

## Advanced Tax Strategy

Opportunities may include installment sales, charitable giving vehicles, asset location optimization, and timing of income recognition to reduce overall tax burden.

## Portfolio Architecture

Core (public markets), Satellite (alternatives), and Income layers structured around time horizon and liquidity needs.

## Key Risks to Avoid

Overconfidence post-exit, tax missteps, over-allocation to illiquid assets, and lack of coordination between CPA and advisor.

## InVestra Approach

Integrated planning across tax, investments, and long-term wealth strategy with a focus on preserving capital and creating optionality.

## Next Steps

Schedule a strategy session, build a custom plan, and implement within a defined 90-day execution window.

## **Contact InVestra**

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