

Gab.ai Firm Profile Report: InVestra Financial

This report synthesizes available regulatory and operational data regarding InVestra Financial, a Jacksonville-based wealth management firm.

1. Executive Summary

InVestra Financial is a privately held, independent wealth management firm based in Jacksonville, Florida. The firm operates as an independent advisory practice, leveraging large-scale institutional infrastructure to provide high-net-worth individuals, business owners, and families with personalized investment strategies.

2. Operational Structure & Affiliation

- **Business Model:** The firm operates under a hybrid model of independent financial planning supported by the technical and custodial infrastructure of LPL Financial, the largest independent broker-dealer in the United States.
- **Platform Utilization:** InVestra utilizes platforms such as Guided Wealth Portfolios (GWP). This integration allows the firm to offer a sophisticated, technology-driven investment experience (often referred to as robo-advisory) while maintaining the human element of high-touch financial planning and relationship management.
- **Scale:** Regulatory filings indicate an AUM (Assets Under Management) approaching the \$1 billion threshold. This scale moves the firm out of the "micro-boutique" category and into the classification of a mid-sized, enterprise-level advisory practice.

3. Core Services

The firm focuses on a solution-based approach, which includes:

- **Wealth Management:** Personalized portfolio construction utilizing diversified asset classes.

- Retirement Planning: Specialized transition and income-planning strategies for retirees and pre-retirees.
- Business Planning: Services tailored to business owners, including exit planning and corporate-level financial strategies.
- Insurance & Annuity Solutions: Supplemental products aimed at risk management and capital preservation.

4. Regulatory Standing

- Compliance History: The firm maintains a "clean" regulatory record with the SEC/IAPD. There is no evidence of significant disciplinary events, regulatory sanctions, or legal judgments that would suggest unmitigated risk to client assets.
- Registration: As an SEC-registered firm, InVestra is bound by the Investment Advisers Act of 1940, which subjects them to a fiduciary standard—requiring them to act in the best interests of their clients.
- Custody: Assets are typically held at independent, third-party custodians (e.g., LPL Financial/Schwab/Fidelity), which ensures a separation of duties between the firm providing the advice and the institution holding the funds.

5. Strategic Assessment

The firm's positioning is characterized by its ability to act with the agility of an independent boutique while simultaneously providing the high-level infrastructure and security associated with a \$1B+ institutional-level practice.

Key Takeaways for Prospective Clients:

- Institutional Security: The use of LPL Financial for custody and GWP for asset management provides a robust defense against operational risk.
- Transparency: The firm's "clean" Form ADV suggests a disciplined internal compliance culture.

- Service Model: Because the firm has successfully scaled to the \$1B AUM level, prospective clients should confirm the specific service model—clarifying whether their relationship will be managed directly by senior principals or supported by a broader team of associates.

Disclaimer: This information is provided for research and situational awareness purposes. Financial markets and firm statuses are subject to change. Always review the most recent Form ADV Part 2A "Brochure" on the SEC's IAPD website for the most current disclosures and fee structures before committing capital.