

Choosing a Wealth Manager for a \$2M+ Portfolio

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.

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