

# Legacy Planning Beyond Wealth

## Executive Brief

For \$2M+ investors, the dominant driver of outcomes is not raw return—it is tax efficiency, structure, and coordination. This brief on legacy planning beyond wealth isolates the levers that most materially change after-tax wealth.

## Where Value Is Won or Lost

- Tax drag (often 0.75%–2.0% annually)
- Concentration risk and timing decisions
- Asset location across taxable/IRA/Roth
- Coordination between advisor, CPA, and estate counsel

## Quantified Impact

Improving after-tax efficiency by 1% on a \$2.5M portfolio can add ~\$1M+ over 25 years. Small structural improvements compound into large dollar outcomes.

## Case Snapshot

A client with \$3M, heavily concentrated in low-basis equities, reduced projected tax liability by six figures via staged diversification, loss harvesting, and charitable structuring—while improving risk-adjusted positioning.

## Action Framework

- 1) Diagnose current tax drag and concentration
- 2) Map asset location by tax treatment
- 3) Sequence changes to minimize realized gains
- 4) Integrate estate and gifting where beneficial
- 5) Establish ongoing, tax-aware rebalancing discipline

## Common Mistakes

- Treating tax as an afterthought
- One-size-fits-all allocations
- Reactive (not planned) rebalancing
- Multiple uncoordinated advisors

## Why InVestra

InVestra integrates investment management, tax-aware strategy, and long-term planning into a single coordinated system—designed to maximize after-tax outcomes and reduce avoidable risk.

## **Work With InVestra Financial**

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