Stephanie Vokral, CFP®, AIF®, CDFA®

Career, Expertise, Public Positioning, and Strategic Fit for InVestra

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Executive Summary

Stephanie Vokral is a Columbia, South Carolina-based Private Wealth Advisor with InVestra and a public-facing specialist in financial planning for life transitions, particularly divorce, widowhood, retirement, and post-divorce financial rebuilding. Public sources position her as a CFP® professional, Accredited Investment Fiduciary®, and Certified Divorce Financial Analyst® with more than 26 years of experience. Her profile provides InVestra with a credible advisor brand centered on women's wealth, complex family transitions, multi-generational planning, and fiduciary-minded retirement-plan consulting. [1][2][3]

1. Current Professional Profile

Field	Publicly supported information
Current title / role	Private Wealth Advisor; InVestra describes her as Lead Private Wealth Advisor of its Columbia, South Carolina office and as leading the Columbia branch with a client-centered planning approach. [1]
Firm affiliation	InVestra. The FPA South Carolina public profile lists her company as "InVestra & The Financial Knot" and gives her InVestra email address. [2]
Core positioning	Comprehensive wealth planning with focus areas including retirement income/distribution strategy, investment strategy, tax-efficient planning, estate and legacy coordination, risk management, education planning, fiduciary consulting, and strategic planning during major life transitions. [1]
Credentials	CFP®, AIF®, and CDFA® are consistently referenced across InVestra, The Financial Knot, and public media profiles. FINRA BrokerCheck separately reports her CFP designation. [1][3][4]
Location	Columbia, South Carolina. Multiple sources tie her practice to Columbia, SC; FINRA reports branch locations at 625 Meadow Street, Columbia, SC. [4]

2. Career Chronology and Career Arc

Early career and registration history

FINRA BrokerCheck identifies Stephanie Yaun Vokral, CRD# 3092381. Her securities registration history begins in 1998 with Citigroup Global Markets Inc.; the report lists Citigroup registrations from 09/1998 to 11/2005 and 10/1998 to 11/2005, then Allstate Financial Services from 01/2006 to 02/2007, Wells Fargo Advisors from 04/2008 to 08/2012, Gaines Financial Group from 08/2012 to 03/2014, and current registrations through Independent Advisor Alliance and LPL Financial. [4]

Independent planning platform and transition-focused practice

Public profiles indicate she launched her own wealth management firm in 2014 to specialize in women in transition, including divorce, retirement, death of a spouse/loved one, and job changes. BrokerCheck reports Independent Advisor Alliance from 03/2014-present and notes “As We Transition” / Critical Transitions Wealth Advisors as a DBA-related business activity beginning in 2015. [3][4]

The Financial Knot®

The Financial Knot describes Vokral as a divorce financial planning practitioner who opened the brand to offer divorce financial planning services to women. FINRA lists The Financial Knot as a registered investment adviser DBA / IAR-related activity with a start date of 02/11/2019. [3][4]

InVestra integration

Public sources place her at InVestra beginning in late 2023 / early 2024. BrokerCheck lists InVestra Financial Services as an investment-related DBA activity started 12/19/2023; InVestra announced that she joined as lead advisor of its Carolina region branch; The Financial Knot states she joined InVestra in 2024 to continue her transition-focused work with a larger team of professionals specializing in empowering women. [3][4][5]

Current role emphasis

InVestra’s current profile frames her role around comprehensive wealth management, multi-generational planning, fiduciary consulting, and strategic planning during major life transitions. [1]

3. Expertise and Client-Facing Value Proposition

- **Financial planning through life transitions:** Her public brand is strongest around helping clients navigate transition points. InVestra highlights major life transitions; Hope Haven states that she helps clients navigating divorce, loss of a spouse, and retirement; The Financial Knot focuses on divorce financial planning services for women. [1][3][6]
- **Divorce financial planning and settlement analysis:** As a CDFA®, she is described as evaluating tax implications of property division and the financial impact of settlement options. Hope Haven states she has helped hundreds of clients prepare Financial Affidavits for court, assisted in mediations, and advised on property settlement issues. InVestra states she has worked with dozens of clients to prepare Financial Affidavits and advise on property settlements. [1][6]
- **Women’s wealth and post-divorce planning:** South Carolina Public Radio has repeatedly featured her on women’s financial confidence, divorce preparation, retirement plans in divorce, cryptocurrency in divorce, and post-divorce women’s financial challenges. These appearances reinforce her authority in a market segment that aligns closely with InVestra’s Women’s Wealth positioning. [7][8][9][10][11]
- **Retirement and income planning:** Her InVestra profile lists retirement income/distribution planning, while public radio interviews specifically cover retirement plans and divorce and post-divorce financial stability. [1][8]

- **Fiduciary and retirement-plan consulting:** As an AIF®, she is described as having additional experience in fiduciary standards and guiding retirement plan sponsors, boards, and investment committees. [1][6]
- **Multi-generational and legacy planning:** InVestra emphasizes her commitment to helping families preserve wealth, encourage stewardship, and strengthen family unity around shared values. This extends her profile beyond divorce specialization into broader private wealth and family-office-adjacent planning. [1]

4. Public Media, Speaking, and Thought Leadership Footprint

Year	Outlet / venue	Item	Strategic relevance
2018	South Carolina Business Review	Women Still Under-Served When it Comes to Money	Featured as a CFP® with Critical Transitions Wealth Advisors; topic: women being underserved and overlooked in financial matters. [7]
2021	South Carolina Business Review	Retirement plans and divorce	Featured as a CFP® and CDFA® with The Financial Knot; topic: complications of retirement plans in divorce. [8]
2021	Narcissist Abuse Support	7 Common Financial Mistakes in Divorce	Podcast episode with Stephanie Vokral and Tracy Malone; search-accessible source confirms episode title and topic. [12]
2022	Footnotes / Pendleton Street Business Advisors	Finding Identity & Clarity In Challenges	Episode describes her as founder of Critical Transitions Wealth Advisors and The Financial Knot and discusses building a practice for clients, especially women, navigating difficult life processes. [13]
2023	South Carolina Business Review	Cryptocurrency in divorce	Featured as a CFP® and CDFA® with The Financial Knot; topic: crypto’s complications in asset negotiations during divorce. [10]
2023	South Carolina Business Review	Preparing finances for a divorce	Featured as CDFA® with The Financial Knot; topic: women’s financial confidence, investment comfort, and divorce preparation. [9]

2024	South Carolina Business Review	Post-divorce women face many financial challenges	Featured as CFP® with InVestra in Columbia; topic: income reduction, investing confidence, and the disadvantage women can face in divorce. [11]
2024	30 Minutes Down South / iHeart	EP50: The Investra Episode!	Featured as Wealth Advisor for InVestra's Carolina Region; topic: post-divorce transition assistance, MSAs, retirement assets, home equity, education, and financial independence. [14]
2025	Columbia Crossroads Church	Divorce Financial Planning 101	Public church media page lists Stephanie Vokral as presenter and links supporting resources including PowerPoint slides, The Financial Knot, and Lifeline. [15]

5. Community Involvement and Professional Affiliations

- FPA South Carolina member profile lists her as an FPA SC Member and identifies her company as InVestra & The Financial Knot. [2]
- InVestra lists her as a member of the Association of Divorce Financial Planners, Columbia Estate Planning Council, and SC Financial Planning Association. [1]
- Hope Haven of SC lists her on its advisory board and provides a longer profile. It says she is a member of the SC Financial Planning Association, Association of Divorce Financial Planners, International Academy of Collaborative Professionals, and SC Academy of Collaborative Professionals. [6]
- Hope Haven also notes past roles including Vice President of the Columbia chapter of the SC Federation of Business & Professional Women's Clubs, board member of NAIFA-SC, and member of the Executive Committee for Women in Philanthropy. [6]
- InVestra states she is on the Advisory Board for Hope Haven of SC, a nonprofit focused on safe places for women leaving traumatic situations such as domestic abuse and human trafficking. [1]

6. Strategic Fit for InVestra

- **Expands InVestra's women's wealth credibility:** Her media footprint and Financial Knot brand align with InVestra's women-centered wealth positioning and provide an established pathway for clients navigating divorce, widowhood, caregiving, retirement, and post-divorce rebuilding.
- **Adds transition-planning specialization to a team model:** Her CDFA® specialization and experience with affidavits, mediation support, and settlement analysis complement team-based wealth management, particularly where clients need planning support around liquidity, retirement assets, home equity, tax exposure, and future cash-flow modeling.

- **Supports higher-complexity family wealth work:** InVestra's profile positions her in multi-generational planning and legacy coordination, enabling her transition-planning experience to serve broader high-net-worth family conversations.
- **Builds trust through education:** Her repeated public-radio and podcast appearances suggest a strong educational orientation. For clients, this can be framed as translating complex financial decisions into clear next steps during stressful life events.

7. Suggested Client-Facing Positioning

Stephanie Vokral brings a rare combination of comprehensive wealth planning experience and specialized transition-planning expertise. As a CFP®, AIF®, and CDFA®, she helps individuals and families organize complex financial decisions, understand tradeoffs, and move forward with confidence. Her work is especially relevant for clients navigating divorce, widowhood, retirement, caregiving, business and family transitions, and multi-generational wealth planning. Within InVestra's team model, Stephanie strengthens the firm's ability to support clients through emotionally charged decisions with technical clarity, practical education, and a long-term plan.

8. Source Notes and Limitations

- The Google Share link provided could not be safely resolved by the browsing tool; it appears to redirect through Google's share handler and did not disclose the target page content. It is therefore listed as an unverified provided source.
- The original Subsplash link returned a 403 in the browsing tool; the same media item was accessible through Crossroads Church's alternate page and was used for the report.
- The Narcissist Abuse Support page itself could not be fully fetched, but search-indexed metadata confirmed the episode title, guest, and topic. This report does not rely on unverified transcript-level details from that episode.
- The Charleston Cooperative Family Law link provided points to Michel Holway rather than Stephanie Vokral. It was reviewed, but no Stephanie-specific career information could be confirmed from the fetched page.

Sources Reviewed

1. [1] InVestra - Stephanie Vokral profile - https://investra.com/stephanie-vokral/
2. [2] FPA of South Carolina - Member public profile - https://www.fpasouthcarolina.org/Sys/PublicProfile/76221017
3. [3] The Financial Knot - Team profile - https://www.thefinancialknot.com/the-financial-knot-team
4. [4] FINRA BrokerCheck report - Stephanie Yaun Vokral, CRD# 3092381 - https://files.brokercheck.finra.org/individual/individual_3092381.pdf
5. [5] InVestra LinkedIn post announcing Stephanie Vokral joined as lead advisor of Carolina region branch - https://www.linkedin.com/posts/investra-financial-services_wealth-advisor-stephanie-vokral-cfp-aif-activity-7153355327030120449-XtWK
6. [6] Hope Haven of SC - Advisory Board profile - https://www.hopehavenofsc.org/team-4
7. [7] South Carolina Public Radio - Women Still Under-Served When it Comes to Money - https://www.southcarolinapublicradio.org/show/south-carolina-business-review/2018-09-11/women-still-under-served-when-it-comes-to-money

8. [8] South Carolina Public Radio - Retirement plans and divorce - https://www.southcarolinapublicradio.org/podcast/south-carolina-business-review/2021-11-25/retirement-plans-and-divorce
9. [9] South Carolina Public Radio - Preparing finances for a divorce - https://www.southcarolinapublicradio.org/show/south-carolina-business-review/2023-06-13/preparing-finances-for-a-divorce?_amp=true
10. [10] South Carolina Public Radio - Cryptocurrency in divorce - https://www.southcarolinapublicradio.org/show/south-carolina-business-review/2023-01-03/cryptocurrency-in-divorce?_amp=true
11. [11] South Carolina Public Radio - Post-divorce women face many financial challenges - https://www.southcarolinapublicradio.org/show/south-carolina-business-review/2024-03-19/post-divorce-women-face-many-financial-challenges?_amp=true
12. [12] Narcissist Abuse Support - 7 Common Financial Mistakes in Divorce - https://narcissistabusesupport.com/podcast/7-common-financial-mistakes-in-divorce-stephanie-vokral/
13. [13] Pendleton Street Business Advisors / Footnotes - Episode 32 - https://www.pendletonstreetadvisors.com/podcast/32-stephanie-vokral-critical-transitions-wealth-advisors
14. [14] iHeart / 30 Minutes Down South - EP50: The Investra Episode! - https://www.iheart.com/podcast/269-30-minutes-down-south-145565445/episode/ep50-the-investra-episode-160671708/
15. [15] Crossroads Church - Divorce Financial Planning 101 - https://crossroadschur.ch/media/vr8g6tc/divorce-financial-planning-101