

When to hire a wealth manager (net worth thresholds)

Executive Overview

When to hire a wealth manager (net worth thresholds) represents a pivotal wealth transition moment. Strategic planning across tax, portfolio design, and behavioral discipline determines long-term outcomes.

Client Profile

Typical client: \$3M–\$10M liquidity event, founder or specialist, high income, limited post-exit structure.

Strategic Framework

- Liquidity segmentation
- Tax deferral & compression
- Diversification strategy
- Risk management
- Governance model

Advanced Tax Strategies

- Installment sales
- Donor-Advised Funds (DAFs)
- Charitable Remainder Trusts (CRTs)
- Asset location & timing strategies

Portfolio Construction

Core (indexed equities), income (bonds/private credit), and alternatives (private equity, real assets).

Behavioral Risks

Overconfidence, timing markets, over-concentration, lifestyle inflation.

Case Study

Client exits at \$5M. Structured plan reduces tax drag, improves diversification, and increases long-term sustainability.

Implementation Roadmap

0–90 days: tax plan + allocation

3–12 months: execution + monitoring

Ongoing: quarterly reviews

Next Steps

Schedule a strategy session with InVestra to build a customized post-liquidity plan.

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