

# Independent AUM Assessment Report

## GuidedWealth.com (InVestra Financial Digital Platform)

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### 1. Executive Summary

This report provides an independent, bottom-up assessment of the Assets Under Management (AUM) attributable to **GuidedWealth.com**, the digital investment platform operated by InVestra Financial and built on LPL Financial's Guided Wealth Portfolios (GWP) program.

#### Key Conclusion:

- **Most Defensible AUM Range:** \$125M – \$300M
- **Upside Case:** \$300M – \$500M
- **High-End Scenario:** \$500M+ (requires strong national-scale evidence)

The previously provided estimate (\$300M–\$500M) is **directionally plausible but likely overstated as a base case** due to optimistic assumptions about average account size and client composition.

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### 2. Structural Context

#### 2.1 Platform vs. Portal Distinction

It is critical to distinguish between:

- **LPL Guided Wealth Portfolios (GWP):**  
A multi-billion-dollar national advisory platform used by many advisors.
- **GuidedWealth.com:**  
A **single branded acquisition funnel** operated by InVestra.

#### Implication:

GuidedWealth.com captures only a **subset of total GWP assets**, not platform-wide AUM.

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#### 2.2 Advisory Entity Structure

InVestra operates under:

- **Independent Advisor Alliance (IAA)** / Visionary Square (RIA platform)

This means:

- Regulatory AUM disclosures occur at the **platform level**, not cleanly at the InVestra brand level
  - The report's firm AUM estimate (\$1.5B–\$3.0B) is **not verifiable as a standalone figure**
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### 3. GuidedWealth.com Funnel Characteristics

#### 3.1 Public Positioning

GuidedWealth.com:

- Markets a **digital advisory solution**
- Offers a **\$5,000 minimum investment threshold**
- Targets mass-affluent and emerging wealth clients

#### 3.2 Key Implication

The low minimum:

- Expands funnel volume
- **Reduces average account size vs. HNW-focused models**

This directly challenges the assumption that most accounts fall in the \$100K–\$900K range.

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### 4. Traffic & Acquisition Analysis

#### 4.1 Search Positioning

GuidedWealth.com appears prominently in search results for relevant terms (per user input and validation of visibility).

**Implication:**

- Likely benefits from **organic inbound traffic**
  - Functions as a **national-level acquisition channel (to some degree)**
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## 4.2 Funnel Economics (Modeled)

Metric	Assumption
Conversion rate	0.5% – 2%
Avg account size	\$100K – \$350K
Required traffic for \$300M AUM ~10K–30K monthly visitors	

This is **achievable**, but not trivial.

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## 5. Bottom-Up AUM Scenarios

### 5.1 Conservative Case

- 600 clients
  - Avg account: \$100K–\$150K
  - 👉 **AUM: \$60M – \$90M**
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### 5.2 Base Case (Most Likely)

- 800–1,200 clients
  - Avg account: \$150K–\$250K
  - 👉 **AUM: \$120M – \$300M**
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### 5.3 Upside Case

- 1,200–1,800 clients
  - Avg account: \$250K–\$350K
  - 👉 **AUM: \$300M – \$630M**
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## 6. Benchmark Comparison

Category	Typical Digital AUM
Local hybrid RIA	\$50M – \$200M
Top-tier LPL hybrid firms	\$200M – \$500M
National fintech hybrids	\$500M – \$1B+

### Positioning:

GuidedWealth most closely aligns with:

👉 **Upper-tier hybrid RIA digital platform**

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## 7. Evaluation of Original Report

### Strengths

- Correct identification of:
  - Digital funnel strategy
  - Scalable technology model
  - Mid-market targeting

### Weaknesses

- Overestimates:
    - Average account size
    - Client concentration in higher asset tiers
  - Blurs:
    - Platform AUM vs. firm AUM vs. portal AUM
  - Uses:
    - Growth narrative to justify scale without sufficient grounding
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## 8. Key Risks & Constraints

### 8.1 No Centralized Lead Ownership

LPL Financial does not route all GWP clients through one portal.

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## 8.2 Conversion Friction

Higher-balance clients:

- Require trust
  - Convert at lower rates than robo-advisor users
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## 8.3 Account Size Distribution

Open-access funnel (\$5K minimum):

- Leads to **long-tail of smaller accounts**
  - Lowers weighted average AUM per client
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## 9. Final Assessment

Most Likely Outcome

👉 **\$125M – \$300M AUM**

Strong Execution Scenario

👉 **\$300M – \$500M AUM**

High-End Scenario (Requires Evidence)

👉 **\$500M+ AUM**

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## 10. Core Insight

The central misconception corrected in this analysis:

“High visibility portal” ≠ “dominant asset capture engine”

GuidedWealth.com is best understood as:

- **A high-performing digital funnel**

- Within a **larger advisory and platform ecosystem**

—not as a primary gateway for all Guided Wealth Portfolios assets.

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## 11. Conclusion

GuidedWealth.com represents a **credible and potentially significant digital AUM channel**, but its scale is most realistically in the **low-to-mid nine-figure range**, with upside dependent on demonstrable national acquisition strength and client asset concentration.

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