

GEOGRAPHIC MARKET ANALYSIS

Synergies & Market Share Opportunities

Prepared for:

InVestra

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Executive Summary

This report analyzes the current geographical distribution of InVestra's client base — spanning 59 cities across 14 states — to identify regional synergies, underserved corridors, and actionable opportunities for market share growth.

The data reveals a strategically advantageous footprint in the Southeast United States, with exceptionally strong concentration in South Carolina and Northeast Florida. These two markets alone account for over 60% of total client locations and form a natural growth spine along the I-95 corridor. Secondary clusters in Georgia, North Carolina, and Tennessee indicate expanding brand awareness across the broader Southeast, while nascent presences in Ohio, Pennsylvania, and California point to untapped national potential.

Key strategic findings include:

- South Carolina is InVestra's dominant market with 19 client cities, presenting near-term opportunity for full-state saturation.
- The Jacksonville–Ponte Vedra–St. Augustine corridor in Northeast Florida is a high-growth, high-affluence zone primed for deeper penetration.
- Charlotte, NC represents a high-priority expansion target given its status as a major U.S. financial hub.
- Georgia, positioned between the two core markets, is underserved and offers a natural geographic bridge for integrated regional campaigns.
- The Ohio and Pennsylvania client clusters suggest referral-network driven growth — a pattern that can be strategically amplified.

59

Client Cities

14

States Represented

2

Core Market States (SC
+ FL)

36

Cities in Core Markets

Current Client Footprint

Overview by Region

InVestra's current client base is heavily weighted toward the Southeast, with the Carolinas and Florida comprising the clear majority of client relationships. The table below summarizes the distribution and key characteristics of each regional cluster.

Region / State	Cities	Key Metro Areas	Strategic Notes
South Carolina (Core)	19	Columbia, Greenville–Spartanburg, Charleston, Myrtle Beach Area	Dominant market; strongest client density in the Southeast
Northeast Florida (Primary)	17	Jacksonville Metro, St. Augustine, Ponte Vedra, Tarpon Springs	Second-largest cluster; high-growth corridor with retiree affluence
Georgia	5	Columbus, Dublin, Perry, Thomson, Tybee Island	Corridor linking SC and FL; underserved relative to neighboring states
North Carolina	3	Asheville, Charlotte, North Wilkesboro	Emerging market; Charlotte is a top-10 financial hub in the U.S.
Tennessee	3	Nashville, Jasper, Sweetwater	Nashville is a high-growth metro; expansion potential in mid-TN
Ohio & Pennsylvania	4	Hudson–Akron, Zelenople–Pittsburgh area	Nascent Midwest presence; clustering suggests referral networks
California	2	San Diego, Simi Valley (L.A. Metro)	Isolated; high-value market opportunity if resources allow
Other States	6	Norfolk VA, Daphne AL, Paducah KY, Orange CT, Peyton CO, Klamath Falls OR	Outlier clients; monitor for organic referral-based expansion

Core Market: South Carolina

South Carolina is InVestra's anchor market, with 19 client cities distributed across the state's primary population centers. The Columbia metropolitan area (Columbia, Irmo, West Columbia, Lexington, Chapin, Lugoff) alone accounts for six client cities, suggesting deep penetration in the state capital region.

The Greenville–Spartanburg corridor (Greenville, Spartanburg, Taylors, Greenwood) represents a second major cluster, encompassing one of the Southeast's fastest-growing economic zones. The coastal markets of Charleston and Goose Creek round out the statewide presence.

Notably, cities such as Cheraw, Cope, Gadsden, Winnsboro, and Little River demonstrate reach beyond the primary metros into secondary and rural markets — a differentiating strength when competing against firms focused exclusively on urban clientele.

Primary Growth Market: Northeast Florida

With 17 client cities, Northeast Florida is InVestra's second-largest regional market. The Jacksonville metropolitan area (Jacksonville, Jacksonville Beach, Orange Park, Fleming Island, Green Cove Springs, Yulee, Fernandina Beach) provides a dense urban cluster, while the Ponte Vedra, Ponte Vedra Beach, Saint Augustine, and Saint Johns corridor extends the footprint into some of Northeast Florida's highest-income zip codes.

The presence in more distant locations such as Tarpon Springs, Weston, Boca Raton, Marathon, Penney Farms, and Pomona Park indicates that InVestra's Florida relationships are not solely tied to geographic proximity — a sign of strong brand reputation extending across the state.

Emerging & Secondary Markets

Georgia (5 cities), North Carolina (3 cities), Tennessee (3 cities), and Virginia (1 city) form a ring around the core Carolinas–Florida axis. The Ohio and Pennsylvania clients (4 cities combined), while geographically distinct, cluster near Pittsburgh and Akron/Cleveland respectively — consistent with referral-network patterns. Two California clients (San Diego, Simi Valley) represent long-distance relationships likely built on trust and performance rather than proximity.

Regional Synergies

The Southeast I-95 Corridor

The most significant geographic synergy in InVestra's current footprint is the near-continuous client presence along the I-95 corridor from Jacksonville northward through Georgia and into the Carolinas. This 400-mile corridor is home to some of the fastest-growing communities in the United States, with consistent in-migration from the Northeast and Midwest.

Current client gaps in Savannah, GA; Hilton Head, SC; Myrtle Beach, SC; and Wilmington, NC represent identifiable whitespace along this corridor. Filling these gaps would create a truly continuous coastal Southeast presence — a compelling narrative for regional branding and referral networking.

The Carolinas Business Corridor

InVestra has established strong presence across South Carolina's key metros while simultaneously holding positions in Asheville, Charlotte, and North Wilkesboro, NC. This cross-state connectivity creates a natural opportunity for a unified Carolinas growth strategy. Charlotte, as the region's dominant financial center and among the top 10 largest banking cities in the United States, deserves particular strategic attention.

The presence in North Wilkesboro — a smaller, rural North Carolina community — alongside Asheville and Charlotte suggests that InVestra's North Carolina traction has not been driven by a single institutional relationship, but rather by organic multi-source growth. This pattern is highly scalable.

The Florida Wealth Corridor

InVestra's Florida clients are distributed across some of the state's highest-net-worth communities: Ponte Vedra Beach, Boca Raton, Weston, and Tarpon Springs consistently rank among Florida's most affluent ZIP codes. This concentration in wealth-dense areas suggests InVestra's value proposition resonates particularly well with high-net-worth individuals — a positioning that can be amplified in client acquisition messaging across the broader Florida market.

Referral Network Clusters (Ohio & Pennsylvania)

The pairing of Hudson and Mogadore in Northeast Ohio, and Ligonier and Zelienople in Western Pennsylvania, is unlikely to be coincidental. These small, geographically proximate city pairs in non-

core states strongly suggest the presence of a shared referral source — a financial advisor, estate attorney, CPA, or community leader who has directed multiple clients to InVestra.

Identifying and formally cultivating these referral sources represents a high-ROI, low-cost growth strategy. Each active referral partner in these regions has already demonstrated the ability to deliver clients; structured incentive or partnership programs could significantly amplify output.

Market Share Opportunities

Prioritized Growth Opportunities

The following opportunities are ranked by near-term potential, based on current client density, regional growth trends, and strategic fit with InVestra's demonstrated strengths.

Opportunity	Priority	Rationale & Action
SC Statewide Saturation	High	With 19 cities and existing brand recognition, targeted campaigns in Sumter, Hilton Head, Myrtle Beach, and Rock Hill could achieve near-statewide penetration.
Northeast FL Corridor	High	The Jacksonville–St. Augustine–Ponte Vedra cluster is a high-affluence retirement and professional corridor. Expand into Palm Coast, Flagler Beach, and St. Johns County suburbs.
Charlotte, NC Expansion	High	Charlotte is home to major financial institutions and a rapidly growing professional population. One current client signals early traction — a dedicated growth strategy is warranted.
Georgia Gap Fill	Medium	Clients in Columbus, Dublin, Perry, Thomson, and Tybee Island span both urban and rural GA. Atlanta metro expansion would bridge these markets and unlock significant volume.
Nashville, TN Metro	Medium	Nashville's explosive population growth and strong business community make it an ideal secondary hub. Expand into Brentwood, Franklin, and Murfreesboro.
OH/PA Referral Network	Medium	The clustering of clients in NE Ohio (Hudson, Mogadore) and western PA (Ligonier, Zelienople) suggests established referral sources. Identify and deepen those relationships.
Southeast I-95 Corridor	Medium	A continuous highway corridor runs from Jacksonville through Savannah, Hilton Head, and Charleston. Targeted regional campaigns along this route could yield strong returns.
California Beachhead	Low	Two California clients (San Diego, Simi Valley) may represent high-net-worth individuals who relocated. A referral-focused strategy could grow this market without heavy investment.

Recommended Strategic Themes

1. Double Down on South Carolina

InVestra's deepest market offers the fastest path to comprehensive statewide brand recognition. Target the Myrtle Beach–Conway area (Horry County), Hilton Head Island, Beaufort, Sumter, and

Rock Hill to achieve coverage in every major SC metro. A statewide SC campaign has a built-in proof of concept: InVestra already has clients in 19 SC cities.

2. Build the I-95 Southeast Spine

Launch a corridor-focused campaign that connects Jacksonville through the Savannah, GA market and up into Hilton Head and Charleston. Position InVestra as the premier financial firm for the Southeast's most dynamic growth corridor. Co-marketing with regional real estate, law, and accounting firms along this route can accelerate penetration.

3. Elevate Charlotte, NC as a Strategic Hub

Charlotte is a tier-1 U.S. financial city and the natural next anchor in InVestra's Carolinas expansion. A dedicated Charlotte market strategy — including potential local partnerships, community sponsorships, and professional network engagement — could yield outsized returns relative to investment. Consider Charlotte as a candidate for a regional office presence if headcount allows.

4. Activate the Georgia Bridge

With clients in five Georgia cities spanning the state, InVestra has the raw material for a Georgia regional strategy. Atlanta is the obvious prize — as one of the top 10 largest metropolitan areas in the U.S. and the undisputed business capital of the Southeast, it represents a significant addressable market that would also create a logical bridge between existing clients in Columbus (western GA) and the coastal Tybee Island client.

5. Formalize Referral Partnerships

The Ohio/Pennsylvania and multi-city SC/FL patterns strongly suggest that InVestra's best client acquisition channel may be referrals. A structured referral partner program — identifying top CPAs, estate attorneys, wealth advisors, and community influencers in active markets — could systematically replicate the organic growth already occurring. This is particularly high-value in markets where InVestra lacks the scale for broad advertising.

Conclusion & Recommended Next Steps

InVestra's geographic footprint reflects a company that has built genuine, multi-city strength in its core Southeast markets while demonstrating the brand resonance to attract clients from coast to coast. The data pattern is one of organic, network-driven growth — a strong foundation that, with deliberate strategic investment, can be converted into durable regional market leadership.

The Southeast I-95 corridor, the Carolinas business axis, and the Florida wealth corridor are not just collections of client locations — they are the scaffolding of a coherent Southeast regional identity that InVestra is uniquely positioned to own.

Immediate Actions (0–6 Months)

- Map referral source relationships — *Conduct client intake reviews to identify common referral patterns in OH, PA, and SC markets*
- Launch SC statewide saturation campaign — *Target remaining major metros with direct outreach supported by existing client testimonials*
- Develop Charlotte, NC market entry plan — *Identify professional network touchpoints and potential strategic partners in the Charlotte metro*
- Commission Northeast FL expansion analysis — *Evaluate specific ZIP codes and demographic segments in the Jacksonville–St. Augustine corridor*

Medium-Term Initiatives (6–18 Months)

- Build a Georgia regional strategy — *Anchor around Atlanta with a clear plan to connect existing clients in Columbus, Dublin, Perry, and Thomson*
- Formalize referral partner program — *Design structured incentive and recognition program for top referral sources across all markets*
- Develop I-95 corridor campaign — *Create integrated marketing initiative spanning Savannah, Hilton Head, Bluffton, and Beaufort to close the gap between FL and SC clusters*
- Evaluate Nashville expansion — *Assess market entry strategy for Nashville's high-growth professional and small business community*

Long-Term Vision (18+ Months)

- Achieve comprehensive Southeast presence — *Establish InVestra as the recognized regional leader from Florida through the Carolinas*
- Evaluate California market strategy — *Determine whether existing CA clients represent a scalable niche (relocation, remote-work wealthy, etc.) that warrants dedicated investment*
- Assess Midwest expansion — *Based on OH/PA referral network performance, evaluate whether a broader Midwest strategy is warranted*

Appendix: Complete Client City Listing

The following table provides the complete list of client cities by state used in this analysis.

State	City	State	City
AL	Daphne	NC	Asheville
CA	San Diego	NC	Charlotte
CA	Simi Valley	NC	North Wilkesboro
CO	Peyton	OH	Hudson
CT	Orange	OH	Mogadore
FL	Boca Raton	OR	Klamath Falls
FL	Fernandina Beach	PA	Ligonier
FL	Fleming Island	PA	Zelienople
FL	Green Cove Springs	SC	Camden
FL	Jacksonville	SC	Chapin
FL	Jacksonville Beach	SC	Charleston
FL	Marathon	SC	Cheraw
FL	Orange Park	SC	Columbia
FL	Penney Farms	SC	Cope
FL	Pomona Park	SC	Gadsden
FL	Ponte Vedra	SC	Goose Creek
FL	Ponte Vedra Beach	SC	Greenville
FL	Saint Augustine	SC	Greenwood
FL	Saint Johns	SC	Irmo
FL	Tarpon Springs	SC	Lexington
FL	Weston	SC	Little River
FL	Yulee	SC	Lugoff
GA	Columbus	SC	North Augusta
GA	Dublin	SC	Spartanburg
GA	Perry	SC	Taylors
GA	Thomson	SC	West Columbia
GA	Tybee Island	SC	Winnsboro
KY	Paducah	TN	Jasper
		TN	Nashville
		TN	Sweetwater
		VA	Norfolk

This report was prepared based on client geographic data provided by InVestra. All analysis reflects patterns and opportunities identified as of April 2026. InVestra should independently verify all market data before making strategic resource allocation decisions.