InVestra Equity & Wealth Platform

A Unified Solution for Equity Compensation, Trading, and Strategic Wealth Management

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1) Overview

The **InVestra Equity & Wealth Platform** is a fully integrated solution designed to help individuals and organizations manage equity compensation with precision, efficiency, and strategic insight.

Powered in part by infrastructure and execution capabilities aligned with LPL Financial, the platform delivers institutional-grade brokerage, custody, and advisory services within a seamless client experience.

Who this is for:

- Public company employees participating in equity compensation plans
- Senior executives and insiders with complex financial needs
- Corporate issuers seeking scalable, compliant plan administration

What clients gain:

- End-to-end equity lifecycle management
- Integrated brokerage and custody services
- Advanced tax-aware trading and liquidity strategies
- Personalized wealth advisory

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2) Platform Capabilities

A. Equity Plan Administration (Corporate Solutions)

A scalable infrastructure supporting global equity programs with enterprise-grade controls.

Technical capabilities:

- Grant issuance engine with configurable award types and vesting logic
- Multi-jurisdictional tax engine (supports US, EU, APAC frameworks)
- Automated payroll integration (API-based or batch file ingestion)
- Real-time cap table reconciliation

- Audit-grade reporting (SOX-compliant workflows)

Supported instruments:

- Restricted Stock Units (RSUs)
- Performance Share Units (PSUs)
- Incentive and Non-Qualified Stock Options (ISO/NSO)
- Deferred compensation structures

B. Participant Platform (Client Experience)

A digital interface enabling clients to manage equity with clarity and control.

Core functionality:

- Real-time portfolio dashboard (positions, cost basis, unrealized gains)
- Vesting timeline visualization and forecasting
- Tax impact estimation (federal, state, AMT scenarios)
- Trade execution tools:
    - Sell-to-cover
    - Same-day sale
    - Limit and market orders

Brokerage integration (via LPL infrastructure):

- Custody of assets with SIPC protection
- Access to public markets (NYSE, NASDAQ)
- Order routing with best execution standards
- Fractional share handling (where applicable)

C. Strategic Advisory (Executive Services)

Dedicated advisory services for high-net-worth and executive clients.

Advisory framework:

- Holistic financial planning (cash flow, retirement, estate)
- Equity compensation optimization strategies
- Tax-aware portfolio construction
- Coordination with CPAs, attorneys, and family offices

Advanced planning areas:

- Concentrated stock risk mitigation
- Multi-year tax bracket management
- Charitable giving (DAFs, appreciated stock donations)
- Pre-IPO and post-liquidity event planning

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3) Advanced Trading & Execution (Powered by LPL Infrastructure)

Through alignment with LPL Financial, InVestra provides access to institutional-grade trading capabilities:

Execution features:

- Smart order routing across multiple liquidity venues
- Block trading desks for large transactions
- Algorithmic execution strategies (VWAP, TWAP for large positions)
- Extended-hours trading (where applicable)

Fixed income & alternatives access:

- Corporate and municipal bonds
- Treasuries and CDs
- Access to select alternative investments (subject to eligibility)

Cash management:

- Sweep programs into FDIC-insured accounts
- Margin lending and securities-backed lines of credit

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4) RSU / PSU Management (Technical Depth)

A. Lifecycle Engine

- Grant-level tracking with event-driven architecture
- Real-time vesting triggers tied to market and performance conditions
- Scenario modeling:
    - Stock price sensitivity
    - Tax rate assumptions
    - Retention vs. liquidation strategies

B. Tax Optimization Layer

- Automated withholding calculations (supplemental wage rates, AMT considerations)
- Dynamic sell-to-cover sizing based on real-time pricing
- Pre-vest simulations:
    - Marginal vs. effective tax rate analysis
    - Multi-state tax exposure

C. Liquidity & Execution

- Same-day sale orchestration (vest → sell → settle workflow)
- Open market execution with configurable order types
- Block trade facilitation for executives with large holdings

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D. 10b5-1 Trading Programs

- Rule-compliant automated trading plans
- Pre-scheduled diversification strategies
- Integration with compliance systems for blackout period trading

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E. Risk & Diversification Management

- Portfolio concentration analytics (single-stock exposure thresholds)
- Structured liquidation schedules
- Hedging strategies (where permitted)

F. Compliance Infrastructure

- Pre-clearance workflows for insiders
- Automated Form 4 and Section 16 reporting support
- Full audit trail of transactions and approvals

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5) Liquidity & Lending Solutions

Clients can access capital without forced equity liquidation:

Solutions include:

- Securities-backed lines of credit (SBLOC)
- Margin lending against eligible positions
- Structured liquidity planning

Use cases:

- Real estate acquisition
- Tax liabilities at vest
- Private investments

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6) Integrated Wealth Management

Equity compensation is not treated in isolation—it is integrated into a broader financial strategy.

Capabilities:

- Unified household balance sheet view
- Asset allocation across public and private investments
- Estate structuring (trusts, gifting strategies)
- Philanthropic planning (donor-advised funds, foundations)

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7) Strengths

- Institutional-grade trading and custody via LPL Financial
- Fully integrated equity + brokerage + advisory platform
- Advanced tax-aware and liquidity-driven strategies
- Strong compliance and regulatory support

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8) Considerations

- Best suited for clients with moderate to high complexity
- Advisory services may involve additional fees
- Advanced features may exceed needs of purely self-directed users

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9) RSU vs PSU Handling

RSUs

- Taxed as ordinary income at vest
- Automated withholding and execution
- Immediate liquidity or long-term holding options

PSUs

- Performance-based vesting tied to company metrics
- Scenario modeling for payout variability
- Strategic planning for post-vest concentration

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10) Client Journey

1. Grant issued and onboarded into platform
2. Initial strategy session with advisor
3. Pre-vest modeling (tax + diversification planning)
4. Vesting event with automated tax handling
5. Trade execution (manual or via 10b5-1 plan)
6. Integration into long-term wealth strategy

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11) Summary

The **InVestra Equity & Wealth Platform** delivers a comprehensive, institutional-quality solution for managing equity compensation and broader financial complexity.

By combining advanced technology with the brokerage and execution capabilities of LPL Financial, clients benefit from:

- Seamless equity lifecycle management
- Sophisticated trading and liquidity solutions
- Fully integrated wealth strategy

This platform is ideally suited for individuals and organizations seeking a **coordinated, high-performance approach** to equity and wealth management.
