

Competitive Positioning Report

InVestra vs. Columbia, South Carolina Wealth Management Market

Executive Summary

The **Columbia, South Carolina wealth management market** is characterized by a mix of **regional advisory firms, bank-affiliated advisors, and national brokerage platforms**. While these firms provide strong foundational financial planning and investment services, there is **limited specialization in executive compensation planning**—particularly for clients receiving substantial portions of compensation in equity.

InVestra distinguishes itself in this market by offering a highly specialized, integrated approach to executive compensation, risk management, and liquidity strategy—capabilities that are not widely available among Columbia-based advisors.

1. Columbia, SC Wealth Management Landscape

Regional Independent Advisory Firms

- Abacus Planning Group
- Burns & Burns Associates
- Verity Investment Partners

Core Focus:

- Comprehensive financial planning
- Retirement income strategies
- Portfolio management
- Tax-aware investment strategies

Strengths:

- Fiduciary advice
- Strong client relationships
- Holistic planning frameworks

Limitations:

- Limited depth in **equity compensation planning (RSUs, PSUs, stock options)**
 - Minimal focus on **liquidity engineering without selling assets**
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Bank & Institutional Wealth Platforms

- Wells Fargo Advisors
- Merrill Lynch Wealth Management
- Morgan Stanley

Core Focus:

- Investment management
- Lending and banking integration
- Structured products and alternative investments

Strengths:

- Access to institutional resources
- Lending capabilities (margin, securities-backed lines)
- Broad product offering

Limitations:

- Advice can be **platform-driven rather than strategy-driven**
 - Less tailored to **complex executive compensation structures**
 - Standardized planning models
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Local Financial Planning & Insurance-Oriented Firms

- Mashburn Construction Wealth Advisors
- Palmetto Citizens Advisory Services

Core Focus:

- Retirement accumulation
- Insurance solutions
- Income planning

Strengths:

- Accessibility
- Strong local presence

Limitations:

- Less experience with **high-income executive clients**
 - Limited exposure to **equity-heavy compensation structures**
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2. Where InVestra Differentiates

A. Executive Compensation as a Core Discipline

Most Columbia firms:

- Address stock compensation only when it arises
- Focus primarily on retirement and investment planning

InVestra:

- Builds strategies specifically around:
 - RSUs
 - PSUs
 - Stock options
 - Multi-year vesting schedules

👉 In Columbia, this represents a **clear specialization gap**.

B. Advanced De-Risking Without Forced Liquidation

Typical Columbia Advisors

- Recommend diversification via selling
- Use traditional asset allocation models

InVestra

- Implements strategies that:
 - Reduce downside risk
 - Maintain equity exposure
 - Avoid forced sales during blackout periods

👉 Particularly valuable for:

- Public company executives
 - Insiders with trading restrictions
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C. Liquidity Without Selling Shares

Local Market Norm

- Liquidity achieved through:
 - Selling shares
 - Drawing from portfolios

InVestra Approach

- Securities-based lending
- Liquidity aligned with vesting schedules
- Structured cash flow strategies

👉 This is a **highly differentiated capability in the Columbia market**, typically seen only in ultra-high-net-worth advisory environments.

D. Fully Integrated Planning Model

Most firms in Columbia:

- Offer multiple services but often in **separate silos**

InVestra integrates:

- Compensation planning
- Tax strategy
- Investment management
- Estate planning

👉 Result: **Coordinated, strategic decision-making across all financial areas**

3. Client Profile Comparison

Columbia Market (Typical Client Base)

- Retirees and pre-retirees
- Medical professionals
- Business owners
- Mass affluent households

InVestra (Target Client Base)

- Corporate executives
- Senior leadership (SVP / AVP)
- Professionals with:
 - 30–50%+ compensation in equity
 - Complex vesting schedules
 - Concentrated stock exposure

👉 InVestra operates in a **more complex, underserved niche** within the Columbia market.

4. Strategic Comparison

Capability	Columbia Local Firms	Institutional Platforms	InVestra
Executive compensation expertise	Limited	Moderate	Core specialization
RSU / PSU planning	Basic	Moderate	Advanced & integrated
Concentration risk management	Traditional	Model-based	Strategic + customized
Liquidity without selling	Rare	Available but generic	Highly customized
Tax-integrated planning	Partial	Moderate	Fully integrated
Client focus	Broad	Broad + affluent	Executive niche

5. Market Insight

Columbia is home to:

- Major employers (e.g., healthcare systems, insurance companies, public sector leadership)
- Growing base of **mid-to-senior level executives with equity exposure**

However:

- The advisory market remains largely **retirement-centric**
- Few firms have adapted to the **complexities of modern executive compensation**

👉 This creates a **strategic opportunity for specialized firms like InVestra**.

6. Bottom-Line Positioning

InVestra's Role in the Columbia Market

InVestra operates as:

A specialized executive compensation and wealth strategy firm—not a traditional financial advisor.

Key Advantages

- Deep expertise in equity-based compensation
 - Advanced de-risking strategies without forced sales
 - Liquidity solutions tailored to executives
 - Fully integrated tax and planning framework
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Where Local Firms Compete

- Strong community relationships
 - Broad financial planning services
 - Retirement and income strategies
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Final Perspective

For most Columbia clients:

- Local advisory firms provide **solid, general financial planning**

For executives with complex compensation:

- The need shifts to **specialized strategy and coordination**
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Closing Thought

As executive compensation becomes more equity-driven, the question is no longer:

“Do I have a financial plan?”

But rather:

“Do I have a strategy for managing the complexity of my compensation?”

In the Columbia, SC market, InVestra is positioned to answer that question at a higher level than traditional advisory firms. InVestra works with clients in 24 states providing these key services among a host of other necessary components to required for high net worth clients.
