

# Competitive Positioning Report

## InVestra vs. Columbia, South Carolina Wealth Management Market

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### 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.

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## 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**.

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### 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.

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## 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**

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## 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.

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## 4. Strategic Comparison

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

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## 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**.

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## 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.**

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### 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.

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