

InVestra's Strategic Rise in Long-Term Care Insurance and Wealth Management

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Source: <https://fastcompany.ph/investra-achieves-top-tier-national-ranking-in-long-term-care-insurance-while-managing-substantial-portfolios/>

InVestra Achieves Top-Tier National Ranking In Long-Term Care Insurance While Managing Substantial Portfolios - Fast Company Philippines

by Angela Diaz

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The wealth management industry finds itself at an unusual crossroads in late 2024. While traditional advisory firms wrestle with succession planning and the great wealth transfer expected to reach \$84 trillion by 2045, according to Cerulli Associates, a quieter revolution has been unfolding in the treatment of ultra-high-net-worth female clients. Long-term care insurance, once relegated to the periphery of wealth planning conversations, has emerged as a critical tool for protecting multi-generational assets. The convergence of these trends has created unexpected opportunities for firms willing to challenge conventional wisdom about both product offerings and client demographics.

InVestra has positioned itself at the intersection of these industry shifts. The wealth management firm recently secured a position among the top national performers in long-term care insurance sales through its partnership with Independent Financial Partners, an achievement that stands in stark contrast to the typical trajectory of boutique advisory practices. The firm manages portfolios for clients

with minimum account sizes of \$1 million, placing it firmly in the ultra-high-net-worth segment where comprehensive planning reaches far beyond traditional investment allocation.

The statistics tell a compelling story about change within the financial advisory landscape. Research from McKinsey indicates that women will control \$30 trillion in investable assets by 2030, up from \$22 trillion in 2024. Female executives now represent a significant portion of C-suite positions at Fortune 500 companies, according to recent data from Catalyst, and their compensation packages frequently include complex equity structures requiring specialized planning expertise. Despite these shifts, industry research from Merrill Lynch reveals that a substantial majority of widows terminate relationships with their deceased spouse's financial advisor within one year, suggesting fundamental misalignment between service models and client needs.

The Technology Paradox In Personalized Wealth Management

The financial advisory sector has witnessed an arms race in technology spending over the past five years. Robo-advisory platforms captured headlines with promises of democratized investment management, yet assets under management in automated platforms plateaued at approximately \$1.4 trillion globally in 2024, well short of early projections. The ultra-high-net-worth segment proved resistant to purely algorithmic approaches, demanding instead what industry observers term "high-tech, high-touch" service models.

InVestra has adopted a contrarian approach to technology investment. Rather than building proprietary platforms, the firm licenses multiple best-in-class systems across different functional areas. Monthly technology expenditures at the firm exceed the total annual revenue of many independent advisors, according to Eiras. The spending supports capabilities ranging from tax-loss harvesting algorithms to sophisticated scenario modeling for business exit planning. The infrastructure enables advisors to analyze questions that reach beyond portfolio construction into lifestyle optimization decisions.

"Most wealth managers tell clients what they should want," Eiras observed in a recent conversation about industry practices. "Female executives already know what they want. They need advisors who can model the actual trade-offs between competing priorities, whether that involves evaluating fractional jet ownership versus charter services or analyzing tax implications of establishing trusts across multiple jurisdictions."

The technological infrastructure serves another critical function within the firm's operating model. Comprehensive financial planning for ultra-high-net-worth households requires coordination across multiple specialists. Estate attorneys, tax strategists, insurance analysts, and philanthropic advisors must work from synchronized data sets to avoid conflicting recommendations. Integration challenges have historically limited the scalability of family office services. Firms that successfully solve these coordination problems can deliver institutional-quality planning to a broader client base while maintaining profitability.

The firm operates across all geographic markets within the United States, providing consistent service quality regardless of client location. Remote communication technologies enable the team to maintain frequent contact with clients while sophisticated planning software allows real-time collaboration on financial scenarios. Geographic flexibility represents another differentiator in a field where many boutique practices remain tied to specific metropolitan areas.

Reconceptualizing Risk Through A Gender Lens

Academic research into gender differences in investment behavior has produced nuanced findings that challenge simplistic narratives. Studies from Vanguard and Fidelity demonstrate that women investors often achieve superior long-term returns compared to their male counterparts, primarily through lower portfolio turnover and more disciplined rebalancing practices. Women show higher engagement with financial planning processes and greater willingness to acknowledge uncertainty, according to research published in the *Journal of Financial Planning*.

These behavioral patterns create different advisory needs. Male clients more frequently seek confirmation of predetermined strategies, while female clients typically demand comprehensive exploration of alternatives before making decisions. The distinction affects everything from meeting structures to communication cadence. Wealth managers optimized for efficiency through standardized processes often struggle to accommodate the extended decision-making timelines that female executives prefer.

Long-term care insurance provides an illustrative case study in these divergent approaches. Traditional advisors often present LTC coverage as a binary decision focused on actuarial probabilities and premium costs. Female executives tend to frame the question differently, viewing coverage through the lens of maintaining autonomy and avoiding imposed burdens on family members. Eiras noted that conversations about long-term care protection typically expand into broader discussions about aging parents, sibling dynamics, and intergenerational responsibility.

The firm's standing among top national performers in LTC sales through Independent Financial Partners reflects a reframed approach to product presentation. InVestra maintains relationships with multiple carriers, including John Hancock, Sage, Hartford, ING, Lincoln, Prudential, Genworth, and American General, selecting products based on individual client circumstances rather than promoting a single solution. Insurance becomes one component within a comprehensive risk management strategy that includes trust structures, caregiving coordination plans, and healthcare proxy arrangements. The integration of these elements addresses concerns that purely financial metrics cannot capture.

Industry data suggests that women purchase long-term care insurance at substantially higher rates than men in comparable wealth brackets, yet most advisory firms have failed to adjust their service models to reflect differential demand. Risk management for ultra-high-net-worth households reaches well beyond traditional insurance products. Business owners face concentration risk in

illiquid equity positions. Executives receiving substantial equity compensation must navigate complex tax optimization decisions around exercise timing and diversification strategies. Families with international operations confront currency risk, regulatory compliance across multiple jurisdictions, and succession planning in environments with different legal frameworks. These challenges require coordination among specialists with expertise that few generalist advisors possess.

The Economics Of Specialization In Fragmented Markets

Wealth management remains a stubbornly fragmented industry despite decades of consolidation attempts. The top 100 registered investment advisors collectively manage approximately two-fifths of total industry assets, leaving the majority distributed among thousands of smaller practices. Fragmentation reflects the deeply relationship-driven nature of the business and the challenges of maintaining service quality during scaling efforts.

InVestra's growth trajectory defies typical industry patterns. The firm has experienced substantial expansion over recent years through organic client acquisition rather than acquisitions of other practices, suggesting strong product-market fit within the target demographic. The decision to focus exclusively on female executives and their families represents a calculated strategic choice. Ultra-high-net-worth markets contain sufficient depth to support specialized positioning. Households with more than \$5 million in investable assets number approximately 1.8 million in the United States, according to Spectrem Group data. Female-led households represent a growing portion of the segment as more women reach senior executive positions and as longevity patterns result in wealth transfer to surviving spouses.

Specialization enables efficiency gains that broader practices cannot replicate. Advisors develop pattern recognition around common situations within their target demographic. A technology executive contemplating a startup acquisition faces different planning needs than a healthcare administrator evaluating a private practice purchase, yet both scenarios share structural similarities around equity valuation, tax treatment of different deal structures, and post-transaction wealth diversification. Teams that regularly navigate these transactions accumulate expertise that generates better outcomes with less wasted effort.

The million-dollar account minimum serves a strategic function beyond simple revenue optimization. Comprehensive wealth management for complex situations requires significant advisor time. Firms serving lower account minimums must either compromise service depth or operate at unsustainable economics. InVestra's positioning allows intensive engagement with each household while maintaining profitability. The firm operates among the very top tier of wealth managers nationally by assets under management, a distinction that provides access to institutional-quality investment opportunities and preferential pricing on services.

The firm's infrastructure reflects strategic partnerships across the financial services landscape. While LPL Financial serves as the primary trading partner, InVestra maintains custody relationships with Charles Schwab, Pershing, Fidelity, Raymond James, and other

institutions. Complex investment selection processes involve collaboration with Goldman Sachs, Merrill Lynch, and additional institutional partners. Platform diversity ensures clients benefit from best-in-class solutions across different asset categories and service needs.

Market forecasts suggest continued growth opportunities within the firm's target segment. Deloitte projects that assets held by female investors will reach \$45 trillion globally by 2030, driven by income growth, inheritance patterns, and increasing female participation in business ownership. The gender pay gap in executive compensation has narrowed substantially over the past decade, though significant disparities remain. Female CEOs at Fortune 500 companies earned a median \$17.6 million in total compensation in 2024, up from \$13.2 million in 2020, according to executive compensation tracker Equilar.

Eiras addresses the positioning directly when discussing the firm's strategic focus. *"The wealth management industry has operated for decades on the assumption that wives would defer to husbands on financial decisions. That assumption has become increasingly disconnected from reality. Female executives control their own wealth, make their own decisions, and demand advisory relationships that reflect those realities. Firms that adjust to demographic shifts will thrive. Those that cling to outdated models will find their client bases aging out without replacement."*

The observation points to a broader transformation within the wealth management industry. Client demographics continue to evolve, requiring corresponding adaptations in service models. The firms best positioned for the next decade will likely be those that recognize shifts early and restructure their operations to serve emerging client needs rather than defending inherited approaches optimized for different circumstances.