

InVestra Financial Services - Scalable Business Structure

Three-Tier Growth Model for Financial Advisors (LPL / IAA Platform)

Tier 1 – Licensing Layer (Personal)

Entity: Erin D. Eiras (Individual License Holder)

Receives: 1099 income directly from Independent Advisor Alliance (RIA) / LPL Financial.

Purpose: Maintain compliance with SEC/FINRA and IRS; all advisory/commission income must be paid to the licensed individual.

Key Rule: Cannot route income through an S-Corp. All earned income tied to licensure must flow directly to Erin D. Eiras personally.

Tier 2 – Operating / Management Layer

Entity: InVestra Financial Services, Inc. (Florida Corporation or LLC)

Purpose: Handle all non-licensed business functions.

Activities:

- Leases office space
 - Employs staff
 - Manages marketing and operations
 - Owns intellectual property (brand, logo, website)
 - Invoices the personal entity for administrative, marketing, and compliance support
- Tax Election: S-Corp (for non-licensed income only) to maximize after-tax profits through salary + distribution balance.

Compliance Tip: Maintain written service agreement between InVestra Financial Services, Inc. and Erin D. Eiras.

Tier 3 – Expansion Layer

Entity: InVestra Advisors Group, LLC

Purpose: Scale the brand through partnerships, mergers, and acquisitions.

Structure:

- Houses equity interests in acquired or merged advisor books.
- Allows new advisors to join under the InVestra umbrella via DBA or brand licensing.
- Facilitates equity participation and buy-in options.
- Builds enterprise value and succession pathways.

Cash Flow Diagram (Simplified)

[IAA / LPL Financial]

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(1099 Advisor Income)

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[Erin D. Eiras – Licensed Individual]

↓ (Service Agreement)

[InVestra Financial Services, Inc.]



- Staff payroll
- Office lease
- Marketing & admin expenses
- Brand ownership & IP



[InVestra Advisors Group, LLC]

- ↳ Acquisitions
- ↳ Partner advisors
- ↳ Regional expansion

Compliance & Legal Considerations

- Maintain separate accounting and tax filings for each entity.
- Disclose the management entity structure to IAA / LPL Compliance.
- Use a formal Buy-Sell Agreement for partner advisors.
- Draft DBA filings for each regional or branded sub-entity.
- Conduct annual review with a securities attorney and CPA familiar with dual-entity advisor structures.

Actionable Next Step

Establish or reaffirm the following entities:

1. Erin D. Eiras (Individual) – continues to receive all licensed advisory compensation.
2. InVestra Financial Services, Inc. – operational S-Corp managing payroll, marketing, and administration.
3. InVestra Advisors Group, LLC – holding company for future mergers and advisor partnerships.

This multi-entity structure balances compliance, liability protection, tax efficiency, and long-term scalability for InVestra's continued growth.

Once InVestra exceeds \$1 billion in AUM in 2026, the plan will be adjusted accordingly.