

Competitive Positioning Report

InVestra vs. Jacksonville, FL Wealth Management Peers

Executive Summary

Within the **Jacksonville, Florida wealth management market**, most firms provide **broad financial planning, retirement advice, and investment management**. However, very few specialize deeply in **executive compensation planning, equity concentration, and liquidity engineering**—the core focus of InVestra.

This creates a clear distinction:

- **InVestra:** Specialized, executive-focused, strategy-driven
 - **Local Peers:** Generalist, planning-focused, portfolio-driven
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1. Jacksonville Wealth Management Landscape

The Jacksonville market is composed primarily of:

Independent Fiduciary Advisors

- Madden Advisory Services
- Davis Capital Management
- French Capital Management, LLC

These firms emphasize:

- Retirement planning
- Portfolio management
- Estate and insurance planning

They operate as fiduciaries and provide personalized advice, but their services are generally **broad-based rather than niche-specialized**.

Regional / Boutique Planning Firms

- Florida Financial Advisors
- Jacksonville Wealth Management
- Namey Financial Group Inc

These firms focus on:

- Financial planning for individuals and families
- Wealth accumulation and retirement income
- Insurance and tax-aware planning

Again, strong general planning—but **limited emphasis on executive stock compensation complexity**.

Wirehouse / Institutional Advisors

- Bill H Merriam III - Merrill Lynch
- Brandon Whaley - Merrill Lynch Wealth Management
- Lincoln Financial Advisors Corp

These firms offer:

- Institutional investment platforms
- Access to structured products
- Large-scale resources

However:

- Advice is often **product-driven or platform-based**
 - Less customization at the individual executive compensation level
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2. Where InVestra Differentiates

A. True Specialization in Executive Compensation

Most Jacksonville firms:

- Focus on retirement and portfolio growth
- Treat stock compensation as a secondary issue

InVestra:

- Treats equity compensation as a **primary asset class**
- Designs strategies around:
 - RSUs
 - PSUs
 - Stock options
 - Multi-year vesting schedules

👉 This is a **major competitive gap** in the local market.

B. Advanced De-Risking Capabilities

Typical Jacksonville Firms

- Recommend diversification through selling
- Focus on asset allocation models

InVestra

- Provides **de-risking without forced liquidation**, including:
 - Structured diversification strategies
 - Hedging overlays (when appropriate)
 - Goal-based segmentation

👉 This is particularly valuable for executives under:

- Blackout periods
 - Insider trading restrictions
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C. Liquidity Engineering (Rare Locally)

Most local firms:

- Focus on withdrawals or liquidation for liquidity

InVestra provides:

- Securities-based lending strategies
- Liquidity aligned with vesting schedules
- Capital access **without disrupting core holdings**

👉 This capability is **uncommon in mid-market advisory firms** and typically found only in ultra-high-net-worth or family office environments.

D. Integration Across Planning Disciplines

While many Jacksonville firms offer multiple services, they are often **delivered in silos**.

InVestra integrates:

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

This creates a **coordinated decision framework**, not just a collection of services.

3. Client Profile Alignment

Jacksonville Firms (Typical Client Base)

- Pre-retirees and retirees
- Mass affluent households
- Small business owners

InVestra (Target Client Base)

- C-suite executives
- SVP / AVP leaders
- High-income professionals with:
 - 30–50%+ equity compensation
 - Complex vesting schedules
 - Concentrated stock positions

👉 This positions InVestra in a **higher-complexity, higher-value client segment**.

4. Strategic Comparison

Capability	Jacksonville Local Firms	Wirehouse Advisors	InVestra
Executive compensation expertise	Limited	Moderate	Core specialization
RSU / PSU planning	Basic	Moderate	Advanced & integrated
Concentration risk strategies	Sell/diversify	Model-based	Structured + strategic
Liquidity without selling	Rare	Limited	Core capability
Tax-integrated planning	Partial	Moderate	Fully integrated
Client focus	Broad retail	Broad + affluent	Executive niche

5. Market Insight: Why This Matters

Senior executives today often earn **millions annually with a large equity component**—with CEO compensation averaging nearly \$19 million at major firms ([AFL-CIO](#)).

At this level:

- Small planning inefficiencies can cost **hundreds of thousands to millions**
- Poor timing decisions (exercise, vesting, selling) can materially impact wealth

👉 This complexity **exceeds the standard planning frameworks** used by most local advisors.

6. Bottom-Line Positioning

InVestra's Competitive Advantage

In the Jacksonville market, InVestra operates in a **distinct category**:

Not just a wealth manager — but a specialized executive compensation strategist.

Where InVestra Wins

- Deep expertise in equity-based compensation
- Advanced de-risking without forced liquidation
- Liquidity solutions unavailable at most local firms
- Fully integrated tax and planning approach

Where Traditional Firms Still Compete

- Strong relationships and local presence
- Broad financial planning for general clients
- Simpler retirement-focused strategies

Final Perspective

For a **typical Jacksonville client**, most advisory firms provide adequate solutions. 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.

For a **senior executive with complex compensation**, the landscape changes:

- Traditional firms = **competent generalists**
- InVestra = **specialized strategist for executive wealth**

Closing Thought

If your compensation is heavily equity-based, the key question becomes:

“Do I need a general financial advisor—or a specialist in executive wealth strategy?”

In the Jacksonville market, InVestra clearly positions itself as the latter.
