

Client Report

Executive Compensation Planning & Wealth Strategy

For Senior Executives, C-Suite, SVP & AVP Leaders

Executive Overview

Today's senior executives are increasingly compensated through equity—often **30% to 50%+ of total compensation** in the form of stock options, Restricted Stock Units (RSUs), and Performance Stock Units (PSUs). While this structure creates significant wealth potential, it also introduces **complex risks, tax exposure, and liquidity constraints**.

InVestra Financial Services specializes in helping executives transform this complexity into a **coordinated, tax-efficient, and risk-managed wealth strategy**—without forcing premature liquidation of core positions.

The Executive Compensation Challenge

Equity compensation presents unique planning challenges:

Concentration Risk

- Significant portion of net worth tied to one company
- Exposure to company-specific and market volatility

Illiquidity

- Vesting schedules limit access to capital
- Blackout periods restrict trading flexibility

Tax Complexity

- Multiple layers of taxation:
 - Ordinary income (RSUs)
 - Capital gains (options and shares)
 - Alternative Minimum Tax (AMT) exposure

Timing Risk

- Decisions around exercising, selling, or holding can materially impact long-term wealth
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InVestra's Approach

InVestra takes a **holistic, executive-first approach**, integrating:

- Executive compensation planning
- Investment management
- Tax strategy
- Estate and legacy planning
- Risk management

This ensures every decision around your equity compensation aligns with your **broader financial goals and long-term objectives**.

Core Planning Areas

1. Equity Compensation Strategy

We help you optimize:

- **Stock Options (ISOs & NSOs)**
 - Strategic exercise timing
 - Tax minimization strategies
- **Restricted Stock Units (RSUs)**
 - Vesting event planning
 - Income smoothing techniques
- **Performance Stock Units (PSUs)**
 - Scenario modeling for performance outcomes

Outcome:

A structured plan that aligns equity decisions with your financial goals and tax profile.

2. De-Risking Without Forced Selling

A key differentiator of InVestra is the ability to **reduce risk without requiring immediate liquidation** of your stock holdings.

Our Strategies Include:

Gradual Diversification

- Aligning sales with vesting schedules
- Reducing concentration over time

Risk Overlay Strategies

- Protective hedging where appropriate
- Downside mitigation techniques

Asset Protection Structures

- Trusts and legal frameworks to safeguard wealth

Goal-Based Allocation

- Separating long-term holdings from liquidity needs

Outcome:

Reduced exposure to volatility while maintaining participation in your company's growth.

3. Liquidity Without Selling Core Positions

Executives often need access to capital but prefer to retain ownership. InVestra provides solutions to **unlock liquidity while preserving upside potential.**

Key Solutions:

Securities-Based Lending

- Borrow against concentrated stock positions
- Maintain market exposure

Cash Flow Planning

- Coordinate liquidity with vesting events
- Align income streams with lifestyle needs

Tax-Efficient Withdrawal Strategies

- Optimize timing of income recognition
- Reduce unnecessary tax burden

Exit & Secondary Planning

- Structured strategies for future liquidity events
- Pre-IPO and concentrated position planning

Outcome:

Access to capital without disrupting your long-term investment strategy.

4. Tax Optimization

Equity compensation requires **proactive, multi-year tax planning**.

Our Approach:

- Coordinating exercise and sale timing
- Managing AMT exposure
- Integrating with your CPA and legal advisors
- Structuring tax-efficient income streams

Outcome:

Minimized tax liability and improved after-tax returns.

5. Integrated Wealth Strategy

InVestra connects your compensation plan to your full financial picture:

- Retirement planning
- Estate and legacy structuring
- Philanthropic strategies
- Business exit planning (if applicable)

Outcome:

A unified strategy that supports both your current lifestyle and long-term legacy.

What This Means for You

By working with InVestra, you gain:

Clarity

A clear understanding of how your equity compensation fits into your overall financial strategy.

Control

The ability to make informed decisions around exercising, holding, or diversifying.

Flexibility

Access to liquidity solutions without being forced to sell core holdings.

Protection

Strategies designed to reduce risk and preserve wealth.

Efficiency

Tax-aware planning that maximizes your net outcomes.

Why InVestra

InVestra is uniquely positioned to serve senior executives due to:

- Deep specialization in **executive compensation planning**
 - Experience working with **high-income, equity-compensated professionals**
 - A fully integrated approach combining **investment, tax, and estate planning**
 - A focus on **risk management and liquidity solutions**
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Next Steps

Your equity compensation represents a significant opportunity—but also requires careful planning.

InVestra works with executives to:

- Evaluate current compensation structures
 - Identify risks and opportunities
 - Design a tailored strategy aligned with your goals
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Confidential Consultation

We invite you to schedule a confidential consultation to review:

- Your current equity compensation plan
 - Risk exposure and tax considerations
 - Opportunities for de-risking and liquidity
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InVestra Financial Services

Executive Compensation. Simplified. Strategized. Optimized.