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How one wealth manager cracked the code on serving female executives through technology and specialized expertise

Mae Cornes

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Photo courtesy of InVestra Team.

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Erin D. Eiras operates a wealth management firm that concentrates on ultra-high-net-worth female executives. InVestra provides financial planning services to clients with account minimums of \$1 million, addressing areas that include business exit planning, legacy structuring, and philanthropic strategy. The firm has experienced growth over the past three years while maintaining its focus on a specific client demographic.

Women of wealth often seek different advisory approaches compared to traditional wealth management models, according to Eiras. Her firm structures services around comprehensive planning that addresses both financial metrics and the broader contexts surrounding wealth decisions. Clients receive guidance on matters ranging from trust strategies to evaluating service providers across various lifestyle categories.

The firm works with clients throughout the United States, utilizing remote communication technologies and collaborative planning software. Geographic flexibility allows the team to serve households regardless of location while maintaining consistent service delivery.

Account minimums enable intensive engagement with each client situation rather than distributing advisor attention across larger client rosters.

Technology infrastructure supporting advisory services

Financial software systems form a significant operational component at InVestra. The firm licenses multiple platforms across different functional areas rather than developing proprietary technology. These systems support capabilities including tax optimization analysis, scenario modeling for complex transactions, and coordination among specialists working on different aspects of client planning.

“Technology supports rather than replaces the human insight we provide,” Eiras explains. Software tools generate financial projections and facilitate data sharing among team members, while advisors interpret results and guide clients through decision-making processes. Transparency in presenting information helps clients understand the trade-offs inherent in various planning approaches.

Real-time analytics enable advisors to model questions that extend into lifestyle optimization decisions alongside traditional portfolio management. Clients evaluating business sale structures or establishing trusts across multiple jurisdictions benefit from systems that can process complex variables and present outcomes in accessible formats. Integration challenges typically limit such coordination, yet firms addressing these technical obstacles can deliver more comprehensive planning.

The wealth management industry has witnessed substantial technology investment over the past decade. Robo-advisory platforms initially attracted attention with automated investment management, though ultra-high-net-worth clients have demonstrated preferences for models combining technological capabilities with personalized advisor relationships. InVestra’s approach reflects this “high-tech, high-touch” service structure.

Women investors often achieve favorable long-term returns compared to their male counterparts, according to research from Vanguard and Fidelity. Studies attribute these outcomes to lower portfolio turnover and more disciplined rebalancing practices. Female clients typically engage more thoroughly with financial planning processes and demonstrate greater willingness to acknowledge uncertainty, findings published in the Journal of Financial Planning indicate.

Specialized services and institutional relationships

Long-term care insurance represents one area where InVestra has developed particular expertise. The firm works with multiple carriers, including John Hancock, Hartford, Lincoln, Prudential, and Genworth, to identify appropriate coverage based on individual client circumstances. Women purchase long-term care insurance at higher rates than men in comparable wealth brackets, industry data suggests, yet many advisory firms have maintained standardized approaches to presenting these products.

Eiras frames long-term care coverage as one component within broader risk management strategies. Conversations about protection typically expand into discussions encompassing trust structures, caregiving coordination plans, and healthcare decision-making authority. Female executives often view coverage through the perspective of maintaining autonomy and avoiding imposed burdens on family members rather than focusing solely on actuarial probabilities.

The firm maintains relationships with multiple custodial institutions, including Charles Schwab, Pershing, Fidelity, and Raymond James, depending on specific account requirements. LPL Financial serves as the primary trading partner, while engagements with Goldman Sachs, Merrill Lynch, and similar institutions provide access to investment vehicles and research capabilities. These institutional connections enable the firm to source opportunities across various asset classes and structure solutions appropriate for complex client situations.

Business owners face concentration risk in illiquid equity positions that require careful management. Executives receiving substantial equity compensation must navigate 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. Addressing these challenges demands coordination among specialists with expertise that extends beyond traditional investment management.

Wealth management remains a fragmented industry despite consolidation trends over recent decades. Thousands of advisory practices serve clients across different wealth segments and geographic markets. Ultra-high-net-worth 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 this segment as more women reach senior executive positions.

Evolving client demographics and service models

Market research indicates that women will control substantial investable assets in the coming years. McKinsey projects that female investors will hold \$30 trillion by 2030, up from \$22 trillion in 2024. Female executives now occupy 28% of C-suite positions at Fortune 500 companies, according to Catalyst data, and their compensation packages frequently include complex equity structures requiring specialized planning expertise.

Research from Merrill Lynch reveals that 70% of widows terminate relationships with their deceased spouse's financial advisor within one year. The statistic suggests potential misalignment between traditional service models and the needs of female clients. Advisory firms recognizing these demographic shifts may find opportunities to adjust their approaches accordingly.

InVestra's client focus reflects these broader industry trends. The firm structures services around the specific planning needs that emerge among female executives and business owners. Specialization allows advisors to 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 and post-transaction wealth diversification.

Comprehensive wealth management for complex situations requires significant advisor time. Firms serving lower account minimums must either compromise service depth or operate at challenging economics. InVestra's positioning allows intensive engagement with each household while maintaining operational viability. The million-dollar threshold enables the firm to allocate resources toward addressing the full scope of client needs rather than limiting services to basic portfolio management.

Eiras addresses the strategic positioning directly when discussing the firm's operations. "The wealth management industry has operated for decades on assumptions about household financial decision-making that have become increasingly disconnected from current realities. Female executives control their own wealth, make their own decisions, and seek advisory relationships that reflect those circumstances. Firms that adjust to demographic changes will find opportunities. Those maintaining inherited approaches may struggle as client bases evolve."

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 Equilar data. The gender pay gap in executive compensation has narrowed over the past decade, though disparities persist. Wealth accumulated by female business owners and executives creates demand for planning services that address their specific situations and priorities.

Advisory relationships designed around female client perspectives differ from traditional models in several respects. Decision-making timelines often extend longer as clients thoroughly explore alternatives before committing to strategies. Communication preferences emphasize a comprehensive explanation of trade-offs rather than directive recommendations. Risk management conversations incorporate concerns about family dynamics and intergenerational responsibility alongside financial metrics.

The firm provides services that encompass business exit planning, divorce financial strategy, legacy structuring, charitable planning, and trust strategies. These capabilities mirror those typically reserved for dedicated family offices, yet InVestra delivers them through a scalable advisory model. Clients receive counsel focused on clarity rather than industry jargon, cutting through complexity to illuminate available paths forward.

Women executives increasingly recognize the value of advisory relationships structured around their specific needs and decision-making approaches. The evolution of client demographics within wealth management signals broader transformations occurring across the financial services industry. Firms adapting their service models to serve emerging client segments may find themselves better positioned as the wealth management landscape continues evolving over the coming decade.