

## Preparing for Millions

- A InVestra client perspective

Maya had stopped checking LinkedIn after 9 p.m.

At first, it had been funny.

Ten years earlier, when she joined SpaceX as a propulsion systems engineer, her parents thought she was joining a startup that built “experimental rockets in a warehouse.” Back then, the company still felt half pirate ship, half science experiment. Everyone worked impossible hours. Everyone talked about Mars like it was a neighborhood development breaking ground in five years.

And everyone accepted stock grants because there wasn’t much else to give.

Now Maya was thirty-eight, living in Hawthorne, Florida carrying two phones, leading a team of seventy-two engineers, and sitting on a mountain of equity that had quietly transformed from “maybe someday” into a number large enough to alter generations of her family’s future.

The rumors of the IPO had gone from whispers to inevitability.

And somehow, the entire financial advisory industry had smelled blood in the water.

Her LinkedIn inbox looked like a cyberattack:

*“Maya, congrats on your success! I specialize in helping high-net-worth tech employees unlock financial freedom.”*

*“We work with emerging aerospace leaders navigating liquidity events.”*

*“Have you considered tax-loss harvesting strategies ahead of your stock event?”*

One advisor sent her a cold video message filmed inside a Lamborghini.

Another wrote a five-paragraph message explaining “the basics of stock options,” despite the fact that Maya’s profile clearly said she’d spent a decade at one of the most sophisticated private companies in the world.

The worst ones used the same phrase:

**“When SpaceX IPOs...”**

As if it were a sporting event.

As if the engineers who had spent years sleeping under desks, missing birthdays, and debugging hardware at 3 a.m. were just lottery winners waiting for a payout.

One night Maya sat at her kitchen counter scrolling through messages while a simulation ran remotely on her laptop.

“Do these people even know the difference between RSUs and PSUs?” she muttered.

Her friend and teammate at SpaceX Lena laughed over FaceTime.

“No.”

“Seriously. One guy asked if my shares had ‘already vested at strike price.’ That sentence doesn’t even make sense.” Lena chuckled.

Most of them didn’t understand the structure. They understood headlines.

They knew long-term employees at SpaceX were likely to become extraordinarily wealthy after an IPO or secondary liquidity event. That was enough. Every advisor in Southern California, Austin Texas and South Florida suddenly had “aerospace specialization” in their bio.

But Maya’s situation wasn’t simple.

Her compensation package had evolved over a decade: RSUs from one phase of the company, PSUs tied to milestones from another, refresh grants from leadership retention cycles, and complex tax exposure spread across future liquidity windows. Some grants triggered differently depending on IPO timing. Others depended on internal valuation mechanics most outsiders barely understood.

One advisor told her to “just sell immediately and diversify.”

Another suggested she borrow against future liquidity to buy real estate.

A third recommended creating trusts before he’d even asked whether she had children.

It all felt transactional. Hungry.

Like sharks circling a launchpad.

Then came the dinner in Manhattan Beach.

A former VP she trusted invited her to a small gathering of senior aerospace operators, founders, and finance professionals. Maya almost skipped it—she was exhausted—but she found herself seated next to a calm, understated but well dressed woman.

She didn’t ask what Maya’s net worth would be after the IPO.

She asked:

“How are your PSUs tied to liquidity triggers?”

Maya blinked.

She then asked whether the company’s latest valuation methodology had altered Maya’s tax exposure assumptions on vesting events.

Then she casually referenced the emotional side of concentrated wealth events—how employees often underestimated the identity shift that happened when decades of mission-driven work suddenly became financial independence. This lady knew wealth, she knew the engineers mindset and she knew SpaceX.

For the first time in months, Maya stopped feeling like prey.

“InVestra?” Maya asked later.

The wealth advisor confidently nodded. She had shown more compassion and understanding between the appetizers and the main course than Maya had seen from anyone else in the financial industry.

“We work with a number of aerospace executives and senior engineers.”

“SpaceX people?”

“A few C-suite clients. Some current. Some former, some at this table.”

There was no dramatic pause. No smug smile. Just matter-of-fact confidence.

That was what struck Maya most.

The people at InVestra weren’t fascinated by the possibility of a SpaceX IPO because it was exciting. They’d already been preparing for it for years.

Preparing for years...think about that.

When Maya eventually met the broader team, she realized how different they were from the flood of opportunists in her inbox.

They didn’t start with investment returns. They didn’t pander.

They started with her hopes and dreams and laid out solid models to achieve them.

Detailed scenario planning around RSUs and PSUs. Multi-year tax projections. Liquidity waterfall analyses. Strategies for charitable giving. Concentration risk management. Timing windows. State residency implications. AMT exposure. Estate planning coordination.

Not theories. Actual frameworks already built for aerospace executives with compensation structures nearly identical to hers.

At one point, an advisor pulled up three separate IPO timing scenarios and explained how each would affect taxable events under different vesting assumptions.

Maya laughed.

“You already built this?”

“We assumed we’d need it eventually,” she said.

That sentence stayed with her.

Because it captured the difference.

The people flooding her social media saw a future millionaire.

InVestra saw a human being standing at the edge of a life-changing transition that required precision, discretion, and experience.

Ten years at SpaceX had taught Maya that expertise mattered most when stakes were highest. Rockets didn’t care about confidence. They cared about competence.

The same, she realized, was true for wealth.

A month later, Maya reopened LinkedIn for the first time in weeks.

Forty-three unread advisor messages waited in her inbox.

She smiled, hit “Mark All as Read,” and closed the app.

The client name has been altered to protect her identity, but the story remains the same. Making the choice of who will manage your wealth can be the difference of an orbital success or a launch pad disaster.