INVESTRA

Private Wealth for Medical Leaders

Why accomplished physicians, specialists and healthcare executives increasingly value a coordinated wealth-management relationship

Built for complexity — without adding complexity.

High earnings create opportunity, but they also create more decisions: employer benefits, retirement plans, deferred compensation, taxes, insurance, estate planning, investment strategy and family priorities. The value of a strong advisory relationship is bringing those decisions into one coordinated plan.

A report for healthcare professionals across Northeast Florida and the surrounding region

Including professionals associated with Mayo Clinic, St. Vincent’s, Memorial and other regional health systems.

Important: Employer names are used only to describe the professional audience. No affiliation, sponsorship or endorsement by any hospital or health system is implied.

A different kind of financial life calls for a different kind of advice

Healthcare leaders are often excellent at managing complexity for patients and organizations while having very little time to manage the growing complexity of their own financial lives. As income and responsibility rise, the number of consequential decisions usually rises with them.

The central issue is coordination.

A portfolio can be well managed and a financial plan can still be incomplete. The higher-value work is often connecting employer benefits, tax strategy, retirement planning, risk management, estate priorities, liquidity needs and long-term investment decisions so they support the same goals.

InVestra's public materials describe a client-centric, goals-based and holistic wealth-management approach, with planning across asset management, retirement, risk management, tax planning and estate planning, supported by outside specialists when appropriate. That structure naturally aligns with the needs of high-income medical professionals whose financial decisions span multiple disciplines.

Why this audience is a natural fit

- High income can create meaningful tax-planning opportunities — and expensive mistakes when decisions are made in isolation.
- Hospital and health-system compensation may include more than salary: retirement plans, deferred compensation and other employer-specific benefits can each require separate elections and risk decisions.
- Specialists and senior administrators often accumulate assets across multiple institutions, prior employers and account types, making simplification and oversight increasingly valuable.
- Career transitions — partnership changes, relocation, leadership moves, retirement, consulting or reduced clinical schedules — can create windows where coordinated planning matters most.
- Time is scarce. A strong advisory relationship can serve as the financial "quarterback," organizing decisions and coordinating with tax and legal professionals.

The result is not simply "more financial planning." It is a more deliberate financial system: fewer disconnected decisions, clearer priorities, better visibility and an ongoing process for adapting as life changes.

Why healthcare wealth becomes complicated quickly

For high-earning physicians and healthcare executives, the challenge is rarely a lack of financial products. The challenge is deciding which opportunities matter, how they interact and which tradeoffs are appropriate for the family.

Planning area	Why it can matter more for medical leaders
Employer benefits & deferred compensation	403(b), 401(k), 457(b) or other deferred-compensation arrangements can have different contribution, distribution, tax and creditor-risk characteristics. Non-governmental 457(b) plans, for example, have distinct rules and may remain subject to the employer's creditors.
Taxes & cash-flow timing	Higher marginal tax rates make timing decisions more consequential. Retirement contributions, charitable giving, Roth conversions, deferred compensation, business income and investment gains can all interact.
Risk management	Income protection, life insurance, umbrella coverage and asset-protection planning become more important when future earnings and accumulated assets are substantial.
Estate & family planning	Beneficiary designations, trusts, estate documents, education funding and legacy goals should be coordinated with the investment plan rather than managed as separate projects.
Investment complexity	Multiple accounts, concentrated positions, private investments or legacy holdings can create hidden duplication, tax inefficiency and risk that is difficult to see account by account.
Career & retirement transitions	Retiring from medicine, changing systems, stepping into administration or reducing clinical work can alter benefits, cash flow, taxes and the appropriate portfolio strategy at the same time.

The IRS notes that 457(b) plans can differ materially depending on whether the employer is governmental or tax-exempt; non-governmental plans in particular have unique funding and creditor considerations. This is one example of why employer-benefit decisions should be evaluated in the context of the broader balance sheet.

Why a firm like InVestra can be a strong fit

The appeal is less about any single investment and more about the operating model: a relationship designed to help a busy, high-income family make coordinated decisions over time.

1	**Holistic rather than account-by-account** InVestra describes its wealth-management process as fully integrated and goals-based. For medical professionals, that matters because tax, retirement, insurance, estate and investment decisions frequently overlap.
2	**A structured planning process** A discovery-to-monitoring process creates a repeatable rhythm: identify priorities, build the strategy, implement decisions and revisit them as compensation, family needs or career plans change.
3	**Coordination with specialists** InVestra states that it works with a network of specialists in areas such as estate planning, corporate law and tax law. For complex households, the ability to coordinate advice across professionals can be as valuable as the advice itself.
4	**High-touch relationship plus broader resources** InVestra highlights face-to-face planning and an affiliation with the LPL Financial network for research, market intelligence and investment tools. This can combine boutique-style attention with a broader platform.
5	**Experience with substantial income and assets** InVestra's wealth-management materials explicitly note that the individuals it serves often require specialized planning because they have substantial income and assets — a direct match for senior physicians, specialists and healthcare leaders.

Why peers are making the choice

InVestra has seen growing adoption among healthcare professionals from leading regional systems. Without relying on testimonials or implying employer endorsement, the reasons such clients may gravitate toward this model are straightforward.

They want one place to organize the financial picture.

Busy professionals often accumulate advisors, accounts and benefit decisions over time. A coordinated wealth-management relationship can reduce fragmentation.

They have more at stake than investment selection.

At higher incomes, tax planning, estate coordination, insurance, liquidity and employer-benefit elections can have consequences that rival or exceed normal portfolio decisions.

They value time as much as money.

A well-run advisory process can create a clear decision calendar, prepare choices in advance and reduce the number of financial issues competing for attention.

They want advice that evolves with the career.

The right plan for an early-career specialist may be very different from the plan for a department chair, hospital executive or physician approaching retirement.

They prefer a relationship, not a transaction.

InVestra's public positioning emphasizes client-centric planning, personal relationships and ongoing monitoring rather than a one-time product decision.

What the relationship should feel like

- Clear: you understand what you own, why you own it and what decisions are coming next.
- Coordinated: investment, tax, estate, insurance and employer-benefit decisions are considered together.
- Proactive: important planning windows are identified before they become urgent.
- Personal: recommendations are tied to your family, career and priorities — not a generic model.
- Accountable: the plan is monitored, updated and translated into specific next actions.

The decision is ultimately about confidence.

For accomplished medical professionals, wealth management should create greater clarity and control — not another layer of complexity. The best relationship gives you a process for making important financial decisions with the same discipline you bring to your professional life.

A practical framework for evaluating an advisory firm

The SEC's Investor.gov resources encourage investors to understand an advisor's services, fees, compensation, conflicts of interest, experience and disciplinary history before choosing a relationship. For a medical professional, the questions below add a useful complexity lens.

☐ Do you regularly work with high-income professionals whose finances involve multiple employer plans and significant tax exposure?

☐ How do you evaluate 403(b), 401(k), 457(b) and other deferred-compensation options alongside the rest of the plan?

☐ How do you coordinate with my CPA and estate-planning attorney?

☐ What is your process for tax-aware investing, charitable planning and concentrated positions?

☐ How will you help me prepare for a job change, retirement, relocation or reduced clinical work?

☐ Who is my primary point of contact, and how often will the plan be reviewed?

☐ How are you compensated, what fees will I pay and what conflicts should I understand?

☐ What parts of my financial life will you proactively monitor versus simply respond to when I ask?

Why InVestra belongs in that conversation

InVestra's stated model is built around client-centric discovery, a goals-based roadmap, tailored implementation and ongoing monitoring. Its wealth-management offering spans asset management, retirement planning, risk management, tax planning and estate planning, with access to additional professional expertise when needed. Those capabilities map closely to the questions above and to the financial life of a senior healthcare professional.

> **The next step is not a product decision.**
>
> It is a conversation about whether your current financial structure is keeping pace with your career, income, family and long-term goals. A comprehensive review can identify what is already working, what is disconnected and where better coordination may create value.

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Sources & important disclosures

This report is educational and marketing-oriented. It is not individualized investment, tax, legal or insurance advice. Plan provisions, tax rules and individual circumstances vary. Readers should review applicable plan documents and consult qualified professionals before acting.

InVestra Financial — Wealth Management

https://investra.com/wealth-management/

Used for descriptions of InVestra's holistic wealth-management approach, service areas, specialist network and LPL affiliation.

InVestra Financial — Our Approach

https://investra.com/about-investra/our-approach/

Used for descriptions of the client-centric, goals-based process and ongoing monitoring.

InVestra Financial — InVestra Advisors

https://investra.com/investra-advisors/

Used for descriptions of client-centric positioning and the emphasis on customized wealth strategy and long-term relationships.

Internal Revenue Service — IRC 457(b) Deferred Compensation Plans

https://www.irs.gov/retirement-plans/irc-457b-deferred-compensation-plans

Background on eligible 457(b) deferred-compensation plans.

Internal Revenue Service — Non-governmental 457(b) Deferred Compensation Plans

https://www.irs.gov/retirement-plans/non-governmental-457b-deferred-compensation-plans

Background on the distinct funding and creditor characteristics of non-governmental 457(b) plans.

Investor.gov — Investment Advisers / Working with an Investment Professional

https://www.investor.gov/introduction-investing/getting-started/working-investment-professional/investment-advisers

Framework for evaluating services, fees, compensation, conflicts, experience and disciplinary history.

Employer references: Mayo Clinic, St. Vincent's, Memorial and other health-system names are used only to identify the professional audience described by the user. No affiliation, sponsorship, endorsement or client relationship by any named employer is represented or implied by this report.

Any statement that InVestra has experienced growing adoption among healthcare professionals is based on information supplied for preparation of this report and is not presented as an independently audited statistic or testimonial.