

INVESTRA

HENRY

WEALTH CONVERSION PLAN

A client-facing roadmap for turning strong income into lasting financial flexibility.

CLARIFY Goals + cash flow	CONVERT Income + investments	COORDINATE Risk + tax + estate
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Prepared for InVestra HENRY clients

October 2026

For discussion purposes. Recommendations are individualized to each client's circumstances.

Executive Summary

HENRY stands for High Earner, Not Rich Yet: a client with meaningful income and strong long-term potential whose net worth may not yet reflect that earning power. The challenge is rarely a lack of opportunity. It is converting a complex flow of compensation, taxes, benefits, lifestyle spending, debt, and competing goals into a coordinated wealth-building system.

InVestra's planning approach is goals-based and holistic. The relationship begins with discovery, moves through planning and implementation, and continues with monitoring as life, markets, and priorities evolve. For HENRY clients, that process is focused on one central objective: intentionally convert today's income into tomorrow's choices.

The core idea

A strong income is an engine. The plan gives that engine direction - so cash flow supports the life you want now while steadily building liquidity, investments, protection, and future flexibility.

What the plan is designed to accomplish

01

Create clarity

Organize cash flow, assets, liabilities, benefits, taxes, and goals into one coordinated picture.

02

Build resilience

Establish appropriate liquidity, debt priorities, insurance protection, and contingency planning.

03

Accelerate wealth

Use available workplace benefits, tax-advantaged accounts, and disciplined investing to convert surplus income into assets.

04

Stay adaptable

Review progress, major life changes, compensation events, and market conditions so the plan stays aligned over time.

The HENRY planning lens

- Income is high, but cash flow can still feel crowded by housing, family costs, travel, education, taxes, and lifestyle commitments.
- Compensation may be more complex than salary alone, including bonuses, equity awards, stock options, RSUs/PSUs, or business income.
- The biggest planning opportunity is often coordination: deciding what each dollar needs to do, in what order, and for which time horizon.
- As net worth grows, the plan gradually shifts from accumulation toward tax management, diversification, protection, and legacy planning.

The InVestra HENRY Planning Framework

The HENRY plan follows the same client-centric process InVestra describes across its wealth management practice: Discovery, Planning, Solutions, and Monitoring. Each stage translates into specific decisions that help connect current income to long-term wealth.

1

DISCOVERY: Know the full picture

Define values and goals; inventory accounts, debt, cash flow, benefits, compensation, insurance, and estate documents; identify near-term decisions and planning gaps.

2

PLANNING: Give every priority a place

Build a goals-based roadmap that separates short-, intermediate-, and long-term needs. Stress-test tradeoffs such as home purchases, education, career changes, or early retirement.

3

SOLUTIONS: Turn the roadmap into action

Implement the agreed priorities: cash reserves, debt strategy, retirement contributions, stock-compensation decisions, diversified investing, insurance, estate coordination, and goal funding.

4

MONITORING: Keep the plan current

Track progress and revisit the plan when compensation changes, markets move, taxes shift, or life creates a new goal, risk, or opportunity.

A dynamic plan, not a one-time document

A HENRY client's financial life can change quickly. Promotions, equity vesting, a home purchase, children, business opportunities, or a relocation can all change the right next step. Ongoing monitoring is therefore part of the plan itself.

Three time horizons

NOW	NEXT	LATER
Cash flow, reserves, high-cost debt, benefits, tax withholding, insurance gaps, near-term purchases.	Home upgrades, education, career transitions, business opportunities, taxable investing, concentrated stock decisions.	Retirement independence, legacy, multigenerational planning, charitable goals, wealth transfer, and advanced estate strategies.

Six Wealth-Building Workstreams

The planning process is integrated. Decisions in one area - for example, a home purchase or an equity vesting event - can affect taxes, liquidity, investment risk, and retirement savings. These six workstreams keep the moving pieces connected.

1. Cash Flow & Liquidity

Create a practical spending and savings system that reflects real lifestyle priorities. Establish an appropriate operating cushion and emergency reserve based on job stability, compensation variability, dependents, insurance coverage, and upcoming goals.

- Identify recurring surplus cash and assign it intentionally.
- Separate near-term goal dollars from long-term investment dollars.
- Plan for bonuses or variable compensation before the money arrives.

2. Debt & Balance-Sheet Strategy

Review the cost, purpose, and flexibility of each liability. Prioritize debt repayment in the context of liquidity needs, expected investment horizon, interest rates, and other financial goals.

- Distinguish productive leverage from expensive or restrictive debt.
- Avoid using long-term investment assets for short-term cash-flow problems when alternatives are available.
- Revisit refinancing or payoff decisions as rates and goals change.

3. Benefits, Tax-Advantaged Saving & Compensation

Coordinate workplace benefits and compensation so valuable opportunities are not missed. This can include retirement plans, HSAs, employer matching, equity compensation, or other executive benefits.

- Confirm contribution elections and beneficiary designations.
- Review stock options, RSUs, PSUs, or concentrated employer stock in the context of the full portfolio.
- Coordinate tax-sensitive decisions with a qualified tax professional as appropriate.

4. Investment Strategy

Build a diversified portfolio aligned with each goal's time horizon, risk capacity, and need for liquidity. Taxable assets and retirement assets can be coordinated rather than managed in isolation.

- Use systematic investing to convert recurring surplus income into long-term assets.
- Consider tax-aware asset location and rebalancing where appropriate.
- Manage concentration risk rather than allowing employer stock or a single holding to dominate by default.

5. Risk Management & Estate Coordination

Protect the progress being made. Review life, disability, property/casualty, and other relevant insurance needs, alongside basic estate documents and beneficiary designations.

- Align protection levels with income, dependents, liabilities, and goals.
- Keep account registrations and beneficiaries consistent with the estate plan.
- Coordinate with attorneys and insurance professionals when specialized work is needed.

6. Life Goals & Major Decisions

Integrate the goals that make the plan meaningful - a home, education, travel, entrepreneurship, charitable giving, or financial independence - so major decisions can be evaluated before they compete for the same dollars.

- Run "what if" scenarios before major commitments.
- Define what success looks like for each goal, including timing and funding source.
- Revisit goals as values, family needs, and career opportunities evolve.

A Practical Order of Operations

The exact sequence is personalized, but HENRY clients generally benefit from a clear priority system. The goal is not to optimize one account in isolation; it is to direct cash in an order that protects flexibility while steadily increasing productive assets.

- 1 Protect monthly cash flow**
 Maintain operating cash and an appropriate reserve so routine volatility does not force poor long-term decisions.
- 2 Capture high-value benefits**
 Use employer matching and other valuable workplace benefits when they fit the plan.
- 3 Address expensive or restrictive debt**
 Reduce obligations that meaningfully limit flexibility or carry unattractive costs.
- 4 Fund near-term goals**
 Set aside money needed within the next several years in vehicles appropriate for that horizon.
- 5 Maximize long-term wealth-building capacity**
 Use retirement, health, education, and taxable investment accounts as appropriate to the client's goals and tax situation.
- 6 Diversify and protect**
 Manage concentrated positions, update insurance and estate documents, and coordinate tax-sensitive actions.
- 7 Reinvest raises and windfalls**
 Direct a portion of future increases in income toward long-term goals before lifestyle spending automatically expands.

Illustrative 12-Month Implementation Roadmap

Timing	Focus	Typical actions
0-30 days	Organize	Discovery meeting; balance sheet; cash-flow map; account and benefit inventory; insurance and beneficiary review; identify urgent gaps.
30-90 days	Prioritize	Set reserve target; confirm contribution strategy; define debt priorities; establish goal buckets; review equity compensation and tax-sensitive events.
3-6 months	Implement	Open or consolidate agreed accounts; automate savings/investing; update beneficiaries; complete insurance or estate follow-up; execute diversification decisions as appropriate.
6-12 months	Measure & refine	Review progress against goals; incorporate compensation changes; rebalance or adjust funding; run updated what-if scenarios; set the next annual priorities.

How Progress Is Monitored

For HENRY clients, progress is not measured by a single account balance. InVestra can help monitor whether the overall financial system is becoming stronger, more flexible, and more aligned with the client's goals.

Cash-flow consistency	Is surplus income being directed intentionally rather than disappearing into unplanned spending?
Liquidity	Are short-term reserves and upcoming goal dollars sufficient for the client's circumstances?
Savings & investment momentum	Are recurring contributions increasing as income grows and major obligations change?
Diversification	Is the portfolio appropriately diversified across accounts and exposures, including employer stock or other concentrated positions?
Goal funding	Are major goals on track at a pace that does not undermine retirement or other priorities?
Risk protection	Do insurance coverage, beneficiaries, and estate documents still match the family's current needs?
Tax coordination	Are investment, compensation, charitable, and retirement decisions being reviewed for tax implications with the appropriate professionals?

Review triggers

In addition to scheduled reviews, a HENRY plan should be revisited when a meaningful change affects income, taxes, risk, or goals. Common triggers include:

- Promotion, job change, layoff, or career break
- Large bonus, equity vesting, option exercise, or business liquidity event
- Marriage, divorce, birth, adoption, or a change in dependent care

- Home purchase, relocation, major renovation, or new debt
- Inheritance, family support obligation, or charitable commitment
- Material tax-law, benefit-plan, insurance, or estate-planning changes

The intended outcome

More confidence in the next decision because each decision is connected to a broader plan - and more flexibility over time as income is converted into assets, reserves, and options.

What Clients Can Expect from InVestra

InVestra describes its wealth management model as personalized, goals-based, and holistic. The HENRY plan applies that model to a stage of life where strong earnings create both opportunity and complexity. The advisor's role is to help organize the full picture, prioritize tradeoffs, coordinate implementation, and keep the plan aligned as circumstances change.

A planning relationship, not a product pitch

Recommendations begin with goals, values, cash flow, time horizon, risk tolerance, and the broader financial picture.

Coordination across financial decisions

Investments are considered alongside taxes, retirement, insurance, estate matters, education, business planning, and major life goals.

Specialist collaboration when needed

Tax, legal, insurance, and other specialized matters can be coordinated with the client's outside professionals or appropriate specialists.

Ongoing accountability

Progress is reviewed over time so the plan can adapt to compensation, markets, family needs, and new opportunities.

Prepare for your next planning conversation

Bringing the following information can make the next conversation more productive:

- Current pay statement plus expected bonus, equity, or variable compensation information
- Latest statements for bank, investment, retirement, and education accounts
- Outstanding debt balances, interest rates, and monthly payments
- Employer benefits summary, retirement-plan elections, and stock-compensation documents
- Insurance declarations or policy summaries
- Basic estate documents and current beneficiary designations
- A short list of your top three financial goals and any major decision expected within the next 12-24 months

A useful question to bring to the meeting

If my income stays strong, what are the highest-impact actions I can take over the next 12 months to improve flexibility and increase the amount of wealth I keep?

Important Information

This report is a general summary intended for client education and discussion. It is not a recommendation to buy or sell any security, does not provide individualized investment, tax, legal, or insurance advice, and should not be interpreted as a promise of any particular financial outcome. Specific recommendations should be based on each client's objectives, financial circumstances, risk tolerance, time horizon, and other relevant facts.

Tax, estate, and legal strategies should be reviewed with appropriately qualified professionals. InVestra may coordinate with outside professionals or specialists as part of a holistic planning process.

All investing involves risk, including loss of principal. No strategy assures success or protects against loss.

Firm information

Securities are offered through LPL Financial, Member FINRA/SIPC. InVestra Financial and InVestra are business names of Independent Advisor Alliance. Investment advice is offered through Independent Advisor Alliance, LLC, a registered investment adviser that is separate from LPL Financial.

Source note

This client-facing framework was prepared from InVestra's publicly described financial-planning and wealth-management approach, including its Discovery, Planning, Solutions, and Monitoring process and its listed planning services. Public website information was reviewed in October 2026.

TURN INCOME INTO OPTIONS.

A coordinated plan can help make every raise, bonus, vesting event, and major decision work harder toward the life you want.