ENVESTNET | SEIA

Client Spotlight

# Staying ahead of the curve by humanizing wealth management







# Signature Estate & Investment Advisors (SEIA) expands their national footprint with Envestnet technology and a human touch.

## Scaling success through personal connections

For Howard Chen, Chief Operations Officer, and Sam Miller, Executive Vice President of Investment Strategy at SEIA (Signature Estate & Investment Advisors), wealth management thrives on personal connection. "People are afraid of artificial intelligence and robo-advisory," notes Chen. "But our business is really about humanizing the advice that we're giving and bringing personalized experiences to the forefront."

SEIA's vision of using technology to support, rather than replace, the human elements of financial advice, has driven remarkable growth for the firm. From their early roots in Southern California nearly 30 years ago, SEIA has expanded to manage a $25 billion platform, including $6 billion in discretionary assets, across more than 20 locations nationwide.[1]

Envestnet has helped to accelerate the firm's growth, starting when SEIA adopted Envestnet Tamarac's model management solution. At the time, SEIA was managing their discretionary platform primarily through Excel spreadsheets – an approach that wasn't sustainable for the long run. After onboarding with Tamarac, SEIA was able to streamline portfolio management workflows, giving advisors more time to focus on clients. "We wouldn't have gotten to $6 billion without a solution like Tamarac," Chen says.

## Elevating client service with advanced technology

Chen points out that wealth advisors in the late 1990s/early 2000s had one primary job, which was to be the portfolio manager. Fast forward to today, and advisors help clients with retirement planning, estate planning, tax strategy, college planning, insurance, access to credit, trustee services, and more.

Both Chen and Miller recognize how technology empowers advisors to provide the services clients require, in a way that's tailored to each client's needs. Automation simplifies routine tasks, so advisors can devote more time to the client experience. "In order to have time to focus on, and really prioritize, the human aspect of what we do, we need to spend less time on things that technology can make more efficient," says Chen.

## SEIA put this principle into practice by:

Adopting Envestnet's Unified Managed Account (UMA) solution in early 2024, which enabled the firm to develop sophisticated, tax-aware portfolios by combining SEIA's proprietary models with institutional-quality separate account managers and bring ultra-high-net-worth caliber investment solutions to all clients.

Streamlining portfolio management through automated rebalancing and trading workflows, freeing advisors from spreadsheet management.

Reducing time and cost related to portfolio construction and investment management through the Envestnet RIA Marketplace. This managed account solution enables SEIA to provide clients with wide exposure to diverse asset classes from reputable third-party money managers.

"The way Sam and I and a lot of folks in our firm see it, is that we should spend less time on things that aren't necessarily trivial, but things that we can leverage technology to do, which includes trading and portfolio management – that's a big part of it," says Chen. "Envestnet allowed us to create custom, highly personalized portfolios, but at scale," he says. "That's pretty cool."

> By finding the right partners to help us stay ahead of the curve, we'll continue to do what's best for our clients. I think we not only can continue to commit to that, I think we can excel at doing it.
>
> **Howard Chen,** Director of Investment Services

## Creating the blueprint for future success

As Miller observes, "It's an extremely competitive environment, and the technology in the wealth space is improving rapidly. So, we're going to focus on making sure our advisors remain competitive across the spectrum."

One way SEIA intends to stay ahead of the curve is by adding new advisors, new teams, and new businesses into their organization at a faster clip. They plan on working with partners like Envestnet to make these transitions easier.

They're also expanding the tools advisors can use to help clients reach their goals. "We strive to provide advisors with a toolkit that essentially future-proofs their business," says Chen. "We want them to be able to join an environment where continued growth and development is supported."

Miller acknowledges that retaining an edge in today's wealth management landscape requires going beyond basic investment solutions and robos and delivering truly customized service at every level.

"When it comes to portfolio management, you have to do way more than a robo offering," says Miller. "You have to personalize it for the clients and their needs – and that applies to the entire spectrum of services that we offer," he says. "So that's where we're focused. We've partnered with Envestnet to bring cutting edge tools and capabilities to our advisors."



**Howard Chen**
Chief Operations Officer
SEIA



**Sam Miller**
Executive Vice President of Investment Strategy
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ENVESTNET

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[1] As of 3/31/25, AUM was $24.3B.