



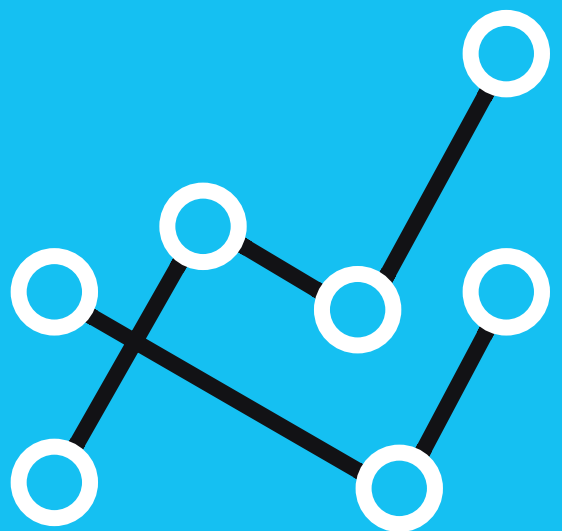
Technology decisions that define an M&A.

Five technology questions wealth managers should ask before an M&A



The landscape has shifted.

Markets, technology, and operating models are entering a new reality, as converging forces continue to reshape the financial services industry and redefine pathways to success. What once enabled scale and stability is no longer sufficient in an environment defined by speed, complexity, and constant change.



Mergers and acquisitions (M&A) are evolving alongside this disruption.

Recent market volatility, regulatory pressure, and accelerated innovation have heightened the urgency for firms to adopt modern technology to manage risk and maintain relevance.

Yet in many bank mergers, wealth management is often overshadowed by retail priorities, leaving integration challenges unresolved. As growth-by-acquisition strategies become increasingly common—and deal flow becomes more technology-driven—modern, flexible platforms have emerged as critical enablers of scale and continuity.

In this constantly reshaping environment, strategic advantage is no longer accidental. The firms that succeed are deliberate in how they operate and integrate. They are intentionally simplifying—modernizing infrastructure, reducing manual processes, and outsourcing non-value-added work—to free up capacity. That capacity is then redirected toward growth, innovation, and client-facing activities rather than system maintenance.

These firms also make data actionable. While the industry is rich in data, true differentiation comes from consistency and orchestration. Leading organizations are using data to guide strategic conversations, personalize client engagement, and strengthen oversight—turning information into insight and insight into action.

Finally, winning firms recognize they cannot navigate this complexity alone. Rapid change—from technology regulation and consolidation to shifting demographics—demands collaboration. Firms that stay on track are surrounding themselves with partners who bring perspective, innovation, and scale, enabling them to move with confidence through uncertainty.



Change isn't slowing down, but neither are the opportunities. And the firms that lean into that mindset are the ones that can come out ahead.

These are the five questions you need to ask:

1

Do we have a scalable, actionable business continuity plan (BCP) that aligns with our current and emerging risks?

A business continuity plan (BCP) outlines the people, processes, and resources an organization needs to recover and resume critical business functions during a disruption. It focuses on ensuring that, regardless of the event—whether a technology failure, weather incident, pandemic, or other unforeseen disruption—the business can continue operating with minimal interruption.

During a merger, banks face heightened operational complexity as they integrate systems, processes, and entire business lines—conditions that naturally increase exposure to disruption. Creating a scalable, actionable business continuity plan (BCP) forces leaders to assess their ability to maintain critical operations amid sweeping change. A strong BCP helps ensure that even as technology platforms are merged, data is migrated, and organizational structures shift, the bank can continue serving clients, meeting regulatory expectations, and protecting its reputation.

M&A rarely reduces risk—it reshapes it. As banks combine disparate platforms and workflows, new vulnerabilities emerge across technology, people, and processes. A modern BCP aligned to both current and emerging risks ensures the organization can respond effectively to incidents affecting facilities, staff, technology, or third-party vendors. It also addresses regulatory requirements for information and communication technology (ICT) continuity, recovery time objectives, and risk-based prioritization—elements that become even more important as the merged firm grows in scale and complexity.

A scalable, actionable BCP is the safety net that ensures the combined bank remains resilient and operational during the most vulnerable phase of the merger.

2

Do we truly understand our combined tech stack and its ability to scale?

A successful merger starts with a clear understanding of the entire technology landscape across both organizations, with particular attention paid to wealth management, which is often overshadowed by retail priorities. Wealth platforms are frequently layered with legacy systems, bespoke workflows, and fragmented processes—creating complexity that can quietly undermine integration efforts if left unaddressed.

Disparate systems often mean an expanding web of vendors, each requiring oversight, due diligence, and ongoing coordination. Over time, this complexity diverts focus away from what matters most: supporting clients and empowering employees. Firms can unlock meaningful efficiency by identifying overlapping capabilities, eliminating redundancy, automating manual processes, enabling straight-through processing, and rationalizing vendor relationships to better align with their long-term strategy.

To make informed decisions about which platforms and partners to retain—and which to retire—banks must take a comprehensive view of their technology investments across all business units involved in the merger. That evaluation should go beyond current functionality to assess scalability, data aggregation and integration capabilities, and the ability to deploy and operate effectively in a distributed or hybrid work environment. This level of scrutiny helps ensure the post-merger technology foundation can support growth, resilience, and future innovation.

3

Will our tech choices make life better—not harder—for clients and employees?

When evaluating technology during a merger, firms must prioritize solutions that deliver the most value with the least disruption—both for employees and for clients. That starts with clearly defining what clients expect and what employees need across front-, middle-, and back-office functions. Doing so helps organizations identify technologies that not only support day-to-day operations, but also scale seamlessly in a distributed, digitally enabled environment.

Client expectations, in particular, have evolved. Access to basic investment performance is no longer enough. Clients want to actively engage with their wealth, understand how it connects to their broader financial goals, and make informed decisions—especially during periods of uncertainty. They expect transparency without friction, intuitive web and mobile experiences, and dynamic tools that translate portfolio data into meaningful, personalized insights across their entire financial picture.

At the same time, technology must simplify—not complicate—how employees work. Consolidated views of client data reduce the need to navigate multiple systems and give advisors and operations teams a more complete understanding of a client’s financial journey. Just as important, today’s workforce expects flexibility and efficiency: the ability to work productively from anywhere, collaborate virtually, and connect with clients through integrated digital meeting tools. In an era defined by constant change, technology plays a critical role in enabling both operational resilience and a more connected, empowered workforce.

4

How will we support and communicate with our people to keep them aligned and resilient through the merger?

A merger brings together more than balance sheets and systems—it unites distinct cultures, ways of working, and identities. Ensuring employees can rally around a shared purpose is critical, particularly during periods of uncertainty and heightened pressure. Change is inherently difficult, and in large organizations, it can feel overwhelming if leadership loses sight of its most important asset: its people. Yet even amid disruption, mergers create opportunities to strengthen culture, reengage teams, and redefine how the organization shows up for employees.

While technology integration demands careful planning and high-stakes decisions, the way a firm manages the human impact of change often determines whether a merger succeeds or struggles out of the gate. Operational disruption is almost inevitable during transformational change—but how leaders communicate, listen, and support employees through that disruption is what sets successful integrations apart. Transparent communication, consistent engagement, and a people-first mindset give firms the chance not just to manage change, but to lead through it—and that is ultimately how success will be measured.

Five tips for firms undergoing M&A →

5

Are we choosing the right systems and partners to reduce risk and manage change?

Mergers are complex, and the right industry partners can play a critical role in guiding the transition and enabling more effective integration across technology, people, and culture. When evaluating partners, firms should look for those with the experience and perspective to help orchestrate change—not just implement systems—so the organization can move forward with confidence.

As technology evolves, so do the demands placed on teams. Modernizing the tech stack brings new tools, workflows, and ways of working, all of which require thoughtful training and enablement. Trust in day-to-day technology is essential to delivering consistent, high-quality client service. When employees feel confident and supported, that confidence carries through to the client experience.

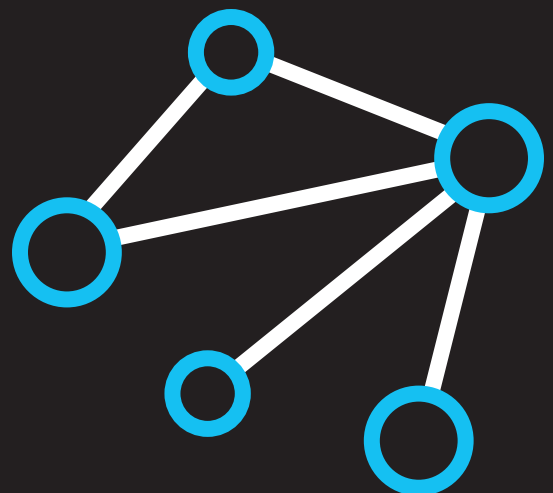
While the pace and shape of M&A activity may fluctuate, one reality remains constant for wealth management firms of all sizes: the need to continuously evolve. Client expectations for dynamic, digital experiences continue to rise, organizational risk must be actively managed, and employees must remain at the center of the strategy. Technology plays an increasingly central role in bringing these priorities together. Approached thoughtfully and flexibly, it becomes a powerful enabler of long-term resilience and growth. With that foundation in place, the next step is to take a closer look under the tech stack hood.

Technology decisions are no longer a downstream consideration in M&A.

Technology decisions are the connective tissue that determines whether a deal creates lasting value or prolonged disruption.

The five questions outlined here serve as a practical lens for leaders navigating integration: resilience through a scalable BCP, clarity across the combined tech stack, experiences that genuinely improve life for clients and employees, deliberate people-centered communication, and the right systems and partners to manage risk and change.

Firms that confront these questions early and honestly position themselves to move beyond integration and into acceleration. In a market defined by constant change, the M&A experience is shaped not just by what is acquired, but by how thoughtfully technology is chosen, aligned, and deployed to support the future the organization is trying to build.



Firms don't have to undergo change alone.

Turn challenges into opportunities during business transformation with a true strategic partner.

Contact us →

IMPORTANT INFORMATION

Services provided by SEI through its affiliates and subsidiaries.



seic.com

ABOUT SEI

SEI® (NASDAQ:SEIC) is a leading global provider of financial technology, operations, and asset management services within the financial services industry. SEI tailors its solutions and services to help clients more effectively deploy their capital—whether that’s money, time, or talent—so they can better serve their clients and achieve their growth objectives.

1 Freedom Valley Drive
P.O. Box 1100
Oaks, PA 19456
610-676-1000

