



CUSTOMER STORY

How EP Wealth Advisors Scales Compliance with Smarsh





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When Mario Chilin joined EP Wealth Advisors, he brought a strategic vision for compliance that went beyond checking regulatory boxes; his focus was on facilitating scalable growth.

As the Chief Compliance Officer and Partner at the fast-expanding Registered Investment Adviser (RIA), Chilin's role is both protector and enabler. "I'm not just compliance — I'm hopefully a driver of that growth," he said. And when EP Wealth needed a partner that could evolve alongside them, Smarsh became a critical component of that strategy.

EP Wealth Advisors is a national investment and financial planning firm that manages over \$31 billion in client assets as of the end of 2024. With dozens of locations from Chandler, AZ to Seattle, WA, and an acquisition pace averaging nearly one firm per month, there was an urgent need for a scalable, future-proof communications compliance solution.



Smarsh gives me peace of mind that we'll meet expectations when regulators come knocking.

Mario Chilin

Chief Compliance Officer & Partner, EP Wealth Advisors

The Challenge: Outgrowing a legacy provider

To comply with the SEC's regulatory requirements, Registered Investment Adviser (RIA) firms like EP Wealth must archive and monitor all electronic communications. Before adopting Smarsh in 2015, EP Wealth used a legacy provider to help them meet their compliance obligations. However, the legacy provider fell short in several key areas. "I was not comfortable with the search parameters and capabilities, reporting and otherwise," Chilin explained. "Making a change to our supervision processes with the application was like pulling teeth." The clunky user interface complicated routine tasks, and extracting archived data often resulted in excessive costs and delays.



We were being held hostage because of those... insane costs just to extract the data that we had," Chilin recalled. "It wasn't scalable. And when you know you're going to keep growing, that's a real problem."

Through referrals from industry colleagues and peers, Smarsh emerged as the clear alternative — one that could keep up with EP Wealth's ambitious trajectory and evolving regulatory landscape.



The Switch: Smarsh as a strategic partner

After moving to the Smarsh [Professional Archive platform](#), the difference in the software's user interface was the first notable improvement. "Smarsh's UI was so much easier to navigate than our previous provider's — theirs was very archaic, to say the least." The Professional Archive is a comprehensive and efficient archiving platform offered by Smarsh. It includes archive, supervision, and data export capabilities, enabling organizations to manage their compliance processes across various communication channels, including mobile, email, social media, instant messaging, and collaboration tools — all in one centralized location.

The decision to move to Smarsh was driven by both functionality and partnership. "I may have the desire to be proactive, but it takes a willing partner to engage with," Chilin shared. Smarsh offered not only a more user-friendly interface and enhanced search experience, but a long-term, flexible solution that could grow with the company.

Smarsh enables EP Wealth to communicate through the channels that their employees and clients want to use. Since onboarding, EP Wealth has been able to expand its use of the Smarsh product suite to cover a wide range of supported communication channels: email, Facebook, LinkedIn, X, YouTube, Zoom IM and Phone, Microsoft Teams, and Web Archive. This broad coverage has been vital as each newly acquired branch is integrated into the firm's centralized compliance infrastructure.




Smarsh has been very helpful as we've onboarded new branches. There aren't unnecessary obstacles. It's relatively seamless... a well-oiled machine at this point," Chilin noted.

As EP Wealth continues to expand, its new businesses adopt the EP Wealth tech stack. Smarsh ensures that historical records are preserved and that ongoing communications are captured without friction.

After switching to Smarsh, Chilin noticed a significant boost in usability and reporting. “The ability for me to report and make more informed decisions was one of the most immediate enhancements,” he said. “It allowed me to focus on the things that I wanted to capture and review.”

With Smarsh, the compliance team operates more efficiently, saving time and reducing manual effort. This operational efficiency has enabled Mario to focus on higher-value strategic work while confidently ensuring that day-to-day compliance is under control.

 It's hard to quantify... but Smarsh gives me peace of mind that we'll meet expectations when regulators come knocking.



The firm's rapid growth has also led to a fast maturation in the eyes of regulators. “We've matured quickly as an organization... and so have the expectations from regulators,” said Chilin. The scalability and proactive support Smarsh provides have helped ensure that EP Wealth stays ahead of these evolving expectations.

Looking Ahead: AI and the future of compliance

Mario is currently focusing on the next big challenge: volume. With hundreds of thousands of records being captured daily, the need to reduce review time without sacrificing quality is growing.

“AI is going to be huge,” he said. “There are a number of risks, but failure to appreciate and find solutions for AI is short-sighted.” EP Wealth is actively exploring how the AI-enabled features Smarsh offers can help streamline communications review, particularly for Zoom meetings and other collaboration tools. “We're running uphill... how can we leverage AI within Smarsh to help manage volume without growing headcount?” he asked.

Solutions like [Smarsh AI Assistant for Professional Archive](#) will give financial firms the opportunity to achieve even greater efficiency and accuracy. Available as an optional add-on for Professional Archive in 2025. The Smarsh AI Assistant uses powerful AI technologies to flag potential risks, reduce false positives, and lessen manual reviews.

Conclusion

Nearly a decade after first adopting Smarsh, EP Wealth Advisors has transformed from a regional player to a national force in wealth management. Throughout this journey, Mario Chilin and his compliance team have relied on Smarsh not only to manage regulatory risk but also to enhance operational agility and support their aggressive expansion. As Chilin puts it, “It’s not just about compliance — it’s about driving business forward in a compliant way.”

With Smarsh by their side, that’s exactly what they intend to keep doing.

Ready to learn how Smarsh can deliver simple, comprehensive compliance to your company? **Contact Sales today.**



Smarsh® enables companies to transform oversight into foresight by surfacing business-critical signals from the most in-demand communications channels. Regulated organizations of all sizes rely upon the Smarsh portfolio of cloud-native digital communications capture, retention and oversight solutions to help them identify regulatory and reputational risks within their communications data before those risks become fines or headlines.

Smarsh serves a global client base spanning the top banks in North America, Europe and Asia, along with leading brokerage firms, insurers, and registered investment advisors and U.S. state and local government agencies. To discover more about the future of communications capture, archiving and oversight, visit www.smarsh.com.

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