MALA TECHNOLOGY ADVISORS

Independent Technology Guidance. Market Intelligence. Better Decisions.

FINANCIAL SERVICES · INDUSTRY DATA SHEET

Technology Decisions That Answer to Regulators, Auditors and Insurers.

Insurers, asset managers, broker-dealers and fintechs make technology decisions under layered regulation. MALA aligns those decisions to GLBA, SEC/FINRA and state insurance rules, and documents them in the form examiners and auditors expect to see. Start with a no-fee initial assessment.

GLBA + SEC / FINRA + State Insurance Rules + Third-Party Risk + **No-Fee Initial Assessment**

THE CHALLENGE

A generalist can tell you what's possible. Not what an examiner will accept.

Layered regulation

GLBA, SEC/FINRA and state rules applying at the same time.

Third- and fourth-party risk

Examiners expect visibility into your vendors' vendors.

Fintech integrations

Partnerships and APIs that expand the risk surface.

Documentation gaps

Diligence that exists but isn't in examiner-ready form.

OUR APPROACH

Scoped to your regulatory reality.

01 Scope
Identify which frameworks apply to your organization.

02 Assess
Evaluate technology against those requirements.

03 Benchmark
Compare security maturity and spend to peers.

04 Review Partners
Assess vendor, fintech and API integration risk.

05 Document
Produce board- and examiner-ready governance.

GLBA, SEC/FINRA, state insurance rules, or a combination, tailored to your environment.

HOW MALA HELPS

Compliance-aware technology advisory.

Reality Assessment
Scoped to the regulations that apply to you.

Third-party risk
Vendor evaluation for GLBA, SEC/FINRA and state rules.

Maturity benchmarking
Cybersecurity posture against financial services peers.

Fintech & API review
Partnership and integration risk assessed.

Spend benchmarking
Technology spend and contracts against market rates.

Governance documentation
Board- and examiner-ready records.

Vendor risk programs account for GLBA data handling, fourth-party expectations and state-specific insurance vendor rules.

BY THE NUMBERS

Why this matters now.

4
regimes aligned: GLBA, SEC, FINRA and state insurance rules
REGULATORY SCOPE

6
engagement components, from assessment to governance
MALA ENGAGEMENT SCOPE

23%
average overpayment against market rates
MALA ENGAGEMENT DATA

$0
for your initial assessment. No obligation to move forward
NO-FEE INITIAL ASSESSMENT

WHO IT'S FOR

Built for the people who own the decision.

Insurers	Technology and vendors aligned to state insurance rules.
Asset Managers	SEC-ready oversight of technology and vendors.
Broker-Dealers	FINRA expectations built into technology decisions.
Fintechs	Partnership and API risk reviewed before it scales.
Boards	Governance documentation that satisfies examiners.

THE MALA MODEL

Unbiased. Vendor-sponsored.

Our services are sponsored through strategic referral agreements with 330+ technology solutions providers, never billed to you. MALA is paid by the vendor only if you move forward with a vendor we recommend.

- **Unbiased recommendations**
  Providers within each category have similar compensation models, so your requirements drive the answer.
- **Paid only if you move forward**
  The selected vendor compensates MALA, and only when you choose a recommended vendor.
- **No obligation**
  You are never required to move forward with any recommended vendor.

COMMON QUESTIONS

What clients ask first.

Q What does an engagement include?
Regulation-scoped assessment, third-party risk, peer benchmarking, fintech review, spend benchmarking and governance docs.

Q Which frameworks do you cover?
GLBA, SEC/FINRA, state insurance rules, or a combination.

Q How is this different from generalist IT consulting?
We know what an examiner will accept, not just what's technically possible.

Q How do you approach vendor risk?
We document due diligence in the form examiners and auditors expect to see.

ENGAGEMENT AT A GLANCE

Frameworks	GLBA, SEC/FINRA and state insurance rules
Led by	Advisors with financial services compliance experience
Deliverable	Assessment plus examiner-ready documentation
Cost to you	No-fee initial assessment. Vendor-sponsored, no obligation

SERVICES Reality Assessment · Cybersecurity · Spend Optimization

NO-FEE INITIAL ASSESSMENT

Request your no-fee Financial Services Technology Assessment. No obligation.

We map your technology and vendor risk against GLBA, SEC/FINRA and state insurance requirements.

Vendor-sponsored: MALA is paid by the vendor only if you move forward with a recommended vendor. No obligation to do so.

Let's simplify your next technology decision. Talk to an advisor.

Eric Anderson
eanderson@malatechadvisors.com
+1 (603) 802-2469 · malatechadvisors.com