

CASE STUDY

Built to Scale: How Integral Asset Management Built a Compliant, Growth-Ready Operation in a Highly Regulated Industry



Industry:

Asset and Wealth Management

Headquarters:

South Africa

Integral Asset Management is a multidisciplinary investment firm offering a full spectrum of wealth and asset management services, from directly held segregated portfolios and funds to life policies, retirement annuities, group schemes and medical insurance.

Operating across both asset and wealth management divisions, with platforms including Swissquote, Momentum, Discovery, and Sanlam, Integral needed a document management system and operational foundation capable of keeping pace with a growing client book in an increasingly onerous regulatory environment.

Key stats at a glance:

- Unstructured and slow file system replaced with a single workspace structure, unifying emails, documents and client information.
- Client and investment workspaces span all product types: policies, mandates, onboarding docs, and correspondence.
- Co-Flo operational dashboards provide real-time visibility of advisor workloads and processing times.
- Compliance processes built in: STRs, suspicious activity tracking, and FIC reporting.
- All delivered as a secure Cloud service that scales as the business grows without costly re-engineering.

Why it matters?

Integral needed an operational management layer that extends iManage, their chosen document management foundation, into an intelligent, scalable work management system, fit for their needs.

The Problem:

In just a few years, Integral had evolved from a single-product firm into a full-service wealth and asset management business, spanning segregated portfolios, funds, life policies, retirement products, and medical insurance. But the Company's information management (and hence productivity) was not keeping pace with that growth. Content - in the form of documents and emails - was the backbone of the business, yet most documents were stored across shared drives and teams sites, in folder hierarchies that resulted in a tangle of duplicates, inconsistent structures and no clear answer to where the authoritative version of any file lived.

Investment files contain policies, trading files and compliance packs, but those documents could just as easily be sitting in fund or product provider folders. There was no audit trail to enforce filing consistency and support compliance. The company had no way to manage operations or use dashboards to improve visibility into work. As Integral's book grew, this environment became a bottleneck and posed a significant risk.

The business needed a system that could govern how work was organized, give management visibility and control over operations and handle the increasing compliance obligations by designing compliance into the process rather than ad hoc reviews of work. In this way, the system helped the group achieve a compliance centric workflow.

“Before iManage and Co-Flo, our file server was convoluted and slow. Uncontrolled folder structures meant duplicates were not detected. You did not know if a document was in a logical location or somewhere else entirely. There was no document timeline and therefore no accountability from the users.”

Director, Integral Asset Management

Key challenges:

- Unstructured folders meant users could deviate freely, creating duplicates and complexity
- Documents scattered across multiple locations with no single source of truth
- Lack of version control, audit trail, or accountability for document changes
- No centralized view of advisor activity
- Compliance reporting for regulators managed ad hoc through Excel and email
- No reporting layer to track workloads, processing times, or business performance

The Turning Point

Integral's growth and the absence of a practice management layer became difficult to ignore. The business needed a platform that could govern how documents were stored and located, how work was managed and how the business was run, all from a single interface.

iManage provided a robust foundation: a secure, enterprise-grade workspace environment for document and email management, with a structured approach to file storage and archiving. But iManage alone could not deliver the Operational Intelligence that Integral needed. For that, Integral turned to Co-Flo, a strategic iManage Partner, for its Work Management system.

Co-Flo is a cloud-native operations management suite that integrates seamlessly into iManage as an operations management and process workflow layer. It extends iManage's workspace structure with unlimited metadata, real-time dashboards, workflow automation, and compliance tooling. The integrated iManage | Co-Flo Solution unifies the iManage core document management foundation with complete Work Product Management, to improve team productivity, management visibility and firm compliance.

“If you are going to build a skyscraper, your foundation has to be the most solid element. iManage gives us that foundation: strong, stable, and reliable. Co-Flo is what lets us build on top of it without worrying that the base is at risk.”

Director, Integral Asset Management

The Solution:

The iManage | Co-Flo Solution delivered the operational control that Integral had been missing. iManage provides a robust well governed workspace environment: every client file has a defined structure, every document has a home, and the underlying enterprise-grade storage is secured. Co-Flo provides the Operational Intelligence and process automation layer on top of that.

With Co-Flo, Integral can accurately represent their client relationships and investment structures. Each Client workspace can have specific investment workspaces attached. Each investment workspace can hold the full profile of an investment product: policy number, renewal dates, current value, product type, and much more. With the solution, investment advisors no longer have to search across systems for basic information; it is structured and accessible directly on each workspace. This gives Integral the granular reporting it needs to monitor and manage the practice across its staff, clients and regulators.

Co-Flo's operational dashboards give management a live snapshot of the business: which advisors are handling which clients, how long transfers are sitting in each status, and where bottlenecks are forming. Time filters let leadership filter the data by month, quarter, or year with a single click, which then navigates directly to the relevant iManage workspaces and the associated documents, without any need for searching.

For compliance, the iManage | Co-Flo solution replaced ad hoc Excel tracking sheets with structured processes. Evidence, approvals, and audit trails are captured automatically in the process. When it comes time to report to a regulator, the data is already assembled and ready for export, saving time and reducing the probability of errors or omissions.

Ultimately, the iManage | Co-Flo solution provides:

- A secure, scalable and searchable single source of truth for all client and investment information stored in iManage.
- An Outlook integration that files correspondence directly into the correct iManage workspace.
- An Operational Intelligence layer, including real time dashboards, process automation and task and stage management for each work type.
- More detailed metadata capture, including AI, captures the full scope of information needed, resulting in more detailed analysis and insights.
- Compliance views which simplify regulatory reporting, audits and provide accountability for actions.
- A cloud-based service that simplifies administration and scales as the business grows.
- Extended metadata on every workspace captured via Co-Flo, including crucial information like policy numbers, renewal dates, asset values and product-specific data that cannot reside in iManage alone.
- Operational dashboards, using Co-Flo, to surface real-time workload visibility, processing times and matter status across the operation, enabling smarter workforce management and process improvements.
- Co-Flo workflow automation automates compliance processes end to end, from submission through approval to reporting.

The Impact:

The iManage | Co-Flo Solution has replaced years of cluttered folder hierarchies and manual process tracking with a governed, traceable, and scalable service. Leadership has real-time visibility, and the team has a system that actively enforces the structure it was built around. As a result, Integral has grown its business by 21% per annum since adoption and increased the number of product providers in wealth management and asset management teams by 175% and 133%, respectively.

Before iManage | Co-Flo:

- Uncontrolled folder structures created by individual users, with no client / investment structure
- Documents spread across funds, broker files and personal drives with no clear home
- No audit trail, accountability or version control on documents
- Compliance reporting managed through Excel spreadsheets and email chains
- Limited visibility of advisor workloads or team performance
- No operations capability to manage, report, or help scale the business

After iManage | Co-Flo:

- Every client file governed through Co-Flo: FICA, mandates, onboarding docs and correspondence in defined locations
- Investment workspaces with rich metadata enable better reporting and search
- Full traceability and accountability enforced by Co-Flo structure improve compliance
- Real-time Co-Flo dashboards showing advisor workloads, processing times, and matter status enable smarter workforce management and better response to staffing changes
- A cloud solution, designed to scale to enterprise size, to support future growth

CO-FLO 

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