FOR FINANCIAL & PROFESSIONAL SERVICES · HAWAII

Private AI for Financial & Professional Services

Clients hand you their financial lives. AI shouldn't hand them to anyone else.

Advisors, CPAs, insurance agencies, and mortgage professionals hold the most valuable data set in any small business and answer to regulators for how it's handled. Coralward deploys AI **inside your compliance perimeter**, not outside it.

The systems you run on

Redtail / Wealthbox — the advisor CRMs where every household relationship lives

eMoney / RightCapital — financial-planning platforms and client portals

Orion / Black Diamond — portfolio accounting, reporting, and billing

UltraTax / Lacerte / CCH Axcess — professional tax preparation and practice platforms

Applied Epic / AMS360 — insurance agency management — the book of business itself

Encompass + Smarsh — mortgage origination, and the communications archiving regulators require

Inside those systems: Social Security numbers and complete tax returns, account numbers, holdings, and beneficiaries, estate plans, wire and ACH instructions for closings and disbursements, insurance claims files, and the firm's own IRS credentials (PTIN/EFIN) that can be abused to file fraudulent returns.

$5.56M average cost of a data breach in the financial industry — the second-highest of any sector, and about 25% above the global average.

Where it can go wrong

- **Wire fraud by email compromise** — a compromised mailbox — yours, a client's, or a transaction partner's — swaps instructions at closing or disbursement; losses are rarely recoverable
- **Takeover of the system of record** — one phished CRM, agency-system, or custodian login exposes every client, not one file
- **Shadow AI breaks the archive** — client data in consumer AI tools is both a disclosure and an un-archived, un-supervised regulated record

What Coral Ward does

— **Cyber Audit & Review** — access, MFA, vendor oversight, and AI use — mapped to the written-program duties you already carry

— **Ask Your Files Anything** — private document intelligence over client files, so "client data never went to a consumer AI" is a defensible exam answer

— **Meeting-prep & intake agents** — client-review packets and document-collection triage built locally, inside your archiving and supervision perimeter

THE RULES YOU ANSWER TO

SEC Regulation S-P (2024) — incident-response program and 30-day customer notice — in force for smaller advisers since June 3, 2026 · **FTC Safeguards Rule** — a written information security program is required of tax and mortgage firms at any size · **IRS Publication 4557** — every tax professional with a PTIN must maintain a written information security plan — no size exemption

Begin with a complimentary discovery call

30 minutes with Mo — how AI is already being used in your business, and what it looks like done privately. No obligation.

CORALWARD.COM

Statistic: IBM, Cost of a Data Breach Report 2025. Wire-fraud context: FBI IC3 reported $2.77B in business-email-compromise losses for 2024. Coralward is a boutique consultancy; this overview is general information, not legal or compliance advice. © 2026 Coralward, Honolulu, Hawaii.