

CASE STUDY

TECHNOLOGY IS THE BUSINESS: HOW GRACIE POINT REDEFINES PREMIUM FINANCE WITH SYMPHONIX

A look at the strategy, systems, and leadership shaping tomorrow's finance.



GROWTH WITHOUT BOUNDARIES

Gracie Point delivers secure, scalable financing trusted by global institutions.

FINANCE BUILT FOR TOMORROW

Automation and AI insights keep Gracie Point ahead of client and market demands.

INNOVATION ON OVERDRIVE

A unified platform enables new products, faster service, and global expansion.

\$275M+

Average Loan Size

9

Securitizations Complete

3

Global Offices:
New York, Toronto, Hong Kong

15+

Years In Business

OVERVIEW



HEADQUARTERS: New York, USA

SOLUTIONS: Origination & Loan Servicing

"Technology isn't just something we leverage to do business—it is the business itself, the core of how we plan, grow, and achieve."



Chris Roe
Chief Technology Officer

Technology as the Business

For Chris Roe, Chief Technology Officer at Gracie Point, technology isn't just a tool to enable business—it is the business. As he explains, *"Technology isn't just something we leverage to do business—it is the business itself, the core of how we plan, grow, and achieve."*

Under his leadership, Gracie Point has embraced Symphonix as the backbone of its global expansion strategy. By adopting the Symphonix loan lifecycle platform, Gracie Point is no longer constrained by manual processes or disjointed systems. Instead, technology has become the core

fabric of how the company operates, grows, and redefines premium finance for the affluent market. Roe puts it simply: *"There was almost no decision. This was the only way to go... it enabled us to build a platform with unlimited potential to grow, touching every aspect of our business."*

Expanding Horizons

Gracie Point's business model—lending against large life insurance premiums for high-net-worth clients—requires both sophistication and speed. Symphonix delivers both, giving Gracie Point:

- **Seamless scalability** to manage multi-billion-dollar portfolios as they securitize loans globally.
- **Trusted credibility**, since operating on Salesforce with Symphonix provides instant reassurance to global banks, auditors, and regulators.
- **Freedom to innovate**, with a modular platform

that makes it possible to design new products, markets, and partnerships without being hindered by legacy systems.

As Roe emphasized, *"We really needed a solution that wasn't just about origination, but one that could carry us through the full life cycle of the loan, right into securitization and treasury management. That's what we found with Symphonix."*

The result? A company positioned not only to dominate premium finance, but to **reshape the future of specialty lending**.

Visionary Leadership: AI and Beyond

Chris Roe sees the adoption of Symphonix as the first step in a much larger journey. For him, AI and data-driven intelligence aren't buzzwords—they are the keys to transforming financial workflows:

- *"AI isn't just about being faster or more efficient—it's about discovering things you*

didn't even know were problems, giving you those 'aha' moments."

- AI-driven insights will uncover trends and opportunities hidden in data, enabling Gracie Point to identify risks and opportunities before anyone else.

- Redefining workflows means rethinking compliance, treasury management, and capital markets execution—turning formerly complex processes into seamless, automated flows.
- *“Businesses that look at AI today need to rethink their whole workflow. It changes your relationship with data entirely.”*

The Future of Premium Finance

Gracie Point’s journey with Symphonix is about more than efficiency—it’s about building a platform for the future of global finance. In the coming years, the company aims to:

- Expand into new geographies with confidence, knowing the platform can scale with ease.
- Launch new products tailored for affluent markets, backed by real-time data and automation.

Conclusion

Gracie Point’s partnership with Symphonix shows what happens when visionary leadership meets transformative technology. By making Symphonix the heart of its operations, Gracie Point isn’t just growing—it’s redefining what’s possible in premium finance.

Roe envisions a future where technology doesn’t just support the business—it reimagines it entirely. Symphonix is the foundation that makes this possible. As he noted, *“With Symphonix and Salesforce, we feel like we’re in a partnership that’s always innovating, always looking at solutions we might not even think of.”*

- Set new standards in transparency and trust by combining technology, regulation, and client service in one seamless system.

As Roe described the transformation, *“We went from the square wheel to the round wheel. Now, nothing in the platform slows us down.”*

With Symphonix, Gracie Point is **future-proofing premium finance**, demonstrating that in today’s world, innovation isn’t optional—it’s the business strategy.

For Chris Roe and his team, the message is clear: *“Technology is the business, and the future belongs to those who build with vision.”*

About Gracie Point

Gracie Point is a specialty finance company focused on premium finance lending for the global affluent market. The company enables high-net-worth individuals, financial advisors, and institutions to borrow funds to pay large life insurance premiums, unlocking liquidity and optimizing long-term policy value. By collaborating closely with brokers and agents, Gracie Point tailors solutions to client needs, with collateral secured by life insurance policies.

Headquartered in New York with offices in Toronto and Hong Kong, Gracie Point has established itself as a global leader in insurance premium finance. Its recent initiatives, including the launch of GP Affluent Markets and multiple capital raises, highlight its strategic growth trajectory and strong position in the capital markets.

For more information, talk to one of our experts at [symphonix.com](https://www.symphonix.com)