Humans + AI: **The Future of AI in Financial Advice**

BETA v1

Client expectations

- Quality personalized service
- Seamless integrated experience
- Access to real-time portfolio information
- Tailored learning and education
- Affordable and flexible advice
- Transparency on fees and incentives
- Advisor innovation and good tech interfaces
- Customized ethical investing
- Human connection and advice
- Data security and privacy

Role of humans

- Earning trust
- Experience, judgment, and quality control
- Ethical guidance
- Empathy and emotional engagement
- Human personalization
- Helping clients change behaviors
- Lifelong learning

Role of AI

- Data-intensive portfolio and risk analytics
- Personalization for advisor and client
- Automation of routine tasks
- Ideas and suggestions
- Content generation
- Tailored education
- Feedback for continuous improvement

Humans + AI financial advice

- Amplifying financial advisor knowledge and capabilities
- Integrating digital services and human interaction
- Customization of service delivery for client preferences
- Human oversight of all AI processes and outputs
- Ethics and transparency at the heart of all client interactions
- Delivering client value at massively greater scale

Advisor amplification

- Personalization of service
- Becoming better informed
- Automating and offloading and tasks
- More efficient compliance and documentation
- Creating interactive client content
- Proposal checks and suggestions
- Prospecting and generating marketing content
- Insights on client activity, sentiment, and emotions
- Guidance in helping clients change behaviors
- Scaling business, operations, and visibility