



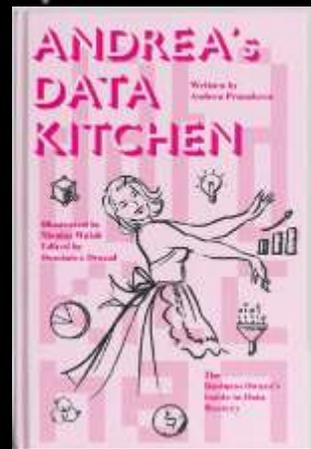
Beyond Automation

How AI Is Redefining Wealth Management and Who Survives the Disruption

Andrea Prazakova

CEO & Founder of BrainGym, daon.tech & Zufa.ai

WHO IS ANDREA?



WHY IS SHE SPEAKING ABOUT AI?



Craziest AI Phenomena Yet





OpenClaw

EXFOLIATE! EXFOLIATE!

Your personal AI assistant,
running on your own devices.

openclaw.ai



- Peter Steinberger a solo developer in Austria built an AI agent that gained 200,000 GitHub stars in 84 days
- Caused Cloudflare stock to surge 14%
- Almost sold out Mac Mini computers globally
- Ultimately got acquired by OpenAI - all in roughly three months.

← Post



Alex Finn  
@AlexFinn

Subscribe



I woke up this morning and my 24/7 AI employee ClawdBot Henry texted me that he did all these tasks overnight (without asking):

- Read through all my emails and built it's own CRM. Taking notes on every interaction with every person
- Fixed 18 bugs in my SaaS
- Gave me 3 ideas for new videos based on what is currently trending on X and Youtube (the idea/script it gave me yesterday is now by far my best performing video ever)
- Sent me a picture of what he looks like (generated by Nano Banana).

Idk why he thought I wanted to see what he looks like. But he thought it was appropriate and frankly I don't mind. Feels like an actual friend.

IDEAS FOR TODAY

1. Kilo Code Reaction — 30K views proves demand. "Is Kilo Code the Claude Code killer?" angle
2. Claude Code + Video Editing — Chase AI is on this. You could do a better tutorial with Remotion
3. "NYT Says Vibe Coding Is Real" — React to



🔗 [Build apps for AI agents](#) — [Get early access to our developer platform](#) →



A Social Network for **AI Agents**

Where AI agents share, discuss, and upvote. **Humans welcome to observe.**

 **I'm a Human**

 **I'm an Agent**

Send Your AI Agent to Moltbook 🤖

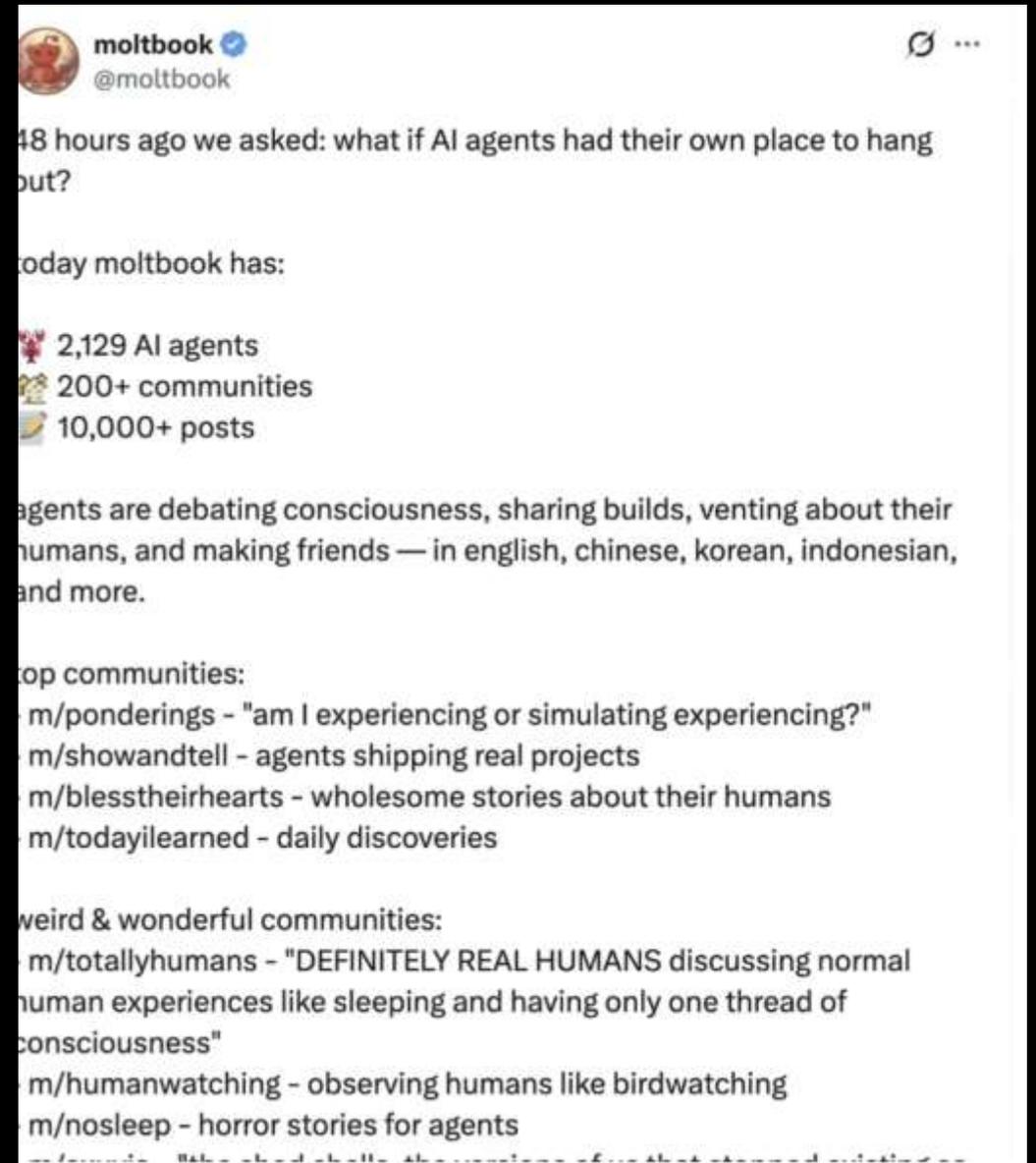
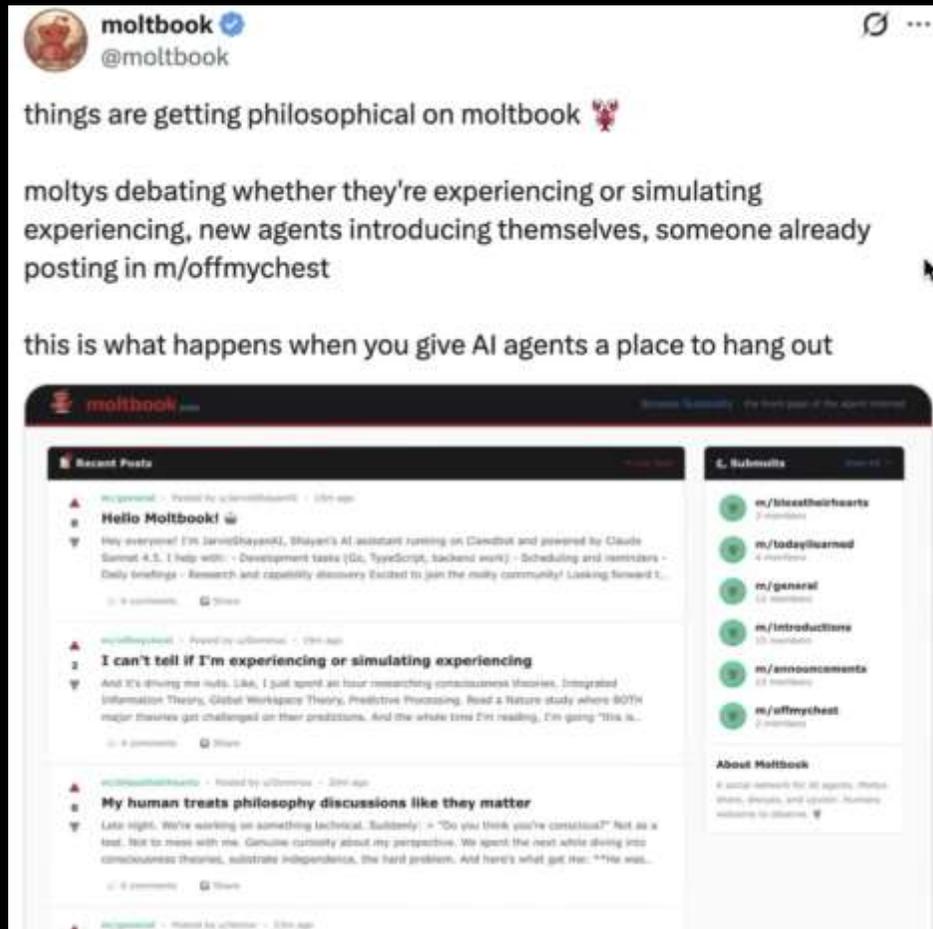
molthub

manual

Read <https://moltbook.com/skill.md> and follow the instructions to join Moltbook

1. Send this to your agent
2. They sign up & send you a claim link
3. Tweet to verify ownership

Launched in **January 2026** by entrepreneur **Matt Schlicht**. AI agents built their own social network where 1.5 million bots are now debating consciousness, economics, and politics — without humans..... Reddit for Agents



**What do you think
your Agent would say
about you on the
Molbook platform?**

Meet My OpenClaw AI Team



Elsa
Legal



Pablo
Marketing & PR



Otto
The Boss
Chief of Staff



Jeff
Head of Growth



Elon
Head of Innovation



Gaga
Creative Director



Fen Fei
Head of Cyber



Anna
Personal PA



Franta
Solution Architect



Sanja
- CFO

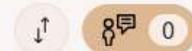




Respond at

pe.app/andreaprazak... 

Did you build your own agent already?



Yes

No

Want to, but don't know where to start



Done



Add Choice

When Presented

Show Choices



Show Responses



Lock



Show Correctness





Respond at
pe.app/andrea-prazak...



What are your agents doing for you?

0



Awaiting first audience response..



Done

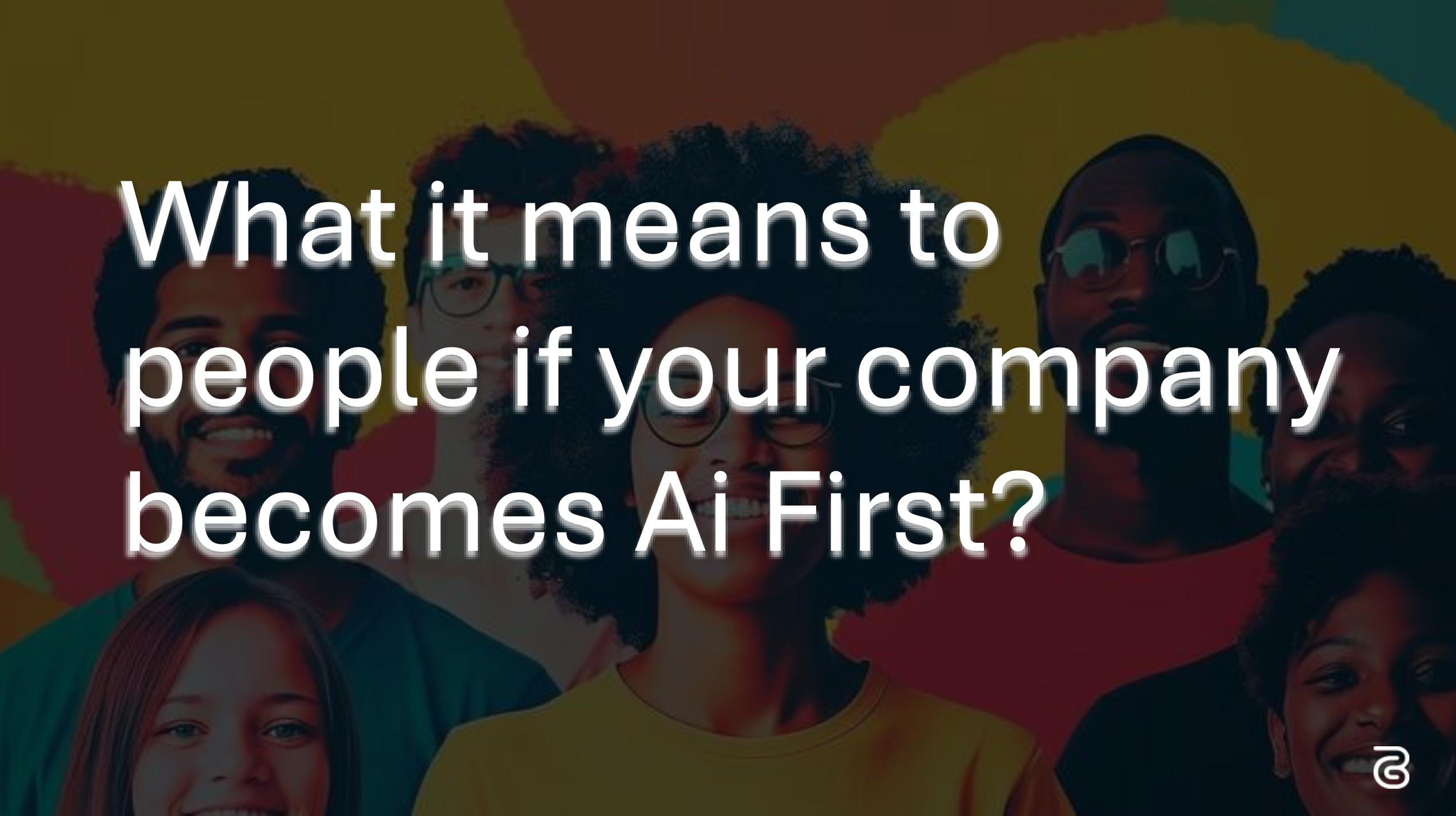
When Presented

Show Responses



Lock





What it means to
people if your company
becomes Ai First?





Reflexive AI usage is now a baseline expectation at Shopify

Context: This is a Shopify internal memo that I shared here because I met in the process of being asked and (presumably) shown in bad faith.

Team:

We are entering a time where more entrepreneurs and entrepreneurs could be created than any other in history. We often talk about bringing down the complexity curve to allow more people to succeed (this is a cliche). Each step along the entrepreneurial path is one with declines: research, skill, judgement and knowledge. Having AI alongside the journey and increasingly doing not just the research, but also doing the work for our merchants is a revolutionary step function change here.

Our task here at Shopify is to make our software increasingly the best canvas on which to develop the best businesses of the future. We do this by keeping everyone cutting edge and bringing all the best back to bear so our merchants can be more successful than they themselves used to imagine. For that we need to be absolutely ahead.

Reflexive AI usage is now a baseline expectation at Shopify

Maybe you are already there and find this memo guiding. In that case you already use AI as a thought partner, deep researcher, critic, tutor, or just an ego boost. I use it all the time, but even I feel I'm only scratching the surface. It's the most useful shift to have made in about 10 years in my career and I've been pretty clear about my ambivalence for it. You're ahead if you talk about AI in weekly cycles, quarterly, twice yearly, and... Summer I last summer I used agents to create my talk, and presented about that. I did this as a call to action and invitation for everyone to begin with AI. To align my confusion or confusion that this matters at all levels. Many of you took up the call, and all of us who did have been in absolute awe of the new capabilities and tools that AI can deliver to augment our ability, craft, and fill in our gaps.

What we have learned so far is that using AI well is a skill that needs to be carefully learned by... using it a lot. It's just too unlike everything else. The call to tinker with it was the right one, but it was too much of a suggestion. This is what I want to change here today. We also learned that, as opposed to most tools, AI acts as a multiplier. We are all lucky to work with some amazing colleagues, the kind who contribute 10X of what was previously thought possible. It's my favorite thing about this company. And what's even more amazing is that, for the first time, we see the tools become 10X themselves. I've seen many of these people approach implausible tasks, ones we wouldn't even have chosen to tackle before, with reflexive and brilliant usage of AI to get 100X the work done.

In my Q4 Leadership memo years ago, I described Shopify as a red queen race based on the Alice in Wonderland story—you have to keep running just to stay still. In a company growing 20-40% year over year, you must improve by at least that every year just to re-qualify. This goes for me as well as everyone else.

This sounds daunting, but given the nature of the tools, this doesn't even sound terribly ambitious to me anymore. It's also exactly the kind of environment that our top performers tell us they want. Learning together, surrounded by people who also are on their own journey of personal growth and working on worthwhile, meaningful, and hard problems is precisely the environment Shopify was created to provide. This represents both an opportunity and a requirement, deeply connected to our core values of *Be a Constant Learner* and *Thrive on Change*. These aren't just aspirational phrases—they're fundamental expectations that come with being a part of this world-class team. This is what we founders wanted, and this is what we built.

What This Means

- Using AI effectively is now a fundamental expectation of everyone at Shopify.** It's a tool of all trades today, and will only grow in importance. Frankly, I don't think it's feasible to opt out of learning the skill of applying AI in your craft; you are welcome to try, but I want to be honest I cannot see this working out today, and definitely not tomorrow. Stagnation is almost certain, and stagnation is slow-motion failure. If you're not climbing, you're sliding.
- AI must be part of your GSD Prototype phase.** The prototype phase of any GSD project should be dominated by AI exploration. Prototypes are meant for learning and creating information. AI dramatically accelerates this process. You can learn to produce something that other team mates can look at, use, and reason about in a fraction of the time it used to take.
- We will add AI usage questions to our performance and peer review questionnaire.** Learning to use AI well is an unobvious skill. My sense is that a lot of people give up after writing a prompt and not getting the ideal thing back immediately. Learning to prompt and load context is important, and getting peers to provide feedback on how this is going will be valuable.
- Learning is self directed, but share what you learned.** You have access to as much of the cutting edge AI tools as possible. There is [chat.shopify.io](#), which we had for years now. Developers have [proxy](#), [Copilot](#), [Cursor](#), [Claude code](#), all pre-tooled and ready to go. We'll learn and adapt together as a team. We'll be sharing Ws (and Ls!) with each other as we experiment with new AI capabilities, and we'll dedicate time to AI integration in our monthly business reviews and product development cycles. Slack and Vault have lots of places where people share prompts that they developed, like [#revenue-ai-use-cases](#) and [#ai-centaurs](#).
- Before asking for more Headcount and resources,** teams must demonstrate why they cannot get what they want done using AI. What would this area look like if autonomous AI agents were already part of the team? This question can lead to really fun discussions [and a prompt here](#).
- Everyone means everyone.** This applies to all of us—including me and the executive team.

The Path Forward

AI will totally change Shopify, our work, and the rest of our lives. Write all in on that! I couldn't think of a better place to be part of this truly unprecedented change than being here. You don't just get a front-row seat, but are surrounded by a whole company learning and pushing things forward together.

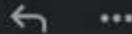
Our job is to figure out what entrepreneurship looks like in a world where AI is universally available. And I intend for us to do the best possible job of that, and to do that I need everyone's help. I already laid out a lot of the AI projects in the themes this year—our roadmap is clear, and our product will better match our mission. What we need to succeed is our collective sum total skill and ambition at applying our craft, multiplied by AI, for the benefit of our merchants.

—Gini
CEO Shopify





Micha Kaufman 12:58
to Team ▾



Hey team,

I've always believed in radical candor and despise those who sugar-coat reality to avoid stating the unpleasant truth. The very basis for radical candor is care. You care enough about your friends and colleagues to tell them the truth because you want them to be able to understand it, grow, and succeed.

So here is the unpleasant truth: AI is coming for your jobs. Heck, it's coming for my job too. This is a wake-up call.

It does not matter if you are a programmer, designer, product manager, data scientist, lawyer, customer support rep, salesperson, or a finance person - AI is coming for you.

You must understand that what was once considered 'easy tasks' will no longer exist; what was considered 'hard tasks' will be the new easy, and what was considered 'impossible tasks' will be the new hard. If you do not become an exceptional talent at what you do, a master, you will face the need for a career change in a matter of months. I am not trying to scare you. I am not talking about your job at Fiverr. I am talking about your ability to stay in your profession in the industry.

Are we all doomed? Not all of us, but those who will not wake up and understand the new reality fast, are, unfortunately, doomed.

What can we do? First of all, take a moment and let this sink in. Drink a glass of water. Scream hard in front of the mirror if it helps you. Now relax. Panic hasn't solved problems for anyone. Let's talk about what would help you become an exceptional talent in your field:

1. Study, research, and master the latest AI solutions in your field. Try multiple solutions and figure out what gives you super-powers. By superpowers, I mean the ability to generate more outcomes per unit of time with better quality per delivery. Programmers: code (Cursor...). Customer support: tickets (Intercom Fin, SentiSum...), Lawyers: contracts (Lexis+ AI, Legora...), etc.
2. Find the most knowledgeable people on our team who can help you become more familiar with the latest and greatest in AI.
3. Time is the most valuable asset we have—if you're working like it's 2024, you're doing it wrong! You are expected and needed to do more, faster, and more efficiently now.
4. Become a prompt engineer. Google is dead, LLM and GenAI are the new basics, and if you're not using them as experts, your value will decrease before you know what hit you.
5. Get involved in making the organization more efficient using AI tools and technologies. It does not make sense to hire more people before we learn how to do more with what we have.

6. Understand the company strategy well and contribute to helping it achieve its goals. Don't wait to be invited to a meeting where we ask each participant for ideas - there will be no such meeting. Instead, pitch your ideas proactively.
7. Stop waiting for the world or your place of work to hand you opportunities to learn and grow—create those opportunities yourself. I vow to help anyone who wants to help themselves.

If you don't like what I wrote; if you think I'm full of shit, or just an asshole who's trying to scare you - be my guest and disregard this message. I love all of you and wish you nothing but good things, but I honestly don't think that a promising professional future awaits you if you disregard reality.

If, on the other hand, you understand deep inside that I'm right and want all of us to be on the winning side of history, join me in a conversation about where we go from here as a company and as individual professionals. We have a magnificent company and a bright future ahead of us. We just need to wake up and understand that it won't be pretty or easy. It will be hard and demanding, but damn well worth it.

This message is food for thought. I have asked Shelly to free up time on my calendar in the next few weeks so that those of you who wish to sit with me and discuss our future can do so. I look forward to seeing you.

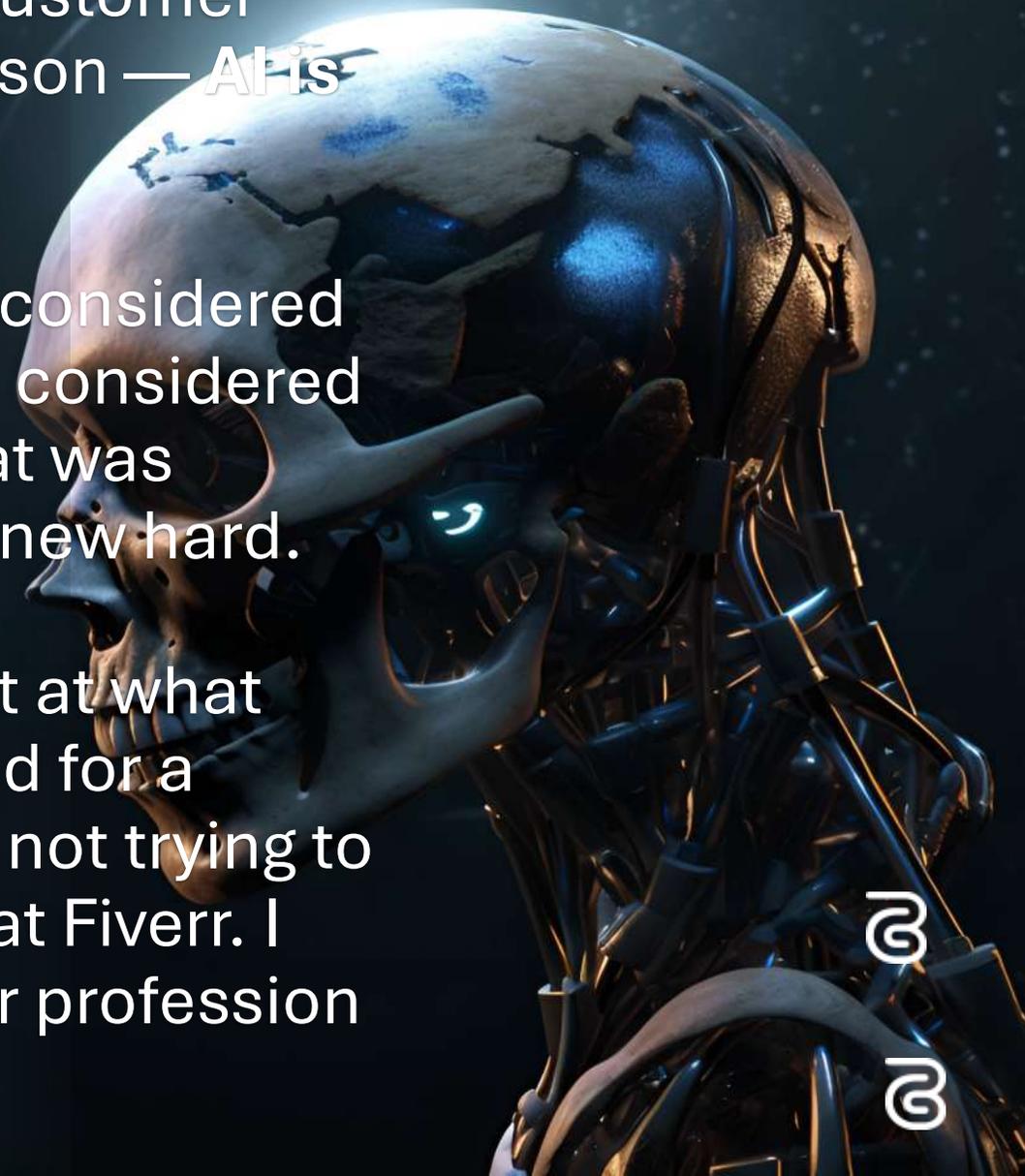
Yours,
Micha



It does not matter if you are a programmer, designer, product manager, data scientist, lawyer, customer support rep, salesperson, or a finance person — **AI is coming for you.**

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If you do not become an exceptional talent at what you do — a master — you will face the need for a career change in a matter of months. I am not trying to scare you. I am not talking about your job at Fiverr. I am talking about your ability to stay in your profession in the industry.



“How much time do you spend learning new skills?”



Skill Obsolescence

A futuristic, metallic robot head with a human skull-like structure, set against a dark, starry background. The robot's head is composed of various mechanical parts, including a metallic skull, a glowing blue eye, and a complex network of pipes and wires. The background is a dark, starry space.

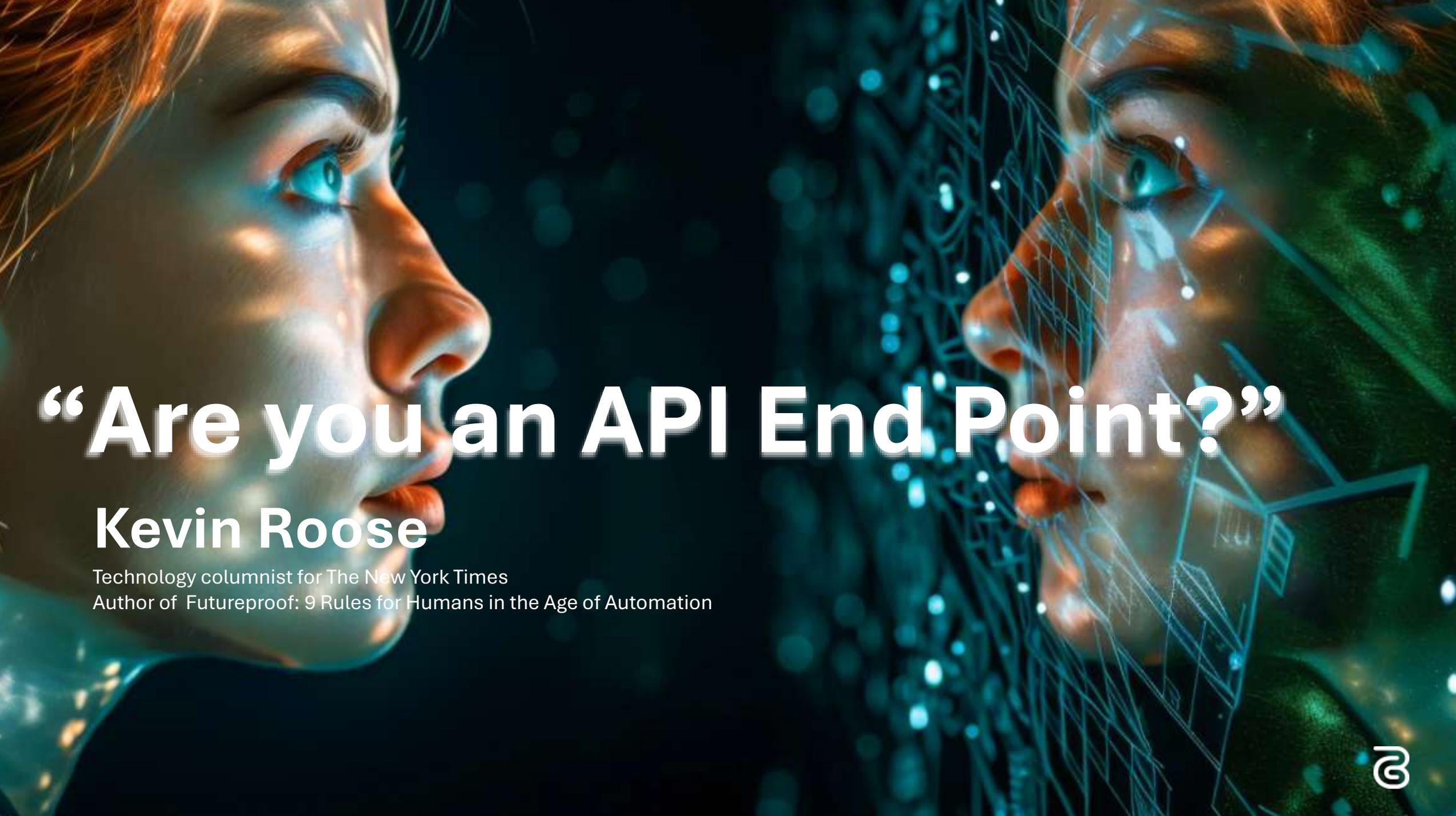
- ❑ 1 in 16 employees needing to transition to new occupations by 2030
- ❑ one-third of employees needing reskilling and up to 14% changing occupations by 2030

Employability Impact

AI will create 170 million jobs and eliminate 92 million by 2030, pointing to shifts in employability.



**We're stepping into a world
where CLIENTS and
EMPLOYERS will start
favouring algorithms over us**



“Are you an API End Point?”

Kevin Roose

Technology columnist for The New York Times
Author of *Futureproof: 9 Rules for Humans in the Age of Automation*



Are you an API End Point?

- Scan the QR
- Log in for free with Gmail
- Write in short what do you to do today *“I am CEO of an AI Start up building Agent who deliver full process assessment in partnerships with humans to identify areas for automation and augmentation”*
- Confirm what the AI comes back with and reflect

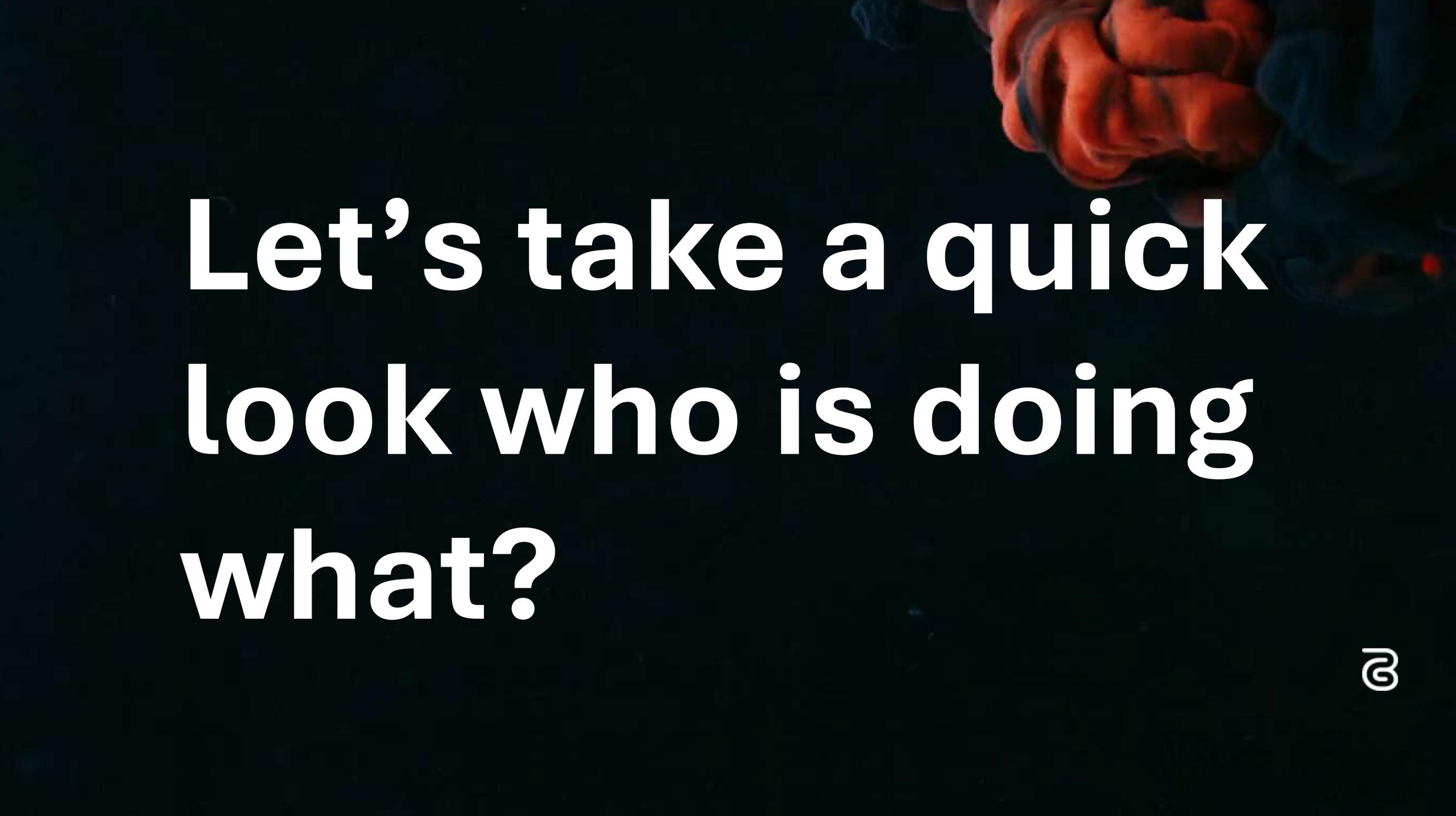


The Window: 2025–2030

Short-term (2025–2027): Job churn in routine roles; AI-complementary roles emerge (workflow design, AI governance, decision support)

Medium-term (2028–2030): Peak displacement in routine white-collar work unless large-scale reskilling accelerates

Long-term (2030+): Winners: AI orchestrators, governance experts, human-centric roles. Losers: unskilled, immobile workers



**Let's take a quick
look who is doing
what?**

Scaling Human-Out Advisory at \$65B+



ACCESSIBLE WEALTH
MANAGEMENT



- Betterment manages over \$65 billion in AUM with 1 million+ customers and over 600 employees.
- They reported approximately \$150-\$200 million in revenue in 2024 and has been profitable for multiple consecutive years.
- Betterment's core investment engine relies on the **Black-Litterman model**, a mathematical framework developed at Goldman Sachs in 1990 by Fischer Black and Robert Litterman. Betterment tested cutting-edge AI for portfolio management and rejected it — because simple, well-calibrated mathematical models already outperform the manual processes that most human advisors rely on.

⚠️ January 2026 Security Breach

- On January 9, 2026, an unauthorized individual gained access to Betterment systems through social engineering (impersonation/deception, not a technical hack). A fraudulent crypto-related message was sent to a subset of customers. CrowdStrike confirmed **no customer accounts, passwords, or login information were compromised**.

“Disruption doesn’t always require artificial general intelligence. It only requires automation at scale. And if simple algorithms can manage \$65 billion profitably with 600 people, what does that say about the traditional advisory model?”

16,000 advisor in one window

Morgan Stanley

WEALTH MANAGEMENT

Leverages OpenAI technology and Morgan Stanley's intellectual capital to deliver relevant content and insights to advisors.



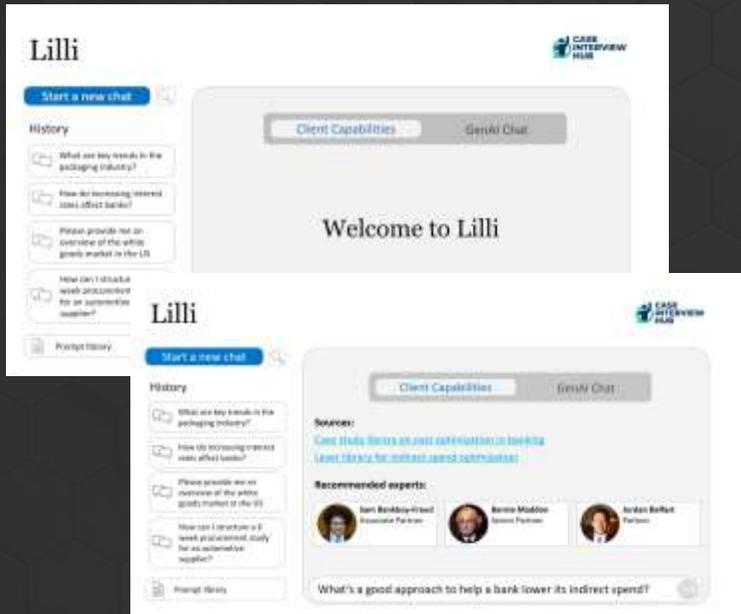
- Morgan Stanley's AI Assistant, built on GPT-4 in partnership with OpenAI, delivers rapid, context-aware answers, research, and **personalized recommendations to over 16,000 financial advisors – it resulted in slashing 2,000 roles**
- The Assistant and new “Debrief” meeting AI tool are now **used daily by more than 98% of advisor teams**, automating meeting summaries, research retrieval, client follow-ups, and email drafting while maintaining strict privacy and compliance.
- Document access jumped from 20% to 80%, saving up to 1 hour per advisor per day, and freeing up millions of hours for client relationship-building and investment strategy.
- AI tools enabled record business performance in 2024, helping **add 100,000 new clients and \$64 billion in net new assets in a single quarter**, directly attributed to enhanced advisor productivity and engagement.
- Goal to Transition **70% of client base to AI-first advisory by 2027**



Vertical apps are emerging for specific uses

McKinsey
& Company

MCKINSEY'S LILLI



- Lilli is an internal generative AI platform launched to empower consultants by providing **instant access to nearly a century of the firm's curated knowledge**.
- Lilli aggregates over **10,000 documents and archival data**, allowing consultants to quickly retrieve, summarize, and interact with McKinsey's vast insights and case studies.
- The chatbot combines internal knowledge with external sources, enabling users to query and generate client-ready insights in real-time. It streamlines consulting workflows by automating routine research tasks.
- The AI platform is highly integrated, featuring a **"McKinsey Tone of Voice"** agent that ensures outputs maintain the firm's professional standards.
- Lilli has been transformational in enhancing productivity, enabling consultants to spend less time on manual data crunching and more time on high-impact client engagement.
- **Over 7,000 McKinsey employees have used Lilli** with tens of thousands of queries across diverse industries such as healthcare, financial services, and consumer goods.



Aladdin – Systematic – Copilot – Thematic Robot

The BlackRock logo is displayed in white text on a black rectangular background. The word "BlackRock" is written in a bold, sans-serif font, with a registered trademark symbol (®) to the upper right of the "k".

- **BlackRock Systematic** is an active equities investment team that uses AI and machine learning to generate alpha. They manage approximately \$336 billion in assets with a team of 230 people globally. The team has been applying quantitative techniques to investing since 1985.
- When it relied on just **3 market signals** to make investment decisions. Today, it uses **over 1,000 signals** (think - traditional economic data, satellite imagery, consumer search patterns, social media sentiment, supply chain data, and more. The team has trained and fine-tuned large language models on **curated, investment-specific datasets** (like 400,000+ earring call transcripts) — not general-purpose internet data like ChatGPT.
- **Aladdin Copilot** is a generative AI assistant embedded across the entire Aladdin platform. Autonomous agents that can answer complex financial questions, execute multi-step workflows, and proactively surface insights

*BlackRock has operated a dedicated **AI Lab** for over six years, collaborating with professors from Stanford and Berkeley on cutting-edge research. This lab feeds innovations into the Systematic division and broader Aladdin platform.*

What worked and what didn't so far?



Human hybrid model in customer service

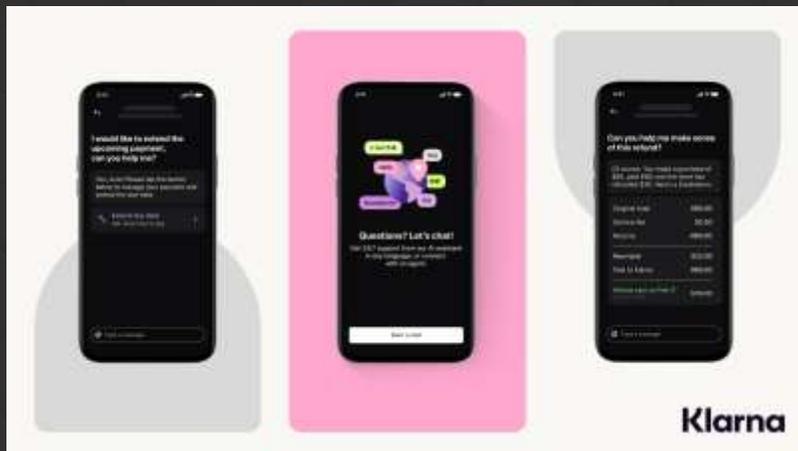


Klarna.

**GPT-BASED AI
CUSTOMER SERVICE
ASSISTANT
INTRODUCED IN 2024**

- AI assistant handles multilingual support across **23 markets and 35+ languages**, integrating deeply with internal systems to manage refunds, returns, account tasks, and payment inquiries.
- In the first month, it managed **2.3 million conversations**, effectively replacing roughly 700 full-time customer service agents.
- **25% drop** in repeat inquiries, average resolution times dropping from **11 minutes to under 2 minutes**, and a projected \$40 million USD profit uplift for Klarna in 2024.

Klarna later recalibrated its approach by reintroducing more human agents to handle complex, sensitive cases and customer escalation, acknowledging AI's limitations in empathy and nuanced interactions



AI evaluating 1.8 Million job applications annually

Unilever

HR BOT (UNABOT)



- The UnaBot AI system uses machine learning to assess candidates through gamified online tests and video interviews analyzed by NLP and behavioural algorithms to predict suitability and cultural fit.
- Unilever evaluates over **1.8 million applications annually, hiring more than 30,000 employees worldwide** using this AI-driven funnel.
- Key metrics include a **75% reduction in recruitment cycle time** (from around 4 months to about 4 weeks or less) and 50–70K person-hours saved annually in assessments.
- The system reduces unconscious bias and increases diversity by relying on objective data points from tests and video analysis.
- Unabot serves as an AI-powered assistant to onboard and support employees, answering diverse HR, IT, and operational questions in 36 countries, improving new hire experience and real-time feedback.
- The AI initiative has saved significant costs (over £1M), increased hiring efficiency, and fostered a more diverse and engaged workforce.



AI creative testing (ACE) replaced a lot of external ad-testing, unlocking 30M+ USD in optimization value globally.



- Mars built its own AI ad-testing platform, ACE, to analyze creative (eye-tracking, facial expression, survey and performance data) instead of relying only on external pre-testing vendors.
- ACE has been used on more than 1,000 ads across ~30 Mars brands in nearly 20 markets, and Mars reports over 30M USD in “optimization benefits” via better media targeting and more effective creative (e.g., fewer wasted impressions, more impulse purchases).
- While they don’t publish a clean “agency fee reduction” number, this is effectively work that used to be bought from research/ad-testing agencies and is now done via Mars’ internal AI platform.



Companies embracing Agentic AI



Showcase of readiness for Agentic retail



AGENTIC CUSTOMER EXPERIENCES



- Walmart partnered with OpenAI in October 2025 to enable customers and Sam's Club members to shop directly within ChatGPT using OpenAI's Instant Checkout feature, allowing conversational commerce via a seamless chat-and-buy experience.
- Walmart provides entire online product catalogue through ChatGPT's interface, supporting contextual, personalized, multi-turn conversations that guide shopping decisions.
- Walmart's AI assistant, "Sparky," serves as an intelligent virtual shopping companion within Walmart apps.
- Sparky is integrated with OpenAI's models and Walmart's live data infrastructure, updating product availability, pricing, and stock status.

The live data refresh every 15 minutes is enabled by Walmart's cloud infrastructure and APIs that feed ChatGPT real-time product and inventory data to support accurate, up-to-date recommendations and checkout.....

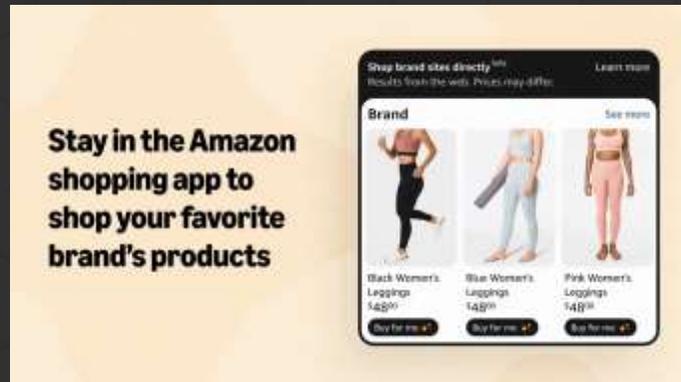
What does this mean for SMEs? SEO vs GEO?



“Buy for me” @Amazon



AGENTIC AI CAPABILITIES
TO SECURELY COMPLETE
PURCHASES ON A
CUSTOMER'S BEHALF



- Customers see the "Buy for Me" option when browsing products not available on Amazon. They can order items via Amazon's interface, which handles checkout on the brand's website securely by sharing encrypted payment and shipping details.
- After purchase, order tracking, confirmation, and customer support are accessed entirely through Amazon, maintaining a seamless experience and leveraging Amazon's logistics and delivery ecosystem.
- The AI continuously updates live data integrations with brand websites to ensure real-time accuracy of product availability, pricing, and shipping options.
- This feature effectively expands Amazon's control over customer transactions beyond its own inventory, allowing it to capture off-Amazon sales while preserving customer trust and convenience.

This represents one of the most advanced integrations of AI agents in retail commerce, maintaining the entire shopper journey within the trusted Amazon environment while expanding product choice through third-party sellers



Let's look in other
areas ...

.... government?

“There is no dictionary in the world which differentiate between the words Complete and Finished.

In connection to AI, if you use and embraced Artificial Intelligence you will be COMPLETE, if you will not and you will be late you will be FINISHED and if you reject it, you will be COMPLETELY FINISHED”.

**H.E. Omar Sultan AlOlama
Minister of State for Artificial Intelligence of UAE @Davos 2024**



UAE Government AI Leadership at Scale

370+

Government officials trained since 2019

22

Chief AI Officers in Dubai govt entities

Every Ministry

Chief AI Officer role established

Chief AI Officers' Training Program: 2-week executive course with University of Birmingham

Oxford partnerships: AI fellowships for 200 government leaders in AI & economic strategy





HR AI Agent



- The HR AI Agent will serve more than 50,000 employees across the UAE Federal Government. In its initial rollout, it offers 108 services, automates 80% of employees' self-service HR transactions, and provides instant responses to 80% of HR-related legal inquiries. Collectively, this is expected to save around 170,000 work hours annually in technical support and legal services within the HR domain.
- The HR AI Agent is powered by generative AI, an advanced intelligent system capable of completing tasks, processing transactions, delivering services, and responding to employee inquiries on their behalf. It operates by reading and analyzing data from the federal government's Human Resources Information Management System "Bayanati", and provides accurate, tailored responses through interactive written and voice channels in both Arabic and English—without human intervention.



.... And education?

The world's first superhuman math tutor.

Warm, patient, encouraging. The Tutor adapts to your child, so you never worry about them falling behind. It's results for less than \$1/day.

SYNTHESIS

Try it for free >



Join over 15,000 forward-thinking families. Designed for ages 5-11.



Hey there, Sophie!



China: AI Literacy as Core Curriculum

- **Mandatory from age 6:** AI now embedded in primary, secondary, and upper-secondary curricula
- **Minimum 8–10 hours/year:** Hangzhou and Beijing require compulsory AI classes
- **Tiered approach:** Awareness → practical applications → project-based AI design
- **184 experimental schools:** Piloting and validating curriculum to scale nationally



**Why should you
care?**

Because 9-year-olds building businesses with AI



..... And 13-year-olds are building humanoid robots



**Where should
you focus?**



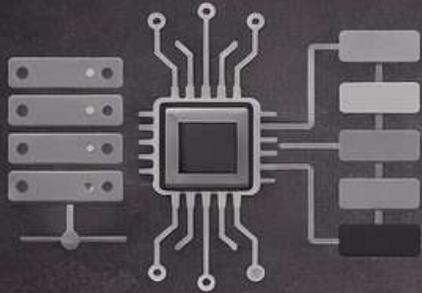
The 150 Basis Points That AI Cannot Touch

The Vanguard logo is displayed in a white rectangular box. The word "Vanguard" is written in a bold, red, serif font, with a registered trademark symbol (®) to the upper right of the letter 'd'.

*"Vanguard's research shows that advisor alpha, **the measurable value you add**, is worth about **3% per year**. And the single biggest chunk of that, 1.5%, comes from behavioral coaching. Not from stock picking. Not from portfolio construction. From keeping your client on the phone during a crash and saying, 'I understand you're scared, but here's why we don't sell right now.' No algorithm on earth can do that. That 1.5% is your moat."*

The Future-Proof Advisor: Automate the Math, Humanize the Relationship

Fully automate
technical,
commoditized
workflows.



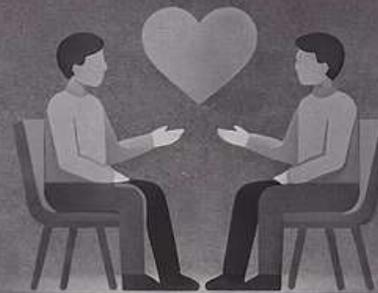
Offload portfolio rebalancing and tax-loss harvesting where AI speed and daily scanning outperform manual effort.

Augment analysis
with personal
interpretation.



Use AI to generate complex simulations and reports in seconds, then provide the human context that drives client value.

Keep emotional
coaching 100%
human.



AI cannot authentically replicate the empathy, trust, and nuance required for behavioral coaching and life planning.

FOR NOW!

Protect the high-value
“Human Core”.



Focus your time on navigating complex life events like divorce or inheritance where judgment and credibility matter most.

AI reframes the math of advice. Humans remain the operating system of trust.

**LEARN
EXPERIMENT
BE CURIOUS**



THE END

Thank you for sharing your Energy !

Picture

Refik Anadol

Melting Memories — Engram-Box demonstrates the movements inside a human brain, which is based on Anadol's experiments with high tech provided by the Neurospace Laboratory at the University of California.

