

# Advisors and AI— A Matter of Trust

2026 CONNECTED WEALTH REPORT | **SPECIAL EDITION**



A survey of 300 advisors exploring how artificial intelligence is shaping the future of wealth management—and what's next.

# Welcome

AI in wealth management has moved from experimental to essential—reshaping how advice is delivered, how firms grow, and how trust is earned. Yet, the real story isn't about algorithms and automation. It's about how technology is quietly transforming the advisor experience—freeing advisors to focus less on systems and more on the people they serve.

For too long, innovation in our industry has meant layering on tools—new apps, different systems, and endless data streams—each promising progress but adding to a labyrinth of disconnected information. Advisors now manage vast amounts of financial, personal, and household data without a simple way to see the whole picture.

At Advisor360<sup>®</sup>, we believe the next leap forward isn't adding tools—it's uniting them. When data from every source speaks the same language, advisors can see clients' lives clearly and act with confidence.

That's where AI becomes transformational. When woven into the fabric of a unified platform, it stops being a feature and becomes an operating principle that elevates the advisor experience. AI can summarize a client meeting, flag an anomaly in a household portfolio, or draft a compliance note—but more importantly, it can also help advisors anticipate client needs, focus on relationships, create a comprehensive picture of financial wellness, and scale the distinctly human elements of advice.

We're witnessing the beginning of an era where AI is remaking wealth management through intelligence: connected systems, embedded insights, and digital teammates that extend an advisor's capability without replacing human judgment. Advisors who embrace this shift aren't just keeping up with technology—they're redefining how trust, transparency, and personalization come together in financial advice.

This year's Connected Wealth Report sets the stage for this evolution. It captures where advisors are finding real value with AI today, where skepticism still lingers, and what it will take to move from efficiency to confidence. It's a snapshot of an industry in motion—one that's moving from fragmented tools to unified intelligence, from experimentation to rapid execution.

As you read, I encourage you to think about AI not as a feature, but as a force for amplification—the power to make every advisor more informed, every firm more connected, and every client experience more personal. The future of advice isn't about people versus machines. It's about creating a AI-native advisor experience that elevates insight, judgment, and trust.



**Mat Mathews**  
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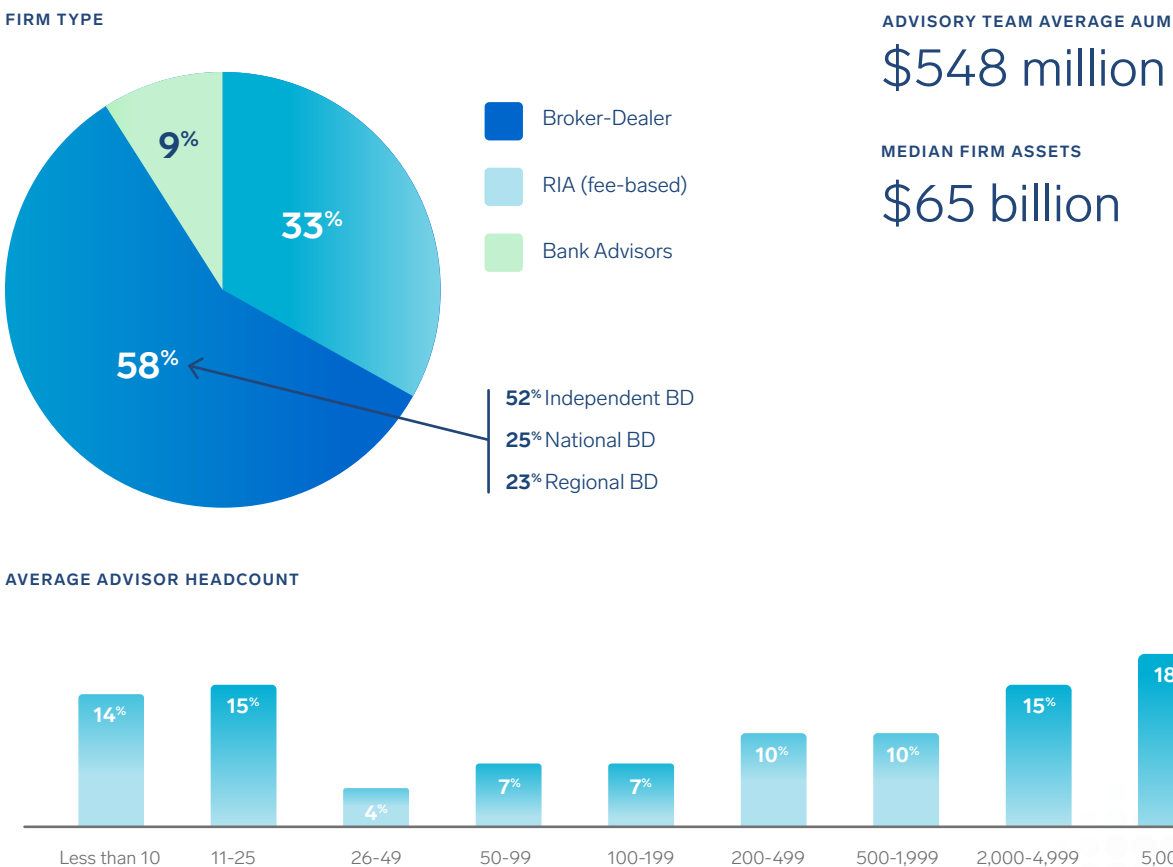
# Research Concept

Advisor360° surveyed 300 financial advisors at independent registered investment advisor (RIA) firms, broker-dealers and banks across the U.S. about their views on how technology shapes the advisor experience. Survey participants self-identified as being responsible for managing, on average, \$548 million in client assets – either individually or as part of a team – and hailed from firms with a median AUM of \$65 billion.

The email-based survey was fielded in September and October 2025 by FUSE Research Network on behalf of Advisor360°. Advisor360° and FUSE are separate and unaffiliated organizations.

Survey respondents

Figure 0.1



# Preface

The *2026 Connected Wealth Report—AI Edition* examines how artificial intelligence is reshaping the modern financial advisory firm—from the back office to the client relationship. Drawing on our proprietary industry research, the report captures both the promise and the pressure points of this defining technology.

Our findings reveal an industry reaching a new stage of maturity with AI. Advisors overwhelmingly see AI as an asset to their business—74% call it a help, not a threat—yet most continue to draw boundaries around control and compliance. The focus is no longer simply on what AI can do, but on how responsibly and reliably it can do it.

Across the chapters that follow, we explore this balance of optimism and caution. Chapter One examines adoption and efficiency—the table stakes of AI in advisory practices. Chapter Two looks deeper into trust, oversight, and the frameworks that will fuel or foil the next phase of AI integration.

What emerges is a portrait of an industry moving forward with curiosity, discipline, and growing confidence in AI. The success of AI in wealth management won't be defined by speed or scale—it will be defined by purpose: technology that enhances the advisor's craft and strengthens client trust.

The firms that flourish in the next era of intelligent wealth management will balance innovation with intention—experimenting while holding fast to the principles that define great advice. Those that integrate AI thoughtfully, and with technology partners they trust, won't just keep pace with change, they'll lead it.



## Chapter 01

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# Advisors Embrace AI

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Advisors are using AI to work smarter, not harder—  
turning efficiency into the new table stakes.

# A Help, Not a Threat—Trending Advisor Sentiment

Three in four advisors now see AI as a net positive for their business—proof that skepticism is giving way to confidence as use cases mature and measurable value emerges.

A few short years ago, advisors were kicking the tires on generative AI. Today, the conversation has shifted from “if” to “how fast.” In our latest findings, 74% of advisors say AI is a help to their practice—up from 64% in 2024—while only 8% view it as a threat to their livelihood.



Figure 1.1: Generative AI—Is it a help or threat to your practice?

What changed over two years? Familiarity and fit. Advisors report that AI has found its rhythm in the daily flow of their work—drafting follow-up emails and client recaps, summarizing meetings, organizing notes and CRM entries, and nudging the next action forward. As the once-tedious tasks become reliably automated, advisors are reclaiming time for what drives the most value: higher-order thinking, deeper planning, and fostering client relationships.

This shift matters: time reclaimed from admin tasks becomes time reinvested in growth and client service.

Advisor optimism in AI isn't blind faith—it's grounded in experience. Advisors are comfortable deploying AI for specific, low-risk tasks that deliver immediate utility without compromising quality. The result is a new baseline: if your tech stack can't streamline routine work with AI, you're behind. Advisors are benchmarking their growth metrics, client satisfaction, and even their career decisions based on the efficiencies and integrations they can capitalize on in their tech stacks.

Skepticism hasn't vanished entirely—as we will see below, advisors still demand strong oversight, compliance, and data governance—but the tone has evolved. Confidence is rising because AI is proving itself in key functions by making advisors sharper, faster, and more prepared to engage thoughtfully with clients.



## AI Use Cases: Efficiency Takes the Lead

*Meeting preparation and follow-up top the list of everyday use cases as advisors turn to AI for productivity gains and relief from manual workflows.*

When advisors describe how they're using AI today, one theme dominates: eliminating friction. The leading use cases are practical and repeatable—tasks that benefit from speed, consistency, and accuracy.

Why these tasks? For starters, they're high-frequency, relatively low-risk, and easily standardized. Meeting summaries and follow-ups sustain client momentum. CRM updates maintain continuity and context across the client relationship. Meeting prep ensures advisors walk-in informed. Routine communications keep them connected to clients with ongoing touchpoints.

In each case, AI is the advisor's digital teammate—drafting, organizing, and queuing next steps—so advisors can stay focused on the parts of the job that can't be automated: judgment, empathy, and strategy. AI acts as the unseen collaborator that keeps the advisors' day in motion.

### Advisors' Top AI Use Cases

- 1 **Generate meeting summaries and send to clients**
- 2 **Update CRM records with meeting notes or call summaries**
- 3 **Meeting preparation**
- 4 **Generate and send routine client communications**

Figure 1.2: What do you use AI-generated recommendations for?

## Letting Go of the Low Stakes

*Advisors are confident enough to let AI manage low-risk, time-consuming tasks—but not yet ready to hand over the reins on client portfolios or investment decisions.*

Advisors aren't just experimenting with AI—they're delegating to it. A clear pattern is emerging in the tasks advisors are comfortable letting AI complete without prior review: routine client communications, scheduling, updating CRM records, pre-filling forms, and meeting prep top the list of tasks advisors would fully delegate. These all share two traits: they're administrative and reversible. If something misfires, it's relatively easy to fix.

## The Rise of AI Assistants

AI assistants are quickly becoming an advisor's everyday teammate—taking on the repetitive work that pulls advisors away from clients. As they advance, the most useful AI assistants will share three characteristics:

- ✓ **Connected context.** They build a unified view of the household by pulling relevant details across systems and accounts, so advisors aren't forced to reconstruct the story manually.
- ✓ **Event-driven automation.** They trigger based on real moments in an advisor's day, i.e., upcoming meetings, client requests, market movement, or lifecycle events—then proactively prepare materials and suggested next steps.
- ✓ **Clear advisor oversight.** They show their work, link to source data, invite edits, and learn preferences over time, amplifying judgment rather than replacing it.

Best-in-class AI assistants give advisors more time for clients and make personalized service easier to deliver.

### Advisors Hand Over Routine Tasks

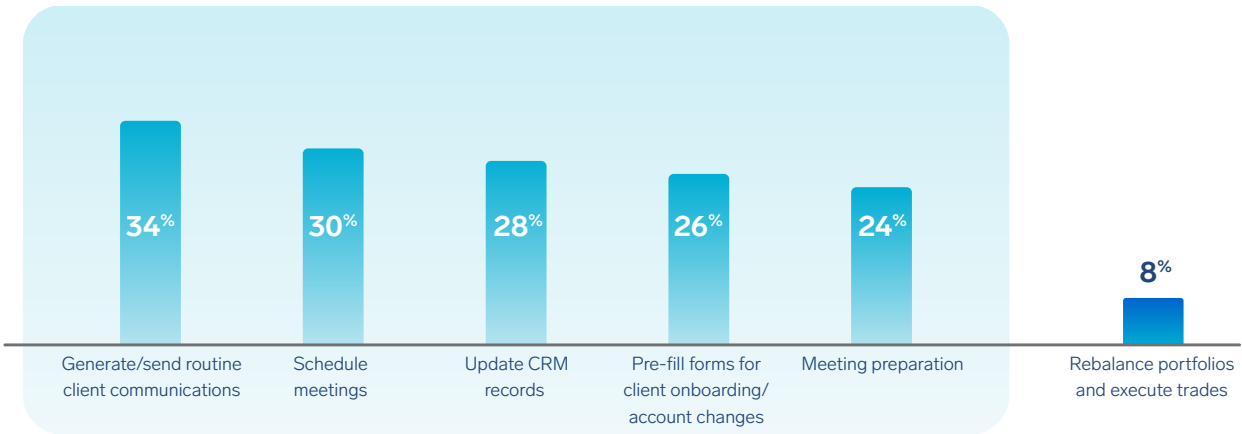
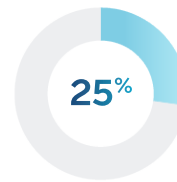


Figure 1.3: Which tasks should AI complete without your review or approval? (Select all that apply)

At the same time, advisors are drawing bright lines when client assets come into play. Only 8% would allow AI to rebalance portfolios or execute trades without review—a clear signal that automation won't displace discretion in investment management any time soon. Even with lower-risk work, a quarter of advisors say they still prefer to review all AI-generated actions before execution. Trust is growing, but governance remains non-negotiable.



A Quarter of Advisors Want Full Oversight Over AI

Two key themes emerge. First, autonomy is being earned task by task. As AI tools demonstrate reliability—accurate summaries, compliant templates, correct CRM entries—advisors gradually expand the range of what they're willing to automate. Second, visibility builds confidence. Advisors are more comfortable letting AI handle the routine when they can set boundaries, view audit trails, and receive confirmations after completion.

It's a pragmatic path forward: Start with the repetitive and low-stakes, measure outcomes, then scale with guardrails. This isn't hesitation—it's intentional adoption. The next opportunity for the industry is to standardize "autonomy-ready" workflows while developing the governance and validation systems that pave the way for more advanced AI applications.

## The AI Conversation That Isn't Happening

*Even as advisors adopt AI, most aren't bringing that story into client conversations—a sign that comfort still outpaces transparency.*

There's a quiet paradox at play: AI is increasingly central to how advisors work, but clients rarely hear about it. Only a minority actively discuss AI or automation; most mention it only when asked, and a meaningful portion avoid the topic altogether. Adoption, in other words, is racing ahead of disclosure.

**"Transparency can become a differentiator. The firms that lead won't just use AI well; they'll explain it well to clients."**

Mat Mathews, Chief Product and Engineering Officer, Advisor360°

Why the silence? For many, AI is viewed as infrastructure—essential, but invisible. Others worry that raising the topic could spark questions about accuracy, privacy, or the human touch. In an advice business built on trust, advisors are cautious about anything that could distract from the relationship itself.

Yet transparency can become a differentiator. The firms that lead won't just use AI well; they'll explain it well to clients. Clear policies and plain-language disclosures help build confidence among advisors and their clients. Small gestures—such as adding a line in onboarding materials, noting that meeting notes are automatically summarized, or explaining how follow-up reminders are generated—can reinforce trust without inviting skepticism.

#### Advisors Don't Talk to Clients About AI

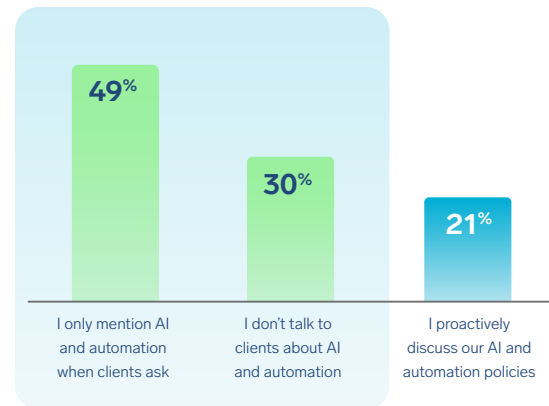


Figure 1.4: Do you talk to clients about AI and automation?

## Next Steps:

Advisors count on AI to make them more efficient—but not yet to fully represent them. For many, the next frontier isn't adoption; it's assurance. Here's where to begin:

- ✓ **Scale what's working.** Turn AI-driven efficiency into enterprise advantage by standardizing proven, low-risk workflows—meeting prep, CRM updates, and follow-ups—so every advisor benefits from shared intelligence and reclaimed time.
- ✓ **Expand intelligent adoption.** Move beyond isolated use cases. Integrate AI across core systems and departments to eliminate redundant tasks, surface insights faster, and create seamless continuity between advisors, operations, and clients.
- ✓ **Bring clients into the conversation.** Make transparency part of your differentiation. Encourage advisors to share with clients how AI enhances their accuracy and responsiveness to reinforce—not replace—their personal connection.

## Chapter 02

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# The Next Barrier—Trust

For advisors, confidence comes from knowing AI is operating within clear guardrails.

## Trust But Verify

*As AI moves from back-office assistant to potential advisor co-pilot, a new line appears on the horizon—trust.*

Efficiency was the crucial quick win. The consequential next question is: how much control are advisors willing to cede? For all the talk of disruption, advisors are not blindly handing over the keys. Our data couldn't be clearer: 93% want final say over AI-generated output.

The level of consensus tells a story. Advisors see AI as a teammate, not a replacement. Automation can suggest, summarize, and streamline, but final accountability rests with individual advisors and their staff.

In wealth management, it's impossible to separate advice and personal interactions from trust. Every recommendation carries personal, financial, and emotional weight. Advisors know their value lies not just in analysis, but in empathy and accountability—qualities no algorithm can replicate. AI can crunch the numbers, but it can't look a client in the eye.

This instinct for control signals that advisors are embracing technology, but also drawing a line in the sand and deciding where their limits lie.

## The Confidence Plateau

*Optimism for AI is high, but regulatory uncertainty, data security, and trust gaps are keeping some advisors on the sidelines.*

As mentioned above, advisor sentiment around AI is far above where it was in 2024. However, that upbeat perspective leveled out at 74% leading into 2026—down from a high-water mark of 85% in 2025.

Why the two-steps-back? Perhaps because the conversation has shifted from possibility to proof. Initial experimentation delivered impressive quick wins—automated meeting notes, instant follow-ups, fast CRM updates. Now, advisors and their firms are asking the harder questions: Is this technology compliant? Secure? Reliable?

More than half of respondents cite compliance, cybersecurity, or regulatory hurdles as their top hesitation. Nearly half say they don't yet trust AI outputs. Others point to the practicalities—not enough time to learn, uneven firm support, or inconsistent tool quality.

### 93% of Advisors Want Final Say on AI Outputs

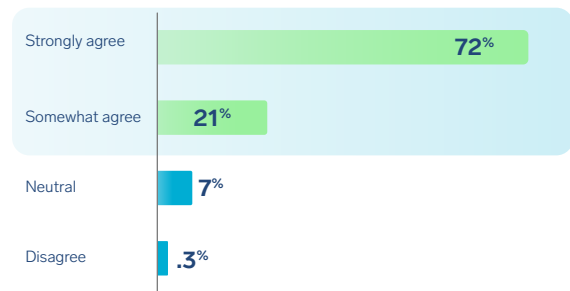


Figure 2.1: I want to control final decisions and advice when using AI tools.

**“The industry finds itself at an inflection point. The next phase of adoption depends as much on building more trust as building more tools.”**

Mat Mathews, Chief Product and Engineering Officer, Advisor360°

### Three-Year Change in Optimism Around AI

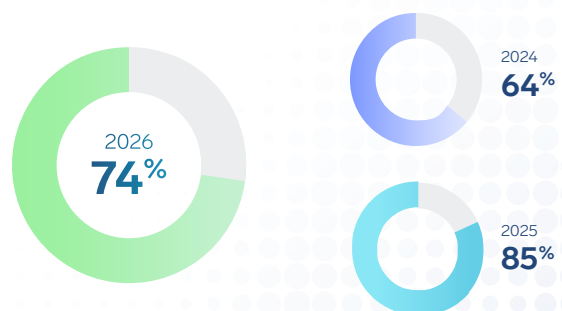


Figure 2.2: AI sentiment over time.

### Adoption Hurdles and Advisor Hesitation

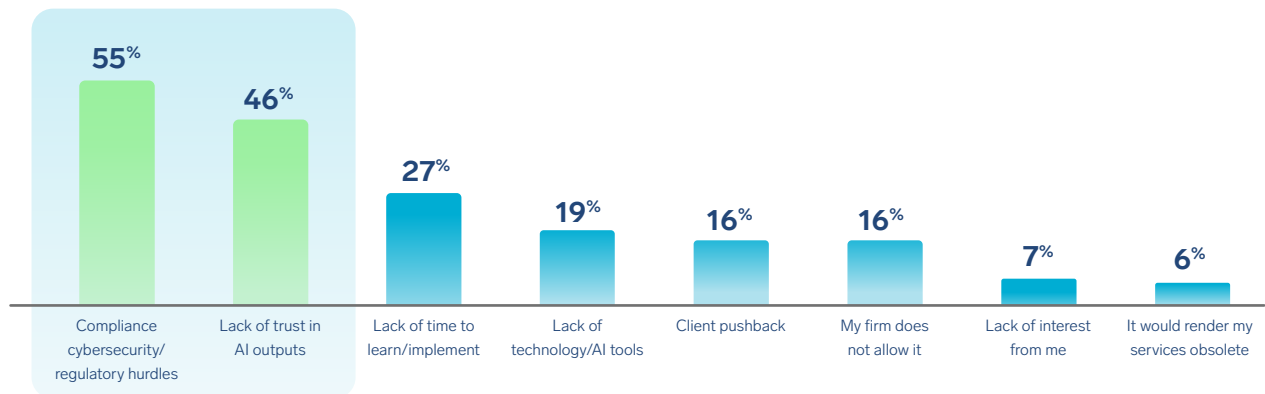


Figure 2.3: What are the reasons you would not use AI-enabled tools? (Select your top-3)

This is the natural pause that follows many innovation waves. Advisors have moved past fear—but not yet into full confidence. They want regulatory support and guardrails before they go faster.

## Regulatory Readiness: The Missing Link

*Advisor confidence in AI's regulatory and compliance readiness remains divided—just 23% feel “very confident” their current tools meet required standards.*

Even the most tech-forward firms can't scale AI without clarity on both regulatory expectations and internal compliance controls. Yet that's exactly where confidence dips. Less than a quarter of advisors say they're very confident their AI tools meet today's standards; another 41% are only somewhat confident.

### Uneven Confidence in Compliance Readiness

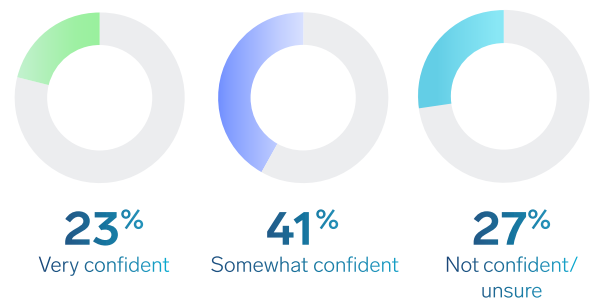


Figure 2.4: Are you confident that your AI tools meet regulatory/compliance standards?\*

\*Remaining 9% do not use AI

This uncertainty is understandable. The regulatory playbook for AI is still being written, and for advisors operating under strict fiduciary and supervisory obligations, ambiguity equals risk. They've seen this movie before—from text messaging and email marketing to digital onboarding and remote client meetings—and they know adoption only accelerates once compliance frameworks and regulatory standards mature.

What's missing isn't enthusiasm; it's assurance. Advisors need proof of oversight: are the tools compliant, who audits AI outputs, how are errors corrected, and how is client data secured? They also want clear accountability—if there's an issue with data or outputs, does the responsibility (and liability) fall on the advisor, the firm, or the AI vendor?

Until those standards solidify, compliance concerns may continue to temper adoption.



## Building the Trust Framework

*Peer validation, transparency, and firm-level approval top the list of factors that would make advisors more confident in AI-generated recommendations.*

What will move the needle? The advisors in our study were clear: trust grows from transparency and validation, not marketing promises.

“In an industry built on accountability, trust won’t come from efficiency, it will come from the systems and consistency.”

Mat Mathews, Chief Product and Engineering Officer, Advisor360°

### How to Move the Trust Needle



Figure 2.5: What would increase your trust in AI-generated financial recommendations?

Three priorities rise to the top:

- 1. Regulatory approval**—In a regulated industry, rules drive confidence that a technology has passed due diligence, aligns with firm policies, and can be used safely without inviting scrutiny. Until that assurance arrives, many advisors and firms are limiting AI use to lower-risk use cases.
- 2. Proven performance**—Time and repetition build trust. Advisors want AI tools that perform accurately in real-world scenarios—not just in pilots and polished demos. Each successful summary, compliant recommendation, or timely alert compounds confidence. Over time, consistency may become the clearest proof that AI tools can be trusted with greater responsibility.
- 3. Transparent accountability**—Clear logic and auditable records are the backbone of confidence. Advisors want to see how AI reached its conclusions—not to review every output, but to know they could. All of this means making AI less opaque.

Together, these factors form the early blueprint of a “trust framework” for wealth management—a balance of governance, transparency, and validation that coexists with innovation and integrity. In an industry built on accountability, trust won’t come from efficiency—it will come from the guardrails that keep AI-driven decisions transparent and verifiable.

## De-Risking the Leap to AI Autonomy

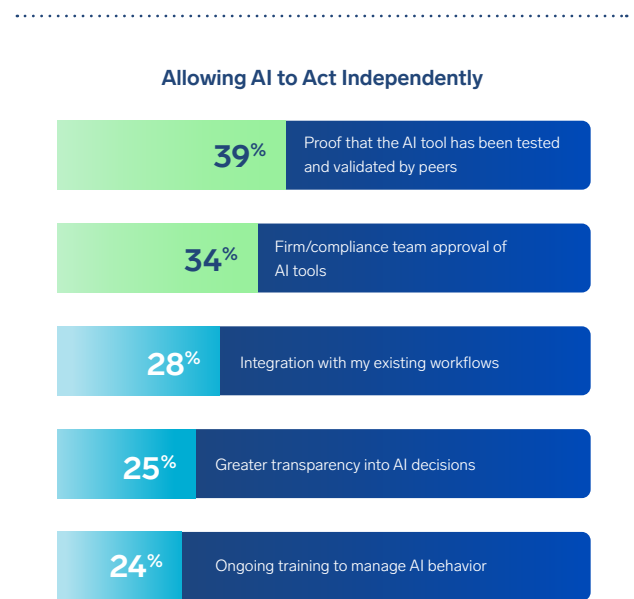
*Before advisors grant AI actual autonomy, they want support—testing, training, and transparency that reduce first-mover risk.*

Advisors have seen that AI can save time and boost productivity. The next frontier isn't just about doing more—it's also about trusting the technology more. When asked what would increase their comfort level with allowing AI to take actions independently, advisors asked for proof, protection, and predictability.

The top answers echo a single sentiment: no one wants to be the first to get it wrong. Advisors are willing to innovate, but not at the expense of risk, reputation or client assets.

They want peer-tested results, firm approval, and clear visibility into how AI reaches conclusions. They also want training to manage and mitigate risks just as they would with any system or application.

In this model, trust of AI isn't assumed—it's earned, evidenced-based and enforced through transparency and accountability.



**Figure 2.6:** What would increase your comfort using AI without oversight? (Select your top-3)

## Next Steps:

For AI to become a true teammate, advisors need more than AI that works, they need AI they can stand behind—in front of clients, regulators, and peers.

- ✓ **Build trust from within.** Establish clear policies for AI review, validation, and data governance—so advisors can trust what AI delivers.
- ✓ **Choose partners that prioritize compliance and transparency.** Work with technology providers who align with your firm's fiduciary standards and can demonstrate robust auditability, data protection, and regulatory standards.
- ✓ **Prove reliability through real-world use.** Pilot AI in everyday workflows—meeting prep, summaries, client communications—to validate accuracy and accountability. Each successful use case expands advisor confidence and organizational readiness.
- ✓ **Turn governance into growth.** Shift from seeing compliance as a constraint to a competitive advantage. Clear audit trails, documented oversight, and consistent firm standards will accelerate adoption and confidence across the firm.

# Conclusion

The adoption of AI in wealth management is no longer about experimentation—it's about orchestration. The firms that lead from here will adopt new tools and unite them into a single, intelligent ecosystem where data, workflows, and client experiences connect seamlessly.

When AI is woven thoughtfully into the normal course of the advisor's day, it amplifies what makes this business uniquely human: insight, empathy, and trust. The next step is scaling AI tools through consistency, oversight, and collaboration. Trusted technology partners—those with proven reliability, regulatory readiness, and deep domain expertise—will be essential allies in this journey.

At Advisor360°, we see this as the moment to turn connected intelligence into competitive advantage. When firms unify their data and workflows around trusted technology, AI becomes a core operating principle—a foundation that elevates the advisor experience, strengthens relationships, and redefines what excellence in financial advice looks like.

The next leap forward isn't adding more technology. It's aligning people, process, and platform around a single vision: an AI-native experience that makes every advisor more capable, every firm more connected, and every client experience more personal.

# Action Items for Advisory Firms

Based on this year's findings and Advisor360's ongoing collaboration with leading firms, these are the actions that will translate AI's promise into tangible gains that elevate the advisor experience.

Priority	Action	Impact
1. Strategic Partnerships	Partner with established, compliant technology vendors that demonstrate proven security, auditability, and reliability.	Accelerate adoption with reduced operational and regulatory risk.
2. Standardized AI Workflows	Scale tested, low-risk AI workflows—meeting prep, correspondence, CRM updates, compliance notes—to create firmwide consistency.	Increase efficiency and data quality across the organization.
3. Advisor Enablement	Provide structured AI training, usage playbooks, and best-practice libraries.	Expand adoption and empower advisors to use AI responsibly and effectively.
4. Client Transparency	Incorporate clear, plain-language disclosures about AI use into onboarding and communications.	Build client trust through openness and accountability.
5. Continuous Evaluation	Regularly assess AI tools for accuracy, bias, and regulatory alignment. Work with vendors to document performance and updates.	Maintain confidence and competitive advantage as technology evolves.

# Parrot AI

## The Advisor's Always-On AI Teammate

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To learn more, visit [www.advisor360.com](http://www.advisor360.com).

