Rethinking the Advisor Experience in the Age of AI

2026 CONNECTED WEALTH REPORT

Advisor360°

A survey of 300 advisors exploring how technology—and AI—are reshaping wealth management and what comes next.

Welcome

Artificial intelligence has moved the goalposts for the modern advisor experience. In doing so, it has exposed an uncomfortable truth: digital transformation in wealth management didn't fail—it fractured. Years of incremental upgrades and bolt-on tools promised modernization but instead created mounting complexity, forcing advisors to stitch together workflows, data, and client context throughout their workday.

It's an advisor experience gap—one that breaks focus, slows momentum, and quietly constrains growth. Over time, it becomes a structural risk to talent retention and to the quality of the advisor workday itself.

This fragmentation is colliding with a new reality: advisor expectations for how work should feel, flow, and scale have changed faster than the underlying technology. As AI reshapes what modern systems are capable of, advisors are no longer measuring their technology against yesterday's standards. They're measuring it against what is possible today when intelligence is embedded natively into their everyday work—removing friction instead of adding steps and supporting progress instead of interrupting it.

The data in this year's *Connected Wealth Report* makes that expectation gap undeniable. Nearly three in four advisors (72%) say their firm's technology is outdated or in need of an upgrade. An equal share say they aren't sure they're getting full value from the tools they already have. That combination—dissatisfaction paired with uncertainty—signals an industry burdened not by too little technology, but by disconnected systems that demand constant navigation and manual coordination throughout the day.

At the same time, the narrative around AI in wealth management has matured. Advisors aren't debating whether AI matters; they're deciding what it should do, where it should live, and how it should shape the advisor experience—within clear lines of governance and control. In our research, 74% view AI as a net positive for their business, with the clearest benefit being automation that gives time back for client-facing work. But the industry is also drawing a firm line.

Advisors want AI as a teammate, not a substitute—93% want final say over AI-generated outputs. In a profession built on trust, accountability can't be delegated.

This is the moment to move from AI-enabled to AI-native—away from features layered onto fragmented stacks, and toward an operating system designed for connected workflows, clean data, and responsible automation. When intelligence is woven into the platform—across onboarding, service, compliance, trading, planning, and communication—AI stops being a novelty and becomes an operating principle: reducing handoffs, surfacing context, and accelerating the next best action so advisors can stay in flow instead of managing operational overhead.

We built Advisor360°™ around that belief. The future isn't more tools—it's a unified, AI-native advisor experience that brings clarity to the advisor's day, scales personalization without added complexity, and strengthens trust through transparency and control. That's what winning the advisor workday looks like. This year's *Connected Wealth Report* captures an industry in motion—and points to what becomes possible when firms modernize with intent, clarity, and confidence in how intelligence is designed, deployed, and put to work.

Jason Quinn
Chief Operating Officer
Advisor360°

@jmquinn

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Research Concept

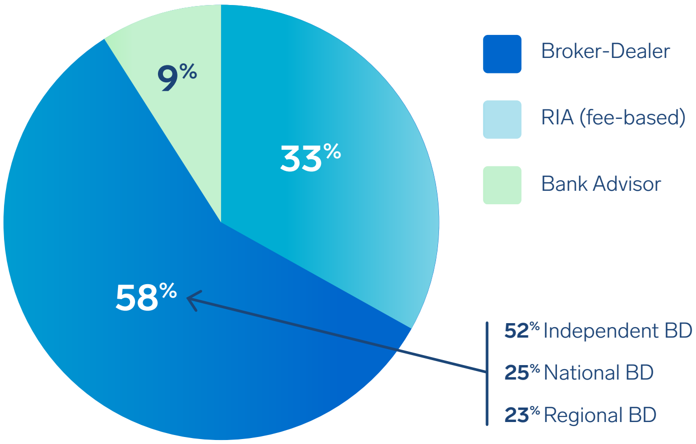
Advisor360° surveyed 300 financial advisors at independent registered investment advisor (RIA) firms, broker-dealers, and banks across the U.S. about their views on how technology shapes the advisor experience. Survey participants self-identified as being responsible for managing, on average, $548 million 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

FIRM TYPE



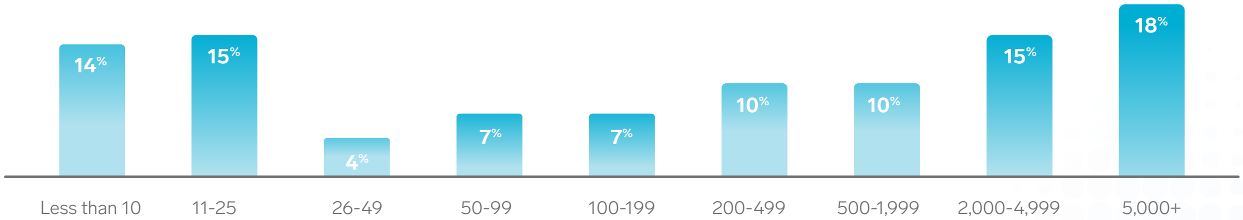
ADVISORY TEAM AVERAGE AUM

$548 million

MEDIAN FIRM ASSETS

$65 billion

AVERAGE ADVISOR HEADCOUNT



Preface

The *2026 Connected Wealth Report* examines how the advisor experience is evolving as AI fundamentally reshapes expectations across wealth management. Based on our proprietary survey of 300 advisors, this year's findings reveal a clear message: the industry's next challenge isn't access to technology—it's aligning technology with how advisors actually work. Advisors are navigating fragmented systems, inconsistent workflows, and unclear value from tools meant to modernize the business.

Across the chapters that follow, we examine the widening gap inside advisory firms—between what advisors now believe is possible when intelligence is embedded into everyday work and what their current technology actually delivers. Chapter One explores the disconnect between technology's promise and day-to-day reality. Chapter Two explores how advisors are adopting AI, where confidence is growing, and where concerns persist. Chapter Three connects these findings to what comes next: a new advisor experience built around connected workflows, clean data, responsible automation, and human judgment.

What emerges is a portrait of an industry in transition. The firms that lead won't be the ones that add the most tools—they'll be the ones that modernize with intent, designing systems that reduce friction, surface context, and strengthen trust at scale.

Chapter 01

01

Tech Expectations Outpace Reality

The gap between what advisor technology promises and what it delivers is widening.

Digital Transformation Interrupted

AI is moving the goalposts on advisor tech expectations.

For years, wealth management technology evolved by addition. Each new tool solved a narrow problem, but few were designed to work together. The result is an advisor experience defined less by capability than by complexity. As AI raises expectations for automation and insight across everyday workflows, advisors are reassessing their technology—not against past limitations, but against systems that are built to operate intelligently by default.

This shift has created a widening gap between expectations and reality. Advisors want technology that operates as a cohesive system—one that absorbs repetitive tasks, reduces handoffs, and keeps work moving forward without constant manual intervention.

72% of Advisors Are Dissatisfied With Their Technology

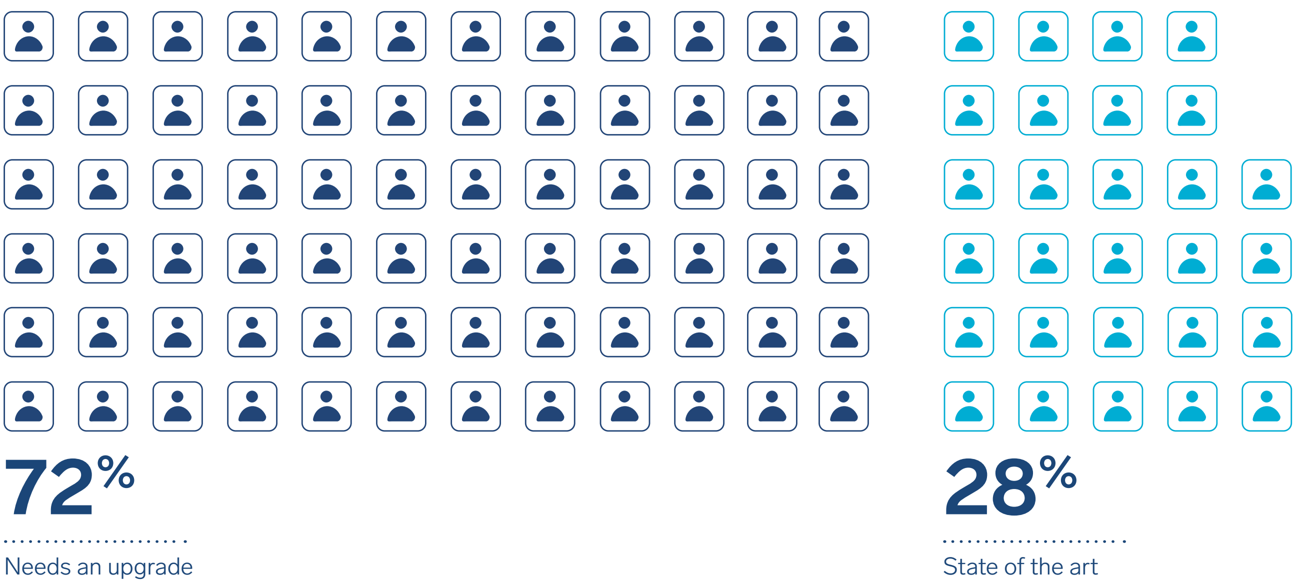


Figure 1.1: How would you categorize your firm's technology?

This expectation gap is unmistakable in the data. Nearly three in four advisors say their firm's technology is outdated or in need of improvement—a signal that the issue isn't access to tools, but the absence of intelligence embedded directly into how work gets done. Speed, automation, and cohesion are no longer aspirational; they are becoming baseline expectations with the emergence of AI-native capabilities.

What stands out is not just the level of discontent with advisor technology, but its trajectory. Frustration has increased markedly year over year, while fewer and fewer advisors call their tech setup "state-of-the-art." As AI becomes more visible and more capable, tolerance for manual workarounds and disconnected workflows continues to shrink, exposing the limits of incremental modernization.

Dissatisfaction With Tech Is Growing Over Time

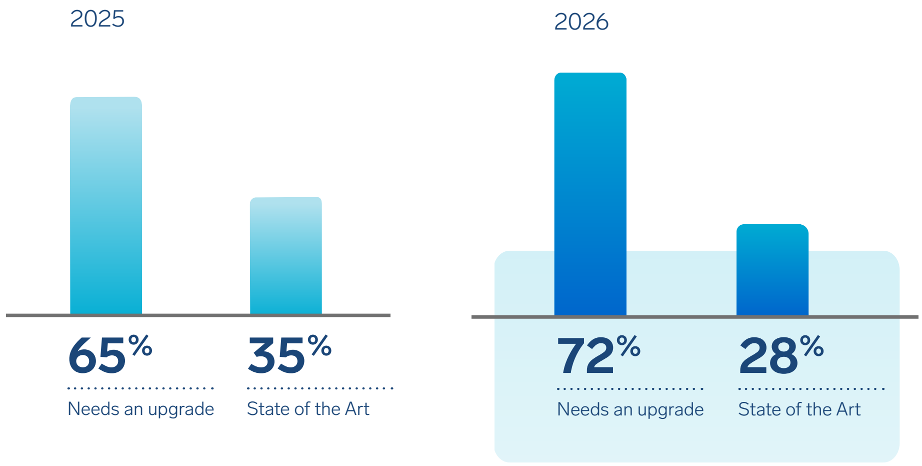


Figure 1.2: Sliding advisor technology sentiment over a three-year period.

Dissatisfaction spans firm types, but it is most acute where legacy complexity runs deepest. Bank advisors report the highest levels of frustration, followed by RIAs, underscoring how layered infrastructure and fragmented systems can slow progress. Even among broker-dealers—historically more satisfied—the downward trend suggests expectations are accelerating across the industry.

Technology Sentiment Today by Advisor Type (2026)

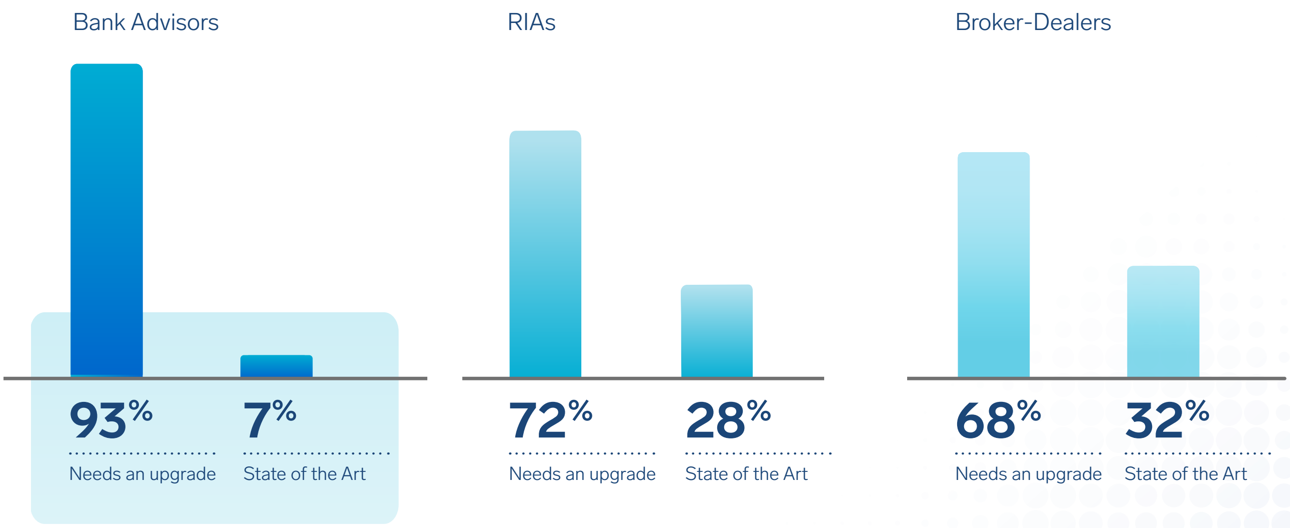


Figure 1.3: Advisor sentiment by segment.

Where the Advisor Experience Falls Short

Automation is reshaping what advisors expect from technology.

Advisors aren't asking for bells and whistles—they want technology that takes on more of the manual work that eats away at their day. Having seen early gains from automation—such as meeting transcripts and basic workflow support—advisors want intelligence embedded across everyday processes, not confined to standalone tools.

The leading technology challenges point to a common underlying issue: technology that doesn't operate as a cohesive, intuitive system. Whether advisors cite lack of AI tools, poor integration, or outdated systems, they're describing environments that fragment work—pulling their time and attention away from clients and into administrative tasks.

According to advisors, here's where today's tech stacks break down:

Advisors' Top 3 Technology Challenges

#1 **Not enough AI-enabled capabilities/ automation**

#2 Tools & apps are not integrated

#3 Outdated tools

Figure 1.4: What are the key challenges you face with the technology at your firm?

Lack of AI tools—Advisors increasingly expect technology to anticipate needs and manage repetitive tasks. The opportunity lies in workflow intelligence—systems that understand context, surface what matters next, and help move work forward reliably rather than simply documenting it.

Poor integration—Fragmentation remains one of the industry's most persistent productivity drains. Disconnected systems slow response times, increase risk, and force advisors to bridge gaps manually. The solution isn't more integrations—it's fewer handoffs, shared context, and workflows that move seamlessly from one step to the next.

Legacy technology—Outdated technology shows up as slower execution, clunky client experiences, and uncertainty around data accuracy. Modernization is less about swapping interfaces and more about rethinking how intelligence, data, and action connect beneath the surface. Without that shift, even new tools quickly exhibit the same limitations.

> **"In the age of AI, disconnected systems aren't just inefficient—they're a growth ceiling for the advisor experience."**
>
> Jason Quinn, Chief Operating Officer, Advisor360°

Why Advisors Crave More AI

Rising client expectations are forcing a rethink of how advice gets delivered.

It's no coincidence that a lack of AI-enabled capabilities tops the list of advisor technology challenges. When advisors talk about what's missing from their tech stacks, they are describing a gap between how they want to spend their time and how they actually do. The strongest driver is straightforward: nearly six in ten advisors say they want AI to automate routine tasks so they can focus on client-facing work. This isn't about working less; it's about working at the right altitude. Advisors want technology to absorb the repetitive work that crowds out deeper conversations with clients.

Figure 1.5: What's the biggest benefit of using AI-enabled tools and technology? (Select up to three)]

Efficiency is only the starting point. Advisors also see AI as a way to raise the quality and consistency of the client experience at scale. Four in ten point to personalized client communications as a key motivator—a signal that expectations for relevance and timeliness are rising faster than manual processes can support. AI is increasingly viewed as the connective tissue that can turn data into context, enabling advisors to show up better prepared, communicate more thoughtfully, and tailor guidance without adding operational drag.

In a market where clients expect more personalization and holistic advice, AI is becoming less of a differentiator and more of a baseline. Nearly 40% of advisors cite staying competitive as a primary reason for AI adoption, and a quarter point to margin improvement and cost control. Advisors aren't adopting AI just to get ahead—they're adopting it to keep up. The real appeal is scale without erosion: maintaining quality, follow-through, and preparedness as demands increase.

Integration Gaps: Still a Barrier to Better Technology

Disconnected systems continue to limit what AI can actually do.

If AI is raising the stakes, integration determines who can meet them. Advisors consistently cite system integration as the top barrier to upgrading technology—and for good reason. Without shared data and connected workflows, AI remains constrained, unable to act with full context or confidence. Fragmentation doesn't just slow adoption; it limits how far intelligence can extend across the advisor experience.

Top 5 Reasons Advisors Resist Tech Upgrades

- #1 **Integrating with existing systems**
- #2 Learning curve and/or lack of training
- #3 Fear of disruption to existing workflows or client experience
- #4 I don't have time to evaluate new options
- #5 My firm/employer won't allow/approve

Figure 1.6: What is preventing you from upgrading to better technology solutions?

Advisors in our survey identified what's preventing them from upgrading to better solutions:

Poor integration—Firms struggle to modernize when new intelligence is added on top of disconnected systems. Progress depends on platforms built to share context by design, so automation can scale across workflows—not just inside individual tools.

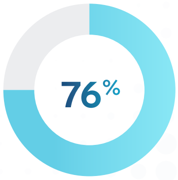
Learning curve—Advisors are understandably cautious when client experience is on the line. Adoption improves when change is phased, supported, and tied to real workflows, rather than introduced as an abstract capability. Confidence grows when new tools fit naturally into the advisor's day.

Fear of disrupting workflows or client experience—This caution reflects professionalism, not resistance. Advisors want proof that modernization improves reliability before they can trust technology to handle more on its own. The most successful transformations start with low-risk workflows, establish trust, and extend intelligence gradually.

"Can I Do That?"

76% of advisors don't know what they've got.

One of the most telling insights from our research is that three out of four advisors say they aren't sure they're using their existing technology to its full potential. This isn't an advisor failure—it's a signal of complexity, limited visibility, and systems that don't make value obvious. Before firms leap forward, many must simplify and train advisors to understand what's already in place and how to use it effectively.



76% of advisors don't use their full tech stack.

Next Steps:

Advisors expect technology to remove friction—not add to it. The next frontier isn't adding more tools; it's redesigning the advisor workday around connected workflows and embedded intelligence.

- **Evaluate technology through the advisor's day.** Identify where work gets stuck or duplicated, and prioritize systems that eliminate manual entry and keep tasks moving smoothly from start to finish.
- **Design for connection, not accumulation.** Invest in clean data flow, orchestration, and automation readiness to avoid recreating legacy constraints in new tools.
- **Make value clear and adoption simple.** Tie tools directly to time saved, fewer steps, or better client outcomes, and back that up with straightforward guidance and training so advisors can use them with confidence.
- **Prove impact in low-risk workflows first.** Start with repeatable service and operations work, demonstrate results quickly, then scale across the advisor experience.

Chapter 02

AI Is Ramping-Up—Are Advisors Ready?

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

A Help, Not a Threat—Rising 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.

Advisors See AI as a Net Positive

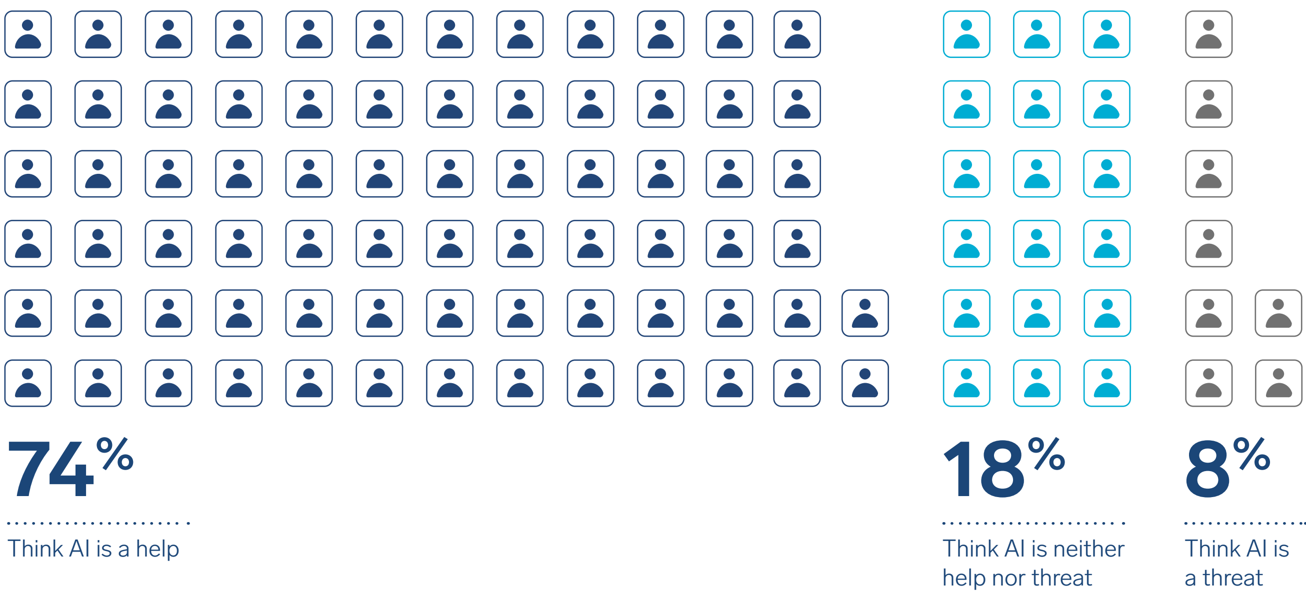


Figure 2.1: Generative AI—Is it a help or threat to your practice?

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 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 is 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 technology.

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 advisor's day in motion.

Advisors' Top AI Use Cases

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

Figure 2.2: 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, prefilling forms, and meeting prep top the list of tasks advisors would fully delegate. These all share two traits: they're administrative and reversible.

> **"When AI is embedded across the advisor experience, it stops being a feature and becomes an operating principle."**
>
> Jason Quinn, Chief Operating Officer, Advisor360°

Advisors Hand Over Routine Tasks

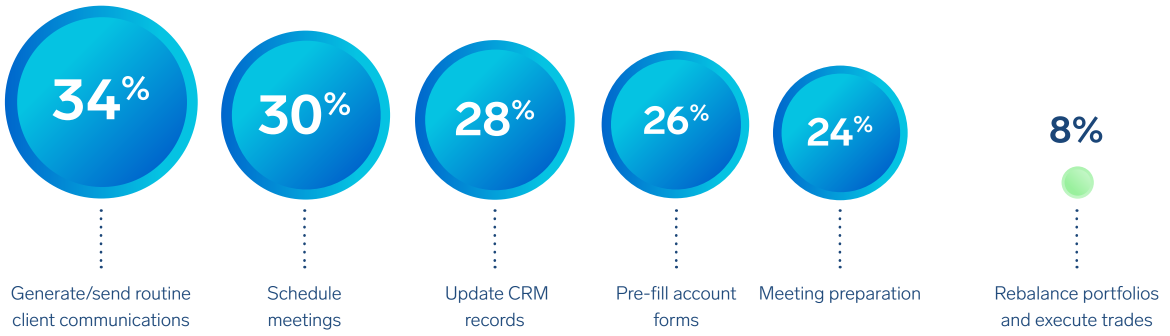
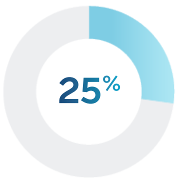


Figure 2.3: Which tasks should AI complete without your review or approval? (Select all that apply)

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.

Two key themes emerge. First, autonomy is happening 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.



A quarter of advisors want full oversight over AI.

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.

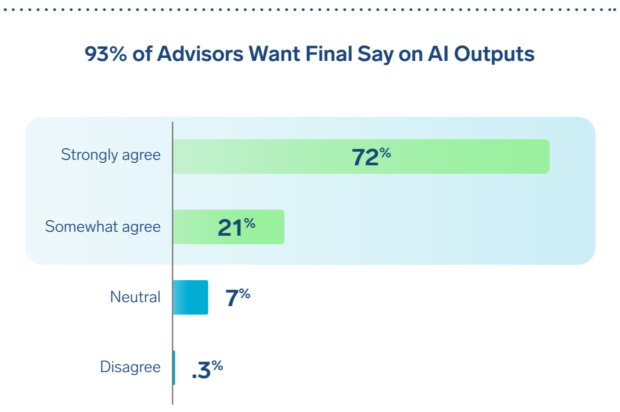


Figure 2.4: I want to control final decisions and advice when using AI tools.

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 step 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 AI 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.

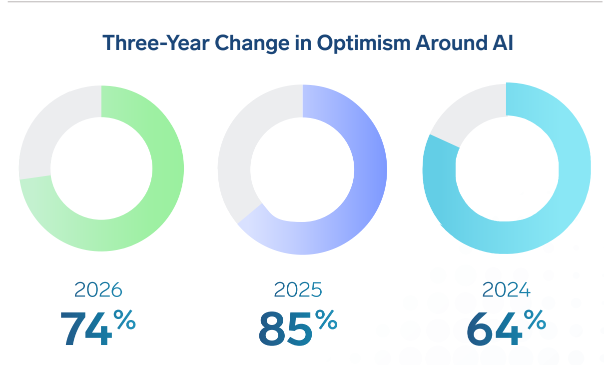


Figure 2.5: AI sentiment over time.

Adoption Hurdles and Advisor Hesitation

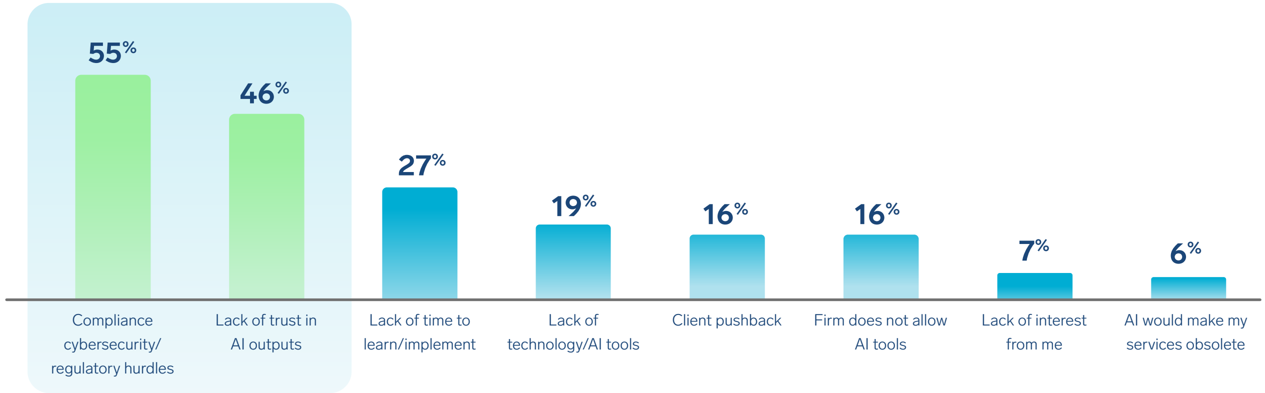


Figure 2.6: What are the reasons you would not use AI-enabled tools? (Select your top-3)

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

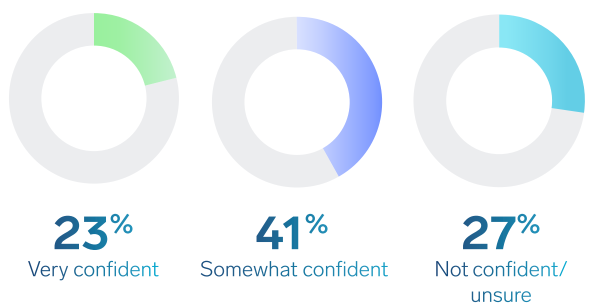


Figure 2.7: Are you confident that your AI tools meet regulatory/compliance standards? **Remaining 9% do not use AI*

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.

Advisors need proof of oversight: Are the tools compliant? Who audits AI outputs? How are errors corrected? 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 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.

How to Move the Trust Needle

- #1 Regulatory/firm approval of the AI tools
- #2 More time for AI to prove itself
- #3 Human validation or audit trails
- #4 Improved integration with my existing systems
- #5 Clear explanations for each recommendation
- #6 Visibility into underlying data sources

Figure 2.8: 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 that performs 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.

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.

Chapter 03

03

The New Advisor Experience

As technology absorbs routine work, the advisor experience is being redefined—shifting focus from execution to judgment, from transactions to trust.

Advisors Expect AI to Assist—Not Replace Them

Advisor sentiment reflects optimism tempered by realism.

For years, the conversation around AI in wealth management has swung between extremes: disruption anxiety on one side, overexuberance toward AI on the other. Our research suggests most advisors are landing somewhere more pragmatic. They see AI as a pivotal force in wealth management—but not as a substitute for the accountability, trust, and judgment at the center of advice.

That pragmatism shows up clearly in the long view data. Nearly seven in ten advisors (69%) believe their role will remain essential over the next decade, even as AI becomes more capable. At the same time, the data leaves room for structural change: 21% anticipate fewer advisors overall as technology absorbs work that once required larger teams. Only 8% believe AI will eventually take over most advisor functions. In other words, the data points to a shift in the division of labor—technology absorbs the most routine work, while advisors remain accountable for judgment and outcomes.

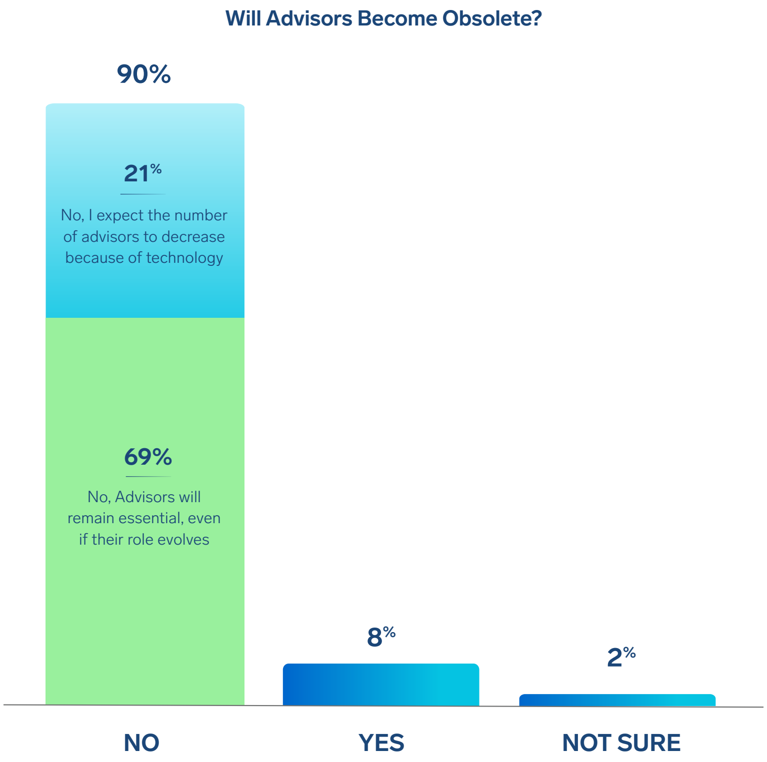


Figure 3.1: Do you believe financial advisors will become obsolete in the next 10 years?

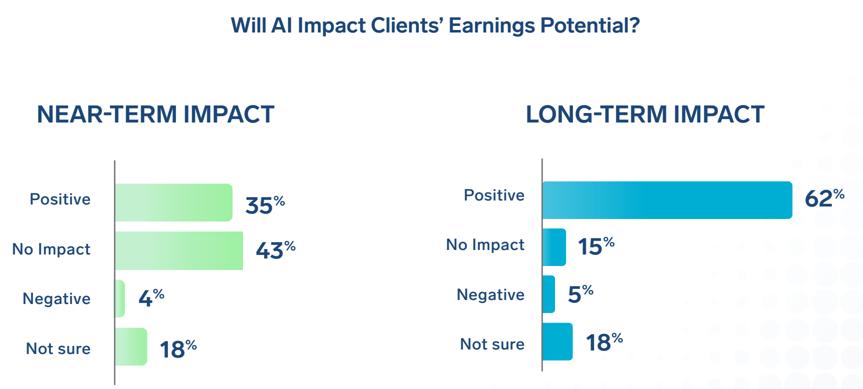


Figure 3.2: How do you expect AI to impact the earnings potential and income levels of clients and prospects?

What's more nuanced is how advisors view AI's impact on clients and prospects. In the near term, sentiment is cautious: 35% expect a positive impact on their clients' earnings and income, while 43% expect no impact, and nearly one in five (18%) aren't sure. In the long term, optimism strengthens: 62% expect AI to have a positive impact, and the "no impact" group shrinks to 15%. The uncertainty doesn't disappear, but it changes shape—less "this will never matter" and more "we're still learning where it will matter most."

So why the gap between short- and long-term confidence? Because the near-term story is still about integration, governance, and fit. Advisors have seen what AI can do in contained workflows, but wealth management is a system of systems—process, policy, data, and client expectations all moving together. Longer term, advisors expect those frictions to ease. Standards will mature, workflows will be redesigned, and clients will increasingly experience the benefits through faster service, clearer guidance, and more personalization. The advisors who thrive won't be the ones who chase novelty—they'll be the ones who help redesign their operating model around AI-native systems that unify workflows, data, and action.

Advisors Want AI to Bridge the Growth Gap

Advisors are looking to expand the scope of advice, without expanding complexity.

The most important growth signal in our research is straightforward: advisors want to do more for clients, and they believe technology can make that feasible. Ninety percent of advisors say they are interested in using AI tools to expand their offering beyond traditional planning—or beyond what they view as core competencies. More than a quarter (27%) are very interested. That matters because it suggests AI is being viewed as capacity creation, not just efficiency.

Will You Use AI to Help You Build Your Business?

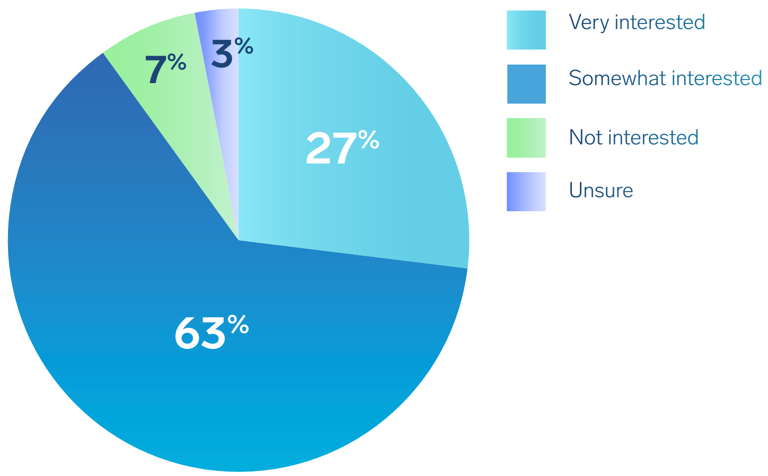


Figure 3.3: How interested would you be in using AI to expand your offering to services you do not currently provide or consider a core competency?

This perspective reflects the ongoing shift in where advisors add most value for clients. As investment management continues to standardize—through models, automation, and broader access—advisors differentiate through advice that is more holistic, timely, and tailored. What's changing now is the feasibility equation. Many firms already know what "better advice" looks like; the constraint has been bandwidth. AI and automation are increasingly viewed as the mechanism that can remove the operational ceiling and make expanded service models sustainable.

Services Advisors Want to Add

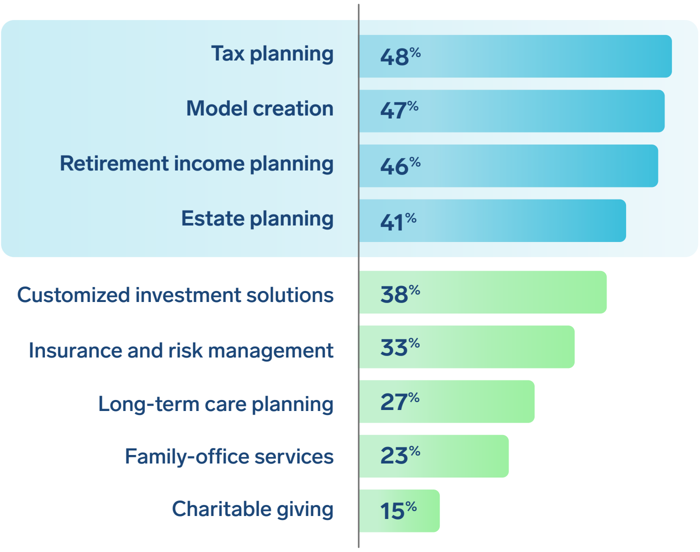


Figure 3.4: Which services would you most like to incorporate or expand if AI-enabled tools made it possible? (Select all that apply)

When advisors describe where they want to aim their new capacity, the top priorities are revealing. The services they want to incorporate or expand—if AI-enabled tools made it possible—cluster around financial planning and personalization:

1. **Tax planning (48%) and estate planning (41%)** signal a demand for advice that is more integrated across the client's full financial reality. These domains are high-value, detail-heavy, and often constrained by time, data gathering, and coordination.
2. **Retirement income planning (46%)** highlights the growing need to help clients navigate how and when to draw down assets, especially as longevity and changing life circumstances make one-size-fits-all approaches less effective.
3. **Model creation (47%) and customized investment solutions (38%)** suggest advisors want more flexibility in how portfolios are built and adjusted—without creating more work behind the scenes.

Taken together, the pattern reveals that advisors aren't trying to bolt on random services. They're trying to meet rising client expectations for personalization and coordination—while keeping service consistent and scalable. The "growth gap" they're describing isn't just new business acquisition; it's the gap between what clients increasingly need and what advisors can deliver at scale.

And this sets up the next question: if advisors are expanding the scope of their advice, what happens to the nature of their role?

The Advisor Experience Evolves

As routine work becomes automated, the focus of advice shifts toward complex, high-stakes client needs.

The new advisor experience isn't about "more technology." It's shaped by two forces moving at once: clients expecting more personalized planning and advisors demanding tools that reduce friction to deliver on that expectation. The result is an advice model built less around isolated transactions and more around ongoing, coordinated guidance.

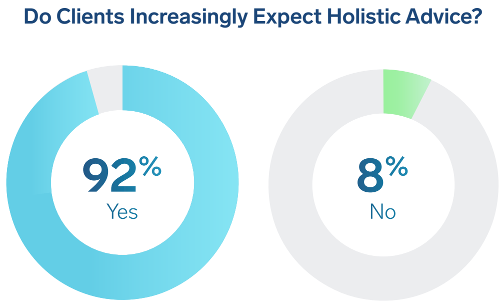


Figure 3.5: Do clients increasingly expect to receive a more holistic or multi-faceted financial planning experience from their advisor?

The increasing shift toward a holistic or multi-faceted planning experience for clients is not a niche trend—it's the default direction of the market. "Holistic" doesn't just mean more services; it means more coordination, more context, and a stronger link between recommendations and real life.

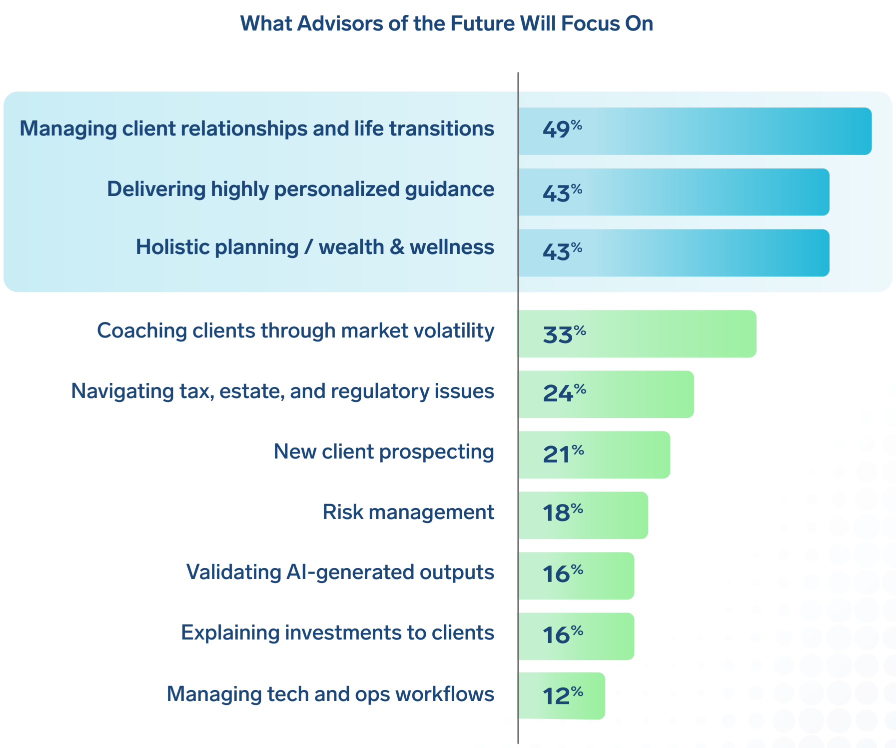


Figure 3.6: What do you believe the advisor of the future will focus on most? (Select up to three)

Nearly half (49%) of advisors say their future focus will be on managing client relationships and life transitions. Forty-three percent emphasize delivering highly personalized financial guidance and holistic wealth and wellness planning. The remaining priorities reinforce the same thesis: coaching, navigating complexity, and supporting decisions that aren't purely quantitative:

- **Managing client relationships and life transitions:** signal a demand for advice that is more integrated across the client's full financial reality. These domains are high-value, detail-heavy, and often constrained by time, data gathering, and coordination.
- **Delivering highly personalized financial guidance:** Personalization moves from a marketing claim to an operating requirement—recommendations that reflect household realities, preferences, constraints, and tradeoffs, delivered consistently over time.
- **Holistic planning / total wealth & wellness:** Advisors increasingly act as integrators—connecting financial decisions to higher-order goals like longevity, lifestyle, family needs, and major life priorities, often coordinating across specialists.
- **Coaching clients through emotional or behavioral finance decisions:** As access to information increases, decision-making doesn't necessarily get easier. Advisors see their role expanding as coaches—helping clients stay grounded, avoid reactive choices, and align actions to long-term goals.
- **Navigating complex tax, estate, and regulatory issues:** Complexity doesn't shrink; it concentrates. Advisors expect to spend more time orchestrating the technical and compliance-sensitive dimensions of a client's plan—supported by tools, not replaced by them.

This is the architecture of the new advisor experience: automation absorbs what can be standardized, while advisors concentrate on the domains where outcomes depend on interpretation, relationships, and trust.

> **"The next advisor experience won't be AI-enabled—it will be AI-native, designed around how advisors think, work, and serve clients."**
>
> Jason Quinn, Chief Operating Officer, Advisor360°

The Future of Advice Is Empathy, Not Algorithms

In a world of smarter tools, the differentiator becomes how well advisors understand people, not just portfolios.

As technology raises the baseline for speed and efficiency, it also changes what clients value most from their advisor. When answers are easier to generate, the harder work becomes helping clients decide what matters and stay aligned. That is why the "advisor of the future" looks less like a product expert and more like a trusted guide.

Top 5 Critical Advisor Skillsets

- #1 Emotional intelligence and empathy
- #2 Communication and client coaching
- #3 Investment acumen and expertise
- #4 AI tool management and configuration
- #5 Data interpretation and decision-making

Figure 3.7: What will be the most critical skillsets for advisors 10 years from now?

The skills advisors believe will matter most in the future reflect that shift. A majority (53%) ranked emotional intelligence and empathy as most critical, followed closely by communication and client coaching (51%). Meanwhile, only 30% cited investment acumen and expertise as a critical future skillset. This isn't to underplay investment knowledge—it's an acknowledgement that investment expertise alone is becoming less differentiating than the ability to translate complexity into clarity and action.

This is also the clearest guardrail for how the industry should deploy AI. If the future of advice is built on trust, then the best use of technology is to reduce friction and increase preparedness, so advisors can show up more present, more responsive, and better equipped to coach clients through life decisions. AI may accelerate the work, but it can't carry accountability. And it can't replace the relational core of a profession built on trust and care.

Defining the Boundaries of the New Advisor Experience

The industry's next challenge isn't capability—it's confidence, governance, and proof.

Even as advisors lean into a bigger, more holistic future, they remain clear-eyed about the constraints. Wealth management is regulated for a reason. Decisions carry real consequences, and accountability must be visible. As AI becomes more embedded in workflows, the boundary question is unavoidable—where should automation stop, and where must human oversight remain absolute?

Tension shows up in how advisors view the regulatory environment. Less than one-third believe the current regulatory framework can effectively oversee AI-assisted advice in the future. This is not a rejection of innovation; it's a recognition that governance maturity will determine adoption velocity. Advisors can't scale what they can't confidently defend—to clients, compliance teams, and regulators.

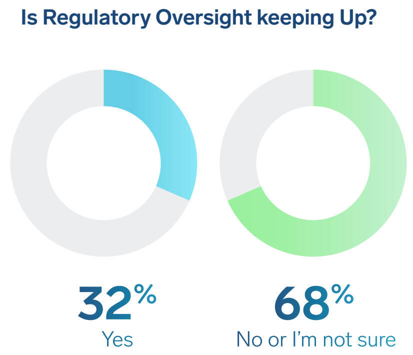


Figure 3.8: Can the current regulatory framework effectively oversee AI-assisted advice in the future?

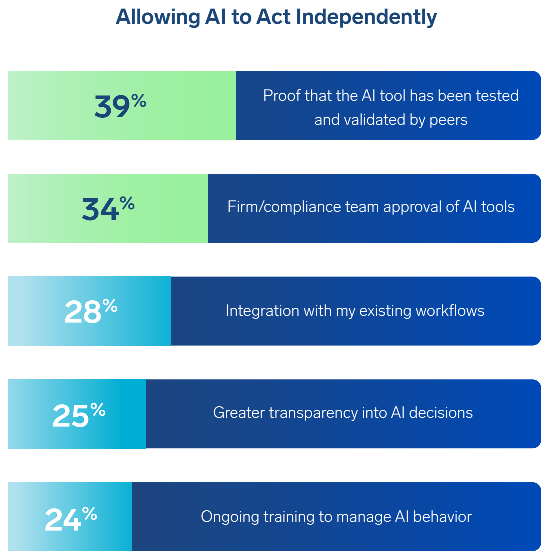


Figure 3.9: What would increase your comfort using AI without oversight? (Select your top 3)

Before advisors give AI greater autonomy, they want support—testing, training, transparency, and clear accountability that reduces first-mover risk. They've seen that AI can save time and boost productivity. The next frontier isn't just expanding use cases, it's expanding trust. When asked what would increase comfort with allowing AI to take actions independently, advisors are effectively asking for proof, protection, and predictability: evidence that outputs are reliable, guardrails that prevent errors, and visibility into how conclusions are reached.

The subtext is simple: no one wants to be the first to get it wrong. Advisors are willing to modernize, but not at the expense of risk, reputation, or client assets. They want firm-level approval and clear supervision models. They want training that treats AI like any other consequential system—something to understand, monitor, and govern—not just adopt. And they want transparency mechanisms—audit trails, explainability, and repeatability—that make responsible scaling possible.

Conclusion

The future of financial advice will not be defined by how much AI firms deploy, but by how they refine and elevate the role of the advisor.

The *2026 Connected Wealth Report* makes clear that the profession is not contracting under the weight of automation; it is concentrating. As routine execution becomes standardized and absorbed by intelligent systems, the center of gravity shifts. Advisors are moving up the value chain—from processing to prioritizing, from producing information to interpreting it, from completing tasks to guiding decisions.

The shift ahead is not about adding services for the sake of complexity. It is about unlocking capacity to deliver advice that is more holistic, coordinated, and personalized. Tax, estate, retirement income, and customized investment strategies are not new ideas, but AI makes them more scalable. The constraint is no longer vision; it is workflow design and operational readiness.

At the same time, the boundaries are unmistakable. Advisors want intelligence embedded in their workday, but not at the expense of accountability. Trust remains the profession's non-negotiable asset. As AI becomes more capable, governance, transparency, and clear lines of oversight become strategic differentiators—not compliance afterthoughts.

The firms that lead will be those that redesign the advisor workday itself—removing friction, eliminating manual handoffs, and ensuring intelligence flows naturally across every interaction. They will align technology to how advisors think and serve, not force advisors to adapt to fragmented systems.

The future of advice will be enabled by automation—but defined by connection, judgment, and trust. For firms willing to modernize with clarity and conviction, that focus will be a decisive advantage.

Action Items for Advisory Firms

Based on this year's findings, these actions will help firms modernize the advisor experience, expand capacity responsibly, and build the trust framework required for AI to scale.

Priority	Action	Impact
1. **Redesign the Advisor Workday**	Evaluate technology through workflow—not features. Identify where handoffs, rekeying, and context-switching slow momentum, and prioritize systems that embed intelligence.	**Reduces friction, improves focus, and aligns technology with how work gets done.**
2. **Unify Data Before Expanding AI**	Move beyond integrations to a shared data foundation. Ensure clean, connected household-level data so AI can operate with full context across workflows.	**Enables reliable automation, strengthens data confidence, and prevents fragmented AI deployment.**
3. **Standardize Low-Risk Autonomy**	Scale proven use cases—meeting prep, summaries, CRM updates, routine communications—with firmwide guardrails and review policies.	**Increases advisor exposure to AI and creates measurable efficiency gains.**
4. **Formalize AI Governance**	Define where AI can act independently, where oversight is required, and how accountability is documented. Establish clear compliance and supervision models.	**Accelerates adoption by reducing ambiguity and protecting reputation, regulatory standing, and client trust.**
5. **Amplify Advisor Value**	Reinvest time saved from automation into holistic planning, life transitions, coaching, and complex decisions.	**Deepens client relationships and positions advisors for long-term relevance.**

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