



THE 2026 AI-LAB ROUNDTABLE

DENVER, CHERRY CREEK

AUGUST 18-20 | HOTEL CLIO

THE BEACON ROUNDTABLE SERIES

THANK YOU ~~TO OUR PARTNERS~~ **TEACHERS**

Enable us all meet, share, and learn from each other.



Avantos

M I L E ^M A R K E R TM



Clearing & Custody



SurgeONE.ai

2 zocks

THE 2026 AI-LAB ROUNDTABLE

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THANK YOU ATTENDEES & PARTNERS



Where the Partners are the best Teachers!



DENVER, CHERRY CREEK



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TOC









AGENDA

Curated for a first-class experience for all attendees.

Tuesday, August 18th

5:00pm - 8:00pm **New & Old Friends Reception / Dinner - The Deck**

Wednesday, August 19th

7:00am - 8:00am **Breakfast - Private Dining Room in Toro**

8:00am - 8:15am Opening Comments & Introductions

8:15am - 9:00am Module 01: What AI Is... - RightBRIDGE by CapitalROCK

9:00am - 9:45am Module 02: Choosing Your Tools - Zocks

9:45am - 10:10am **Morning Break**

10:10am - 10:55am Module 03: Data Readiness & Governance - Advisor360°

10:55am - 11:40am Module 04: Inside the Wealth Management Firm - Avantos

11:40am - 12:40pm **Lunch - Private Dining Room in Toro**

12:40pm - 1:25pm Post-Lunch AI-Lab

1:25pm - 2:10pm Module 05: Building an AI Ready Team - RBC Clearing & Custody

2:10pm - 2:55pm Module 06: Governance, Policy, and Risk - SurgeONE.ai

2:55pm - 3:20pm **Afternoon Break**

3:20pm - 4:05pm Module 07: AI Strategy for the Firm - Milemarker

4:05pm - 4:20pm AI-Lab Roundtable Wrap Up & Closing Thoughts

6:00pm - 10:00pm **Closing Dinner - La Merise**

www.lamerisedenver.com

THANK YOU TO OUR ATTENDEES

Active participation ensures a successful event for all.



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Many thanks for the invitation and opportunity to connect with fellow advisor and investor obsessed folks. The questions and conversations were important and deep. As always conversations were open and honest.”

~ Attendee

THANK YOU TO OUR PARTNERS

Bringing new insights and knowledge to Wealth Firm Management.



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ROUNDTABLE HOSTS

Bringing together the best and brightest in Wealth Management.



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Roundtables encourage thinking out the box with wealth firm leaders and solutions providers at the table together in a safe space for open and honest discussions. Utilizing case studies, breakout sessions and community questions.”

~ Beacon Strategies, LLC

GUEST



Charles "Chaz" Reiling



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CURRICULUM



The most valuable conversations happen when the right people are in the room....

- ➔ **Executive Wealth Firm Leaders.**
- ➔ **Seven Courses, Partner-Led.**

➔ **Module 01:**

What AI Is...

TEACHERS

Jared Lorenz
Connor Thomas



MODULE 01

What AI Is...



Learning Objectives

- Explain, in plain language, what a Large Language Model (LLM) does and does not do
- Distinguish generative AI from the broader category of automation and machine learning wealth firms already use
- Provide the room with shared vocabulary so later sessions do not re-litigate basic terms

Key Topics

- LLMs, agents, and the difference between the two
- What “training,” “hallucination,” and “context window” mean
- A short history of how the industry arrived here in 18 months
- Why foundation-level understanding matters before a firm writes a single policy
- Prompt construction as a foundational skill: how question structure and context change what a model returns, and why a vague request produces vague output. This is the same skill attendees practice later in the day’s hands-on build.

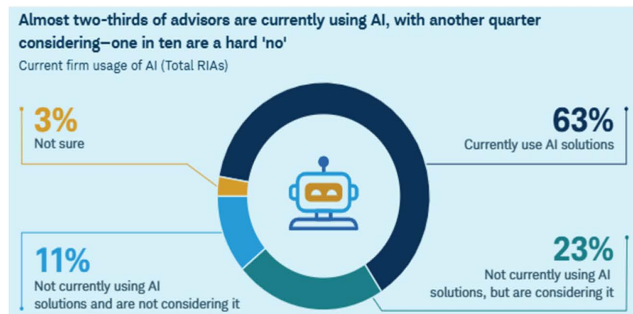
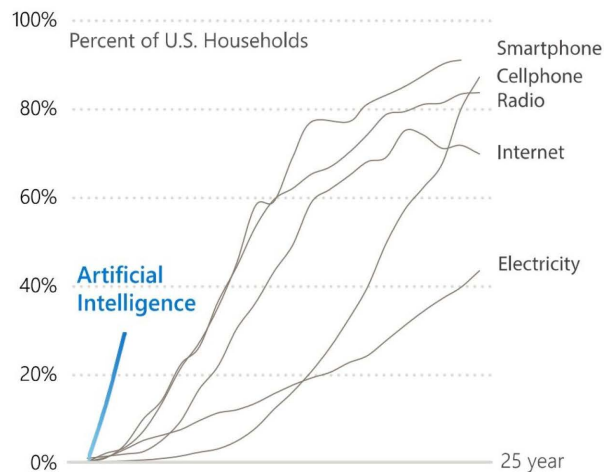
Stats, Sourcing, and Risks



➔ Module 01:

MODULE 01

The Growth of AI



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MODULE 01

Artificial Intelligence:



Any machine that mimics human **cognition** functions

- Problem Solving
- Logical Deduction, or
- Expert Decision Making



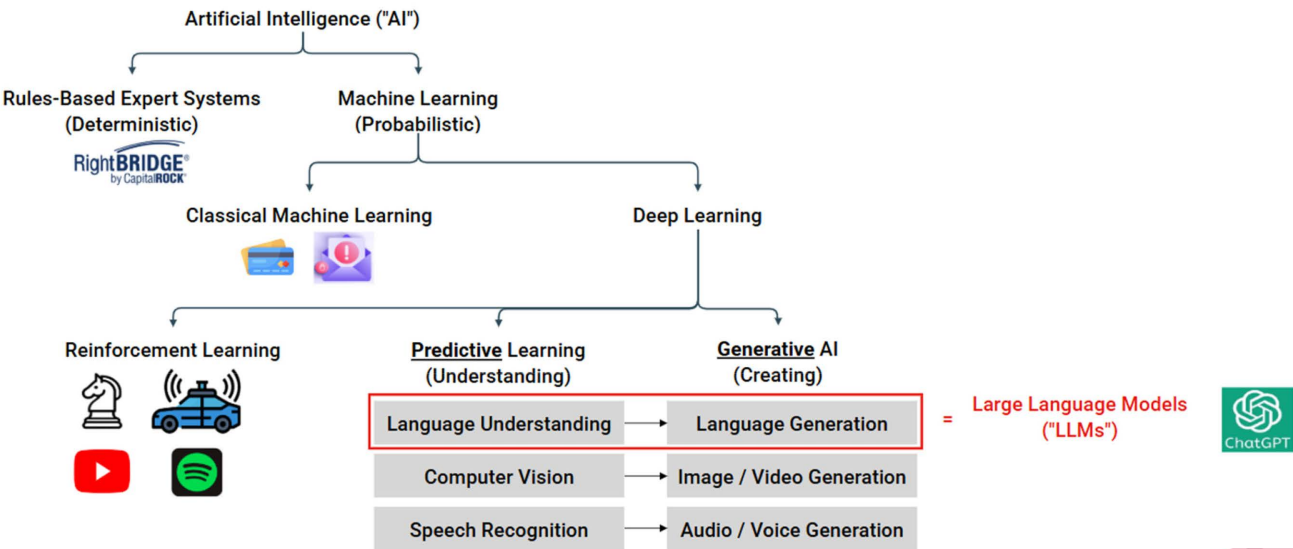
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➔ **Module 01:**

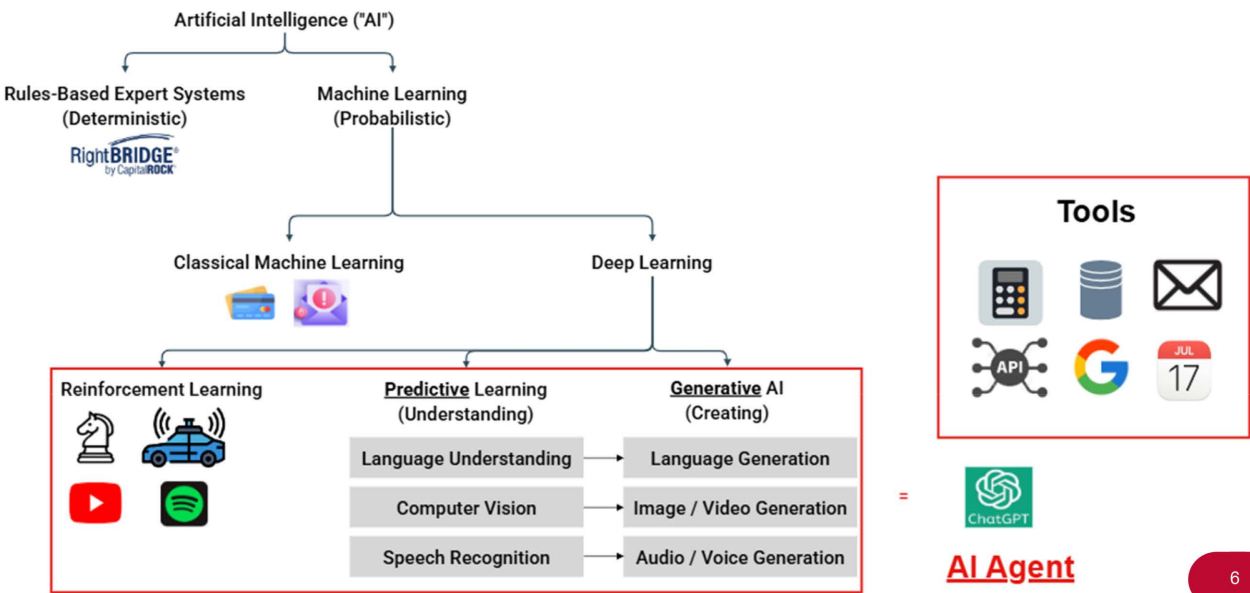
MODULE 01

How LLMs Fit in the Big Picture



MODULE 01

How AI Agents Fit in the Big Picture



➔ Module 01:

MODULE 01

How LLMs Work



- **Pre-Training:** MASSIVE data fed to system: trained billions of times -> instructions to predict next word in a sentence

What is a Token?

Think of a token like a LEGO block or a train compartment.



In AI (Language)

cat	play	ing
Word token	Subword token	Character

Many small pieces (tokens) join to make a sentence.

Predict the Next Word:
“Once upon a _____”



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MODULE 01

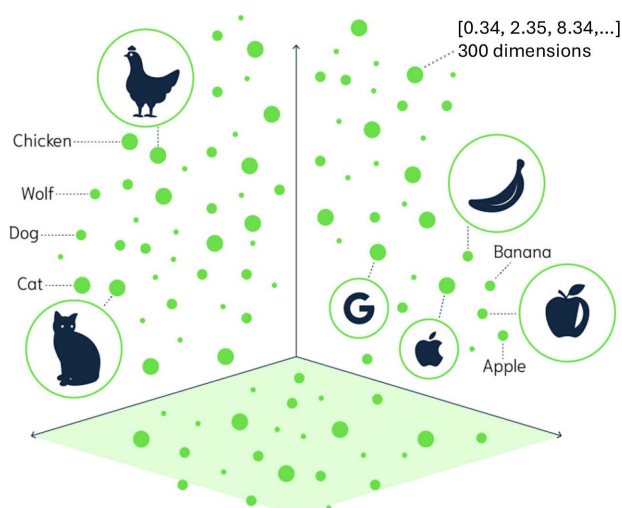
How LLMs Work



Transformer – The GAME CHANGING TECHNOLOGY:

Used by LLMs to read everything at once and tie threads between words

Allows for **context of how one token relates to everything else** when reading or writing



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➔ Module 01:

MODULE 01

How LLMs Work



- **Training**: Human Feedback
 - Ranked responses: Helpful or Unhelpful
- Fine Tuning: The process of retraining a base model on highly specific information.

*Risk: Information used to train the model can be stored and can leak out of the model



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MODULE 01

What an LLM Interaction Looks Like



1. Question (Prompt) + Data -> LLM -> Response
2. Next Question (+ Prior Conversation) -> LLM -> Response

Subsequent questions will load the entire conversation into context until it can't.

Context Window: The short-term working memory of an AI

- Once overloaded, it will summarize, **losing important info**



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➔ Module 01:

MODULE 01

How Prompting Works



LLMs are Probabilistic & People Pleasers

- Vague Requests -> Vague Results
- Hallucination: If you're wanting an answer and it can't find it, it will make up an answer to make you happy

Prompting:

- Give it a role
- Ground it in Guidelines (Regulations or Internal)
- Provide Examples (Good and Bad) – Include Formatting
- Need repeatable results? Have the LLM write your prompts!

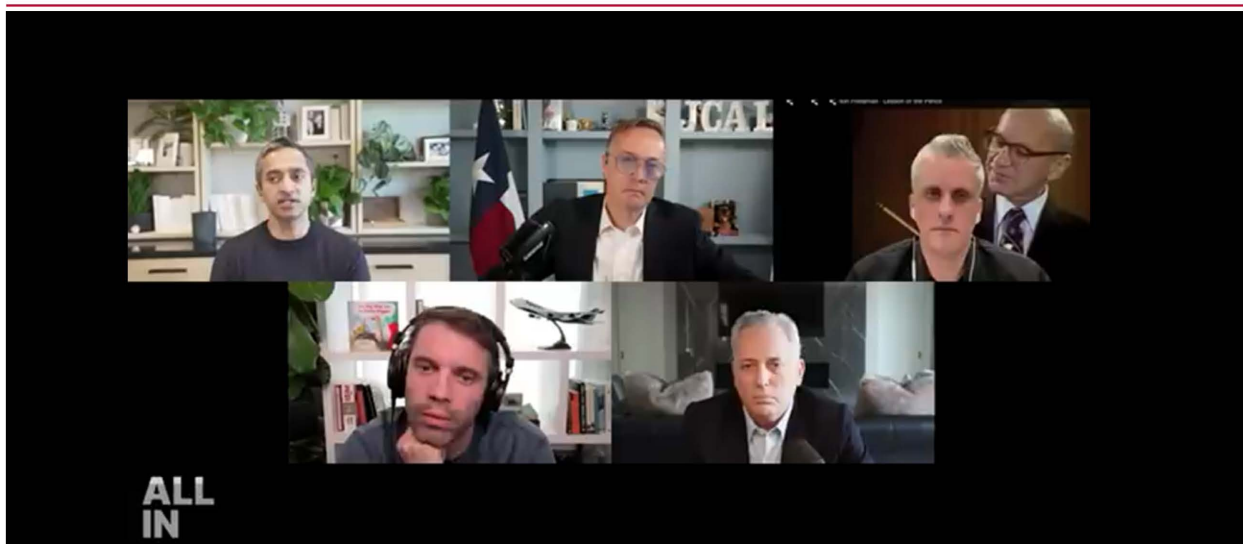


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MODULE 01

So, When Should We Use AI?



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➔ **Module 01:**

MODULE 01

When/Where Should We Use AI?



When:

- Unstructured Data & Large Amounts of Text
- Time to Do vs Time to Prompt AI
- Cost of AI (Variable Cost) vs. Automation (Fixed Cost)

Where:

- Deterministic (Expert Systems): Compliance / Supervision – Explainable
- General Efficiencies (LLMs): Probabilistic w/ Human in the Loop – Black Box



MODULE 01

Building: Which Model To Use?



- Security
- Cost
- Speed
- Accuracy
- Difficulty to Implement

LLM Model	Secure	Cost (per 1M tokens)	Accuracy	Speed	Within Existing Infrastructure
1		\$\$	~95%+		
2		\$	~90%		
3		\$\$\$	~95%+		
4		\$\$\$	~90%		
5		\$\$\$\$	~95%+		
6		\$	~85%		
7		\$\$	~80% or less		
8		\$\$	~80% or less		
9		\$\$	~80% or less		
10		\$\$	~80% or less		
11		\$\$\$\$			
12	No				
13	No				
14	No				
15	No				
16	No				
17	No				



➔ **Module 01:**

MODULE 01

Buying: Is it Safe?



Understanding LLMs Matters Before Writing a Policy

- Data:
 - Inputs
 - Retention
 - Storage Architecture
 - Processing Location
- Training of Models Based on Inputs
- Prompt Hardening
- External Tool Access



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MODULE 01

Looking Forward



Learning from Recent History:

- Cord Cutting
- Ford's AI Missteps



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➔ Module 02:

Choosing Your Tools

TEACHER

Rachel Long



MODULE 02

Choosing Your Tools



What we'll cover, and what you'll be able to do with it.

WHAT WE'LL COVER

- **Build vs. Buy vs. Partner** and the benefits & debt each path carries
- **Tokens & Prompting** scaling your team's usage
- **The Four Fits** your throughline for every vendor evaluation
- **Integration Depth** "Yes, we integrate" *Now what?*
- **Adoption** what a demo can't show you, and the question that predicts whether it sticks

WHAT YOU'LL WALK AWAY WITH

- A simple framework for any build, buy, or partner decision
- Fluency in tokens and prompting; the cost question hiding in how you ask
- The Four Fits as your evaluation checklist for any AI vendor
- How to spot genuine integration depth, including the tell a demo won't give you
- How to ensure adoption isn't just a prediction



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➔ Module 02:

MODULE 02



Build, Buy, or Partner?

Three paths, three strategies. AI is the #1 technology investment advisors most want their firm to make (J.D. Power 2025) — and 54% of advisors who switched broker-dealers said technology made the difference (Cerulli 2025).

1 Build

- **Right When:** It's a genuine strategic differentiator: shaped by your data, your workflow, hard to copy.
- **Risk:** You own the roadmap. You're rebuilding what a vendor may already do well, indefinitely.

2 Buy

- **Right When:** The capability already exists and works well in market. No need to reinvent it.
- **Risk:** You're tied to their roadmap, their pricing, and whatever integrations they support.

3 Partner

- **Right When:** You need build-level access, *not just user-level* and real influence over what ships next.
- **Risk:** It asks more of both sides than a login and a handoff. Adoption becomes shared work.

THE THREE-PART TEST

Is it a differentiator? What's the upkeep, and who owns it? What's the value — name the outcome: retention, referrals, pricing. No name, no differentiator.



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MODULE 02



The 'Four Fits'

Every AI vendor decision reduces to these four checks. Three your firm already runs more than likely. The fourth is usually the most missed opportunity.

1



Strategic Fit

Know what you're solving for, and what it costs to scale.

2



Risk Fit

The non-negotiable gate: compliance & cybersecurity.

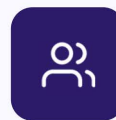
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Technical Fit

Does it actually connect to the systems you already run? What are the downstream impacts?

4



Adoption Fit

What does adoption look like at Day 30, 60, 365?

Risk Fit gets its own dedicated session later today. For now, know it's the gate everything else has to clear.



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➔ Module 02:

MODULE 02 · STRATEGIC FIT



Reading The Meter

WHAT'S A TOKEN?

The unit AI runs on. Every prompt, file, and response gets converted into tokens, billed per token, in and out. Not a seat license; metered, (like electricity) based on overall usage.

WHAT'S USAGE-BASED PRICING?

Software previously scaled with headcount. AI pricing scales with consumption. **2 in 5 vendors now default to usage-based or hybrid pricing**, up from 1 in 4 a year ago.

Bessemer Venture Partners, 2026 AI Pricing Playbook

HERE'S THE ISSUE

Most token waste comes from three habits: rebuilding from scratch every time, full 'data dumps' asking the model to figure it out, and running multiple steps inside one unscalable prompt.

HERE'S HOW TO THINK ABOUT IT

Sort the permanent from the perishable: facts like age or household structure earn a lasting home; a passing market comment doesn't. Then route the task: a routine job like summarizing a meeting costs about 5x more run on a frontier model (Claude Opus) than on a faster, cheaper one (Claude Haiku) — save the frontier model for what actually needs it.

Ask your team: Can we manage throttling? What happens when a critical workflow hits a token limit? How do we route traffic to the right model?



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MODULE 02 · STRATEGIC FIT



What Makes a Good Prompt?

Moving away from unorganized requests into a structured, clean outcome.

BAD PROMPT · VAGUE ASK

"Create a document that shows how our relationship with this client has gone the past year."

No structure, no scope: the AI has to guess what you meant.



GOOD PROMPT · OUTCOME-FIRST

"You're my practice's relationship intelligence analyst. Using our meeting notes and CRM data, build [client]'s journey report. Create one branded HTML page: a timeline from onboarding to today, a family and beneficiary map, milestone highlights, and a meeting log where every entry names what was actually discussed."

WHY THIS WORKS

1

Gave it a Role

"relationship intelligence analyst"

2

Gave it Context

"our meeting notes and CRM data"

3

Stated the Outcome

one branded HTML page, exact structure

Write it this well once, and it stops being a prompt. It becomes a skill you never have to write again unless you want to tweak it.



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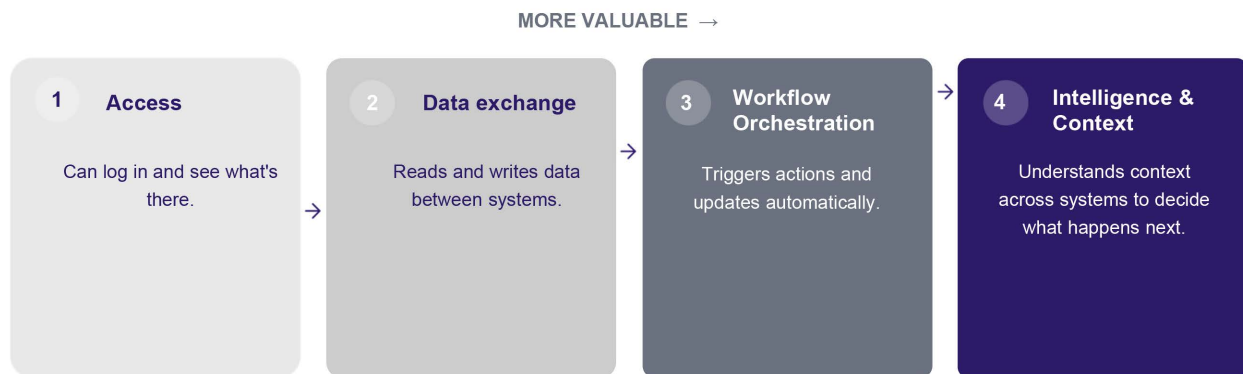
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➔ Module 02:

MODULE 02 • TECHNICAL FIT



Integration Depth



Identifying an integration exists is not the same as determining the level of which the integration occurs.

The concrete tell: ask any vendor whether they support MCP (Model Context Protocol) & what's actually connected, public and private. Access is the chatbot bolted onto a website. Workflow Orchestration is a tool genuinely embedded in how work gets done.



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MODULE 02



“

*Every demo shows you what a platform can do. Almost none of them show you what it will do for **your version** of it. What's approved based on 'the Four Fits' and how those changes impact adoption. That gap is the translation layer most people miss.*



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➔ Module 02:

ADOPTION FIT



The Fourth Fit, in Practice

Is your firm ready for the version of the platform you're agreeing to?

What the demo shows

"Art of the possible" based on the business outcomes and messaging initially provided



What you actually get

A platform that includes compliance policies, approved features, and default settings.

KEY INSIGHT

- **What Should Be Considered:** feature limits, retention policy, critical processes, what impacts downstream.
- **#1 Question:** Who's supporting adoption so what you get matches what got you excited for initially?

What you get on Day 1 may only be platform readiness, not organizational readiness. That was never the whole story.



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ADOPTION FIT



Questions a Demo Won't Answer

1 Can we pilot with our specific policies in place?

Tests whether they'll actually build, not just promise to.

2 How do you monitor adoption and that users are actually proceeding through their overall user journey?

Reveals whether they measure adoption or just activation.

3 How do our processes align to the platform - What can be customized vs what do we need to adapt to?

Surfaces the real ceiling on customization before you hit it post-signature. Also identifies level of engagement and support you'll receive.

4 What is the depth of each integration?

Ties the pitch to the same ladder you just saw; key details should be provided

5 What does post-launch support look like — for the home office and for each individual user?

Separates a real partner from a vendor who stops at go-live.

These questions will define a true partnership - implementation is 'easy,' adoption is harder.



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➔ Module 02:

ADOPTION FIT



What Lowers the Curve?

Three levers that separate a real partner from a login and a handoff.

1

Customization

Every unfamiliar term taxes an advisor's attention. Customization that mirrors your firm's own language and workflow removes that tax.

Proofpoint:

- Case Study: Carried the firm through a staff medical leave with no loss of institutional knowledge
- NexGen coaching, new hire onboarding, home office initiatives

2

Integrations

Integration depth decides whether advisors use the tool because it's already in their workflow or have to remember to open a separate one.

Proofpoint:

- Case Study: Deep integrations - \$125K saved/year, \$22M new AUA in 2 months
- MCP also provides a recruiting differentiator

3

Partnership Engagement

A platform can be implemented with customizations & integrations and still fail quietly around Day 90.

Proofpoint:

94% of firms working with us now build adoption behavior into their success criteria

KEY INSIGHT

A vendor who builds your process and connects your systems but disappears after Day 1 hasn't lowered your curve. They've just delayed where it breaks.



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MODULE 02



Thank You!

Use this list to evaluate next steps with your team.

1

Choose your path (build, buy, or partner) with an understanding of what benefits and risks are associated.

2

Clear the **Four Fits**: strategic, risk, technical, and adoption.

3

Ask the five questions. Make them prove it, not just answer in the abstract.

4

Be honest about where your own process actually stands. Define what success looks like, including behavior, not just deployment.

5

Choose a partner who engages with you on that definition of success, not just at the signature.

LET'S DISCUSS

Where has your firm already been surprised by a vendor's true cost or fit, after the contract was signed?



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The unglamorous prerequisite, and the privacy and compliance ground rules that govern how that data gets used once it is ready.

➔ **Module 03:**

Data Readiness & Governance

TEACHER

**Dinesh Prasanth
Ganapath
Darren Tedesco**



MODULE 03 WEALTH MANAGEMENT · AI · DATA



The Intelligence Era Runs on Data

Why the differentiator in wealth management AI is moving underneath the model — into the data, context, and controls that feed it.

Your AI strategy is your data strategy.

A strategy briefing for advisory, technology, and compliance leadership



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➔ Module 03:

MODULE 03 ROADMAP



One story. Three acts.

Why data matters → how trust is built → what it means strategically

01 INTELLIGENCE

Why data becomes the competitive advantage

02 TRUST

What AI needs to safely know, reason, and act

03 CONTROL

How firms govern, contract, and compete around it

**The takeaway never changes: the model is increasingly rented.
The intelligence underneath it is yours.**



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MODULE 03 ACT 1 · INTELLIGENCE



AI is becoming ubiquitous.

When everyone can rent the same models, differentiation moves underneath them.

SOFTWARE

Executes rules



AI

Predicts patterns



MODELS

Become table stakes



YOUR DATA

Creates proprietary intelligence

The strategic edge shifts from the model to the data, context, and controls that feed it.



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The unglamorous prerequisite, and the privacy and compliance ground rules that govern how that data gets used once it is ready.

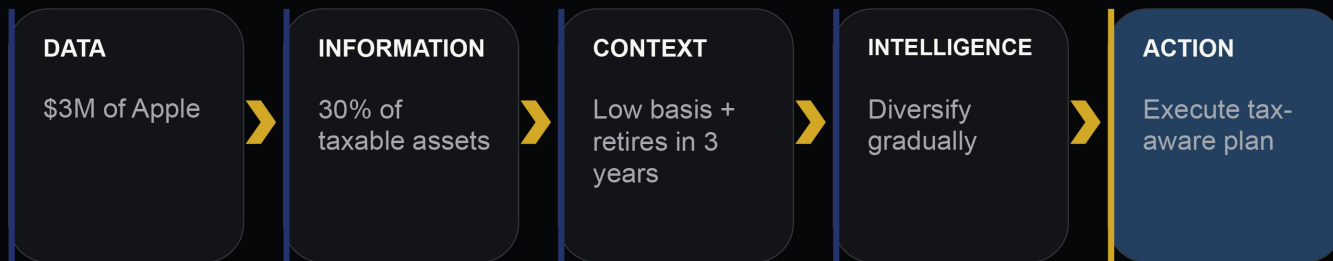
➔ Module 03:

MODULE 03 ACT 1 · INTELLIGENCE

Advisor360°

Data ≠ Intelligence.

AI does not create client context. You must give it context.



Each step adds meaning. AI's ceiling is set by the **quality of the steps before it.**



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MODULE 03 ACT 1 · INTELLIGENCE ((AUDIENCE EXERCISE))

Advisor360°

Is this enough data?

Raise your hand if you think the AI has enough information to answer the client's question.

JOHN SMITH

- Age: 61
- Investable assets: \$4.2M
- Annual income: \$375K
- Risk tolerance: Moderate
- Retirement goal: Age 65

“Can I retire today?”

ADDED CONTEXT

- Wife is 52
- \$1.3M low-basis stock
- \$900K held-away 401(k)
- \$180K annual spending
- \$1.2M mortgage
- \$1M vacation-home goal
- Two children in college
- Pension at 65
- \$2M legacy goal

Did the data change — or did the context change?

DATA ≠ CONTEXT ≠ INTELLIGENCE



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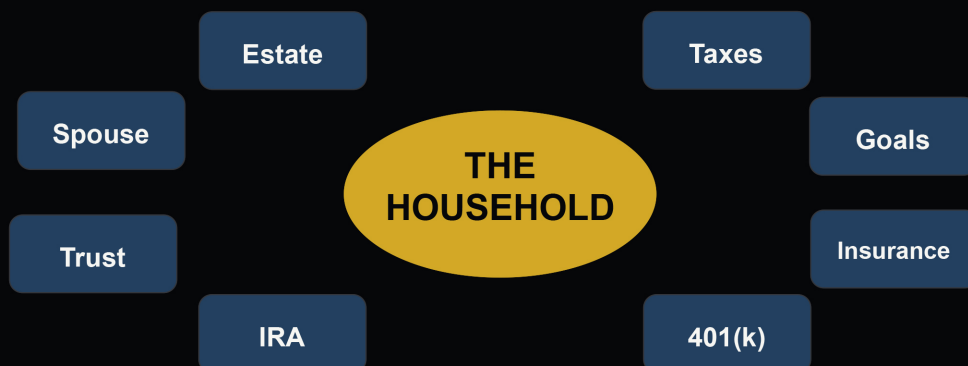
➔ Module 03:

MODULE 03 ACT 1 · INTELLIGENCE

Advisor360°

Your systems see accounts. Your advisors see a family.

Wealth management is a relationship-level problem built on myriad data models.



AI cannot give relationship-level advice from disconnected account/policy/contact/document/plan/etc. level data.



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MODULE 03 ACT 1 · INTELLIGENCE

Advisor360°

The model knows the world. Your data knows the client.

Grounding connects the two.

MODEL

- General knowledge
- Patterns learned in training
- Not authoritative for your client



GROUNDING

- Retrieves trusted enterprise facts
- Applies permissions
- Anchors the answer



YOUR DATA

- Holdings
- Plans + goals
- History + policies
- Client context

If the data is wrong, incomplete, stale, or unauthorized, AI doesn't fix the problem. It scales it.



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The unglamorous prerequisite, and the privacy and compliance ground rules that govern how that data gets used once it is ready.

➔ Module 03:

MODULE 03 ACT 1 · INTELLIGENCE

Advisor360°

The AI data problem: lakes/warehouses are not the answer.

Data Lake/Warehouse

RedtailBoxOutlookSchwabAlbridgeeMoneyZocksOrioniPipeline

If the data is wrong, incomplete, stale, or unauthorized, AI doesn't fix the problem. It scales it.

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MODULE 03 ACT 2 · TRUST (AUDIENCE EXERCISE)

Advisor360°

Would You Let AI Do This?

Raise your hand when you start to become uncomfortable.

1 Summarize a client meeting

2 Identify that the client may have excess cash

3 Recommend investing \$250,000

4 Determine the appropriate allocation

5 Draft the recommendation to the client

6 Send the recommendation to the client

7 Prepare the trades

8 Execute the trades

ASSIST → ADVISE → ACT

What changed? Not necessarily the intelligence — the agency!
THE MORE AI CAN DO, THE MORE CERTAIN YOUR DATA MUST BE.

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➔ Module 03:

MODULE 03 ACT 2 · TRUST



From Co-pilot to Agent.

The industry's trajectory changes what the data layer must support.

ASSIST

- AI knows
- Answers · summarizes · retrieves
- DATA DEPENDENCY: Reads your data

ADVISE

- AI recommends
- Drafts · proposes · prioritizes
- DATA DEPENDENCY: Reasons over your data

ACT

- AI acts
- Creates · communicates · executes
- DATA DEPENDENCY: Changes your data

THE MORE AI CAN DO, THE MORE CERTAIN YOUR DATA MUST BE.

Agency and control must scale together.



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MODULE 03 ACT 2 · TRUST



The Trust Infrastructure.

Know what is true. Control what AI can do. Prove what happened.

KNOW

- Canonical identity
- Certified data + lineage
- Point-in-time truth

CONTROL

- Entitlements at the data layer
- Compliance hard gates

PROVE

- Grounding + validation
- Auditability

None of this lives in the model. It lives in the data and control layer around it.



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The unglamorous prerequisite, and the privacy and compliance ground rules that govern how that data gets used once it is ready.

➔ Module 03:

MODULE 03 ACT 2 · TRUST

Advisor360°

Trust and Governance.

Firm differentiation will be fought on the Trust and Governance layer battlegrounds.

Applications (native/in-house/3rd party)

Trust & Governance

WealthOS (feeds/engines/etc.)

The WealthOS provides the undifferentiated heavy lifting. The application layer is being collapsed to a “headless UX”. The middle layers will determine the future.



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MODULE 03 ACT 3 · CONTROL (AUDIENCE EXERCISE)

Advisor360°

Who Owns This?

Your firm gives an AI platform years of a client's data. AI creates something that did not previously exist.

THE INPUT

- 20 years of CRM notes
- Emails + meeting notes
- Financial plans
- Transactions
- Client documents

AI concludes:

“82% probability this client leaves the firm within 12 months.”

WHO OWNS THE 82%?

A The client

B Your firm

C The AI vendor

D Contract dependent

Can it be retained? Used for training? Reused with another firm? Deleted at termination?

THE DATA PRENUP: negotiate the breakup before you fall in love.



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➔ Module 03:

MODULE 03 ACT 3 · CONTROL



The Data Prenup.

Negotiate the breakup before you fall in love.

OWNERSHIP

Your data — and derived data — remains yours.

TERMINATION

Full return in open, usable formats.

TRAINING RIGHTS

No training on client data unless explicitly opted in.

RETENTION / DELETION

Certified deletion — backups, logs, and copies included.

DERIVED / INFERRED DATA

Define ownership of embeddings, insights, and outputs.

PORTABILITY

Swap models/providers without losing context or history.

NPI

Know exactly where it flows and who can access it.

If it isn't in the contract, it isn't your protection.



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MODULE 03 ACT 3 · CONTROL



Same rules. New technology. Greater scale.

Regulators haven't rewritten the rulebook for AI — they expect the existing rulebook to apply to it.

PROTECT THE DATA

Privacy · Reg S-P · NPI ·
training boundaries

SUPERVISE THE OUTPUT

Policies · explainability ·
human accountability

PRESERVE THE EVIDENCE

Books & records · lineage
· audit trail

“The model wrote it” is not a defense.



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The unglamorous prerequisite, and the privacy and compliance ground rules that govern how that data gets used once it is ready.

➔ Module 03:

MODULE 03 THE BOTTOM LINE

Advisor360°

The winners won't have better AI.
They'll have AI that knows their clients better.

FEATURES	commoditize
AI MODELS	commoditize
INTELLIGENCE	differentiates
DATA	defines intelligence

YOUR AI STRATEGY IS YOUR DATA STRATEGY.



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MODULE 03 ACT 4 (BONUS) · DEMO

Advisor360°

Demo of Intelligence, Trust, and Control all coming together (time permitting)

Live example of workflows spanning personas and capabilities, built on a layer of lineage traceability that not only survive and audit, but enhance trust.



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➔ Module 03:

MODULE 03 APPENDIX



Appendix

Screen shot examples of workflows spanning personas and capabilities, built on a layer of lineage traceability that not only survive and audit, but enhance trust.



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The screenshot displays the 'Meeting Prep' interface in the Advisor360 system. The header shows the Advisor360 logo, the title 'Meeting Prep', and the user 'Dana Reyes'. A sidebar on the left contains navigation links for Home, Calendar, Clients, and Feedback. The main content area is titled 'Upcoming Meeting Preps' and features a grid of meeting cards. Each card includes the participant name, meeting type, date, time, and duration. The grid is organized into two rows and five columns, with the last column containing only one card. The bottom of the interface shows the event title and date.

Upcoming Meeting Preps				
GALLAGHER, ADELINE Annual Review Wed, Aug 19 9:00 AM (60 min) Office	HOLLOWAY, RICHARD AND DIANE Annual Review Wed, Aug 19 10:00 AM (60 min) Office	ZAHARIA, URSULA Annual Review Thu, Aug 20 10:00 AM (60 min) Office	HOLLOWAY, RICHARD AND DIANE Annual Review Thu, Aug 20 12:00 PM (60 min) Office	WHITMORE, GERALD AND PATRICIA Annual Review Thu, Aug 20 1:00 PM (60 min) Office
WHITMORE, GERALD AND PATRICIA Annual Review Fri, Aug 21 12:00 PM (60 min) Office	DELACROIX, THEODORE Annual Review Fri, Aug 21 1:00 PM (60 min) Office	HERNANDEZ, BARNABY Annual Review Tue, Aug 25 6:00 AM (60 min) Office	OKAFOR, SAMUEL Annual Review Thu, Aug 27 1:00 PM (45 min) Office	ISHIKAWA, CORDELIA Annual Review Sun, Aug 30 5:00 AM (45 min) Office

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➔ Module 03:

← HOLLOWAY, RICHARD AND DIANE
Meeting on Thursday, August 20, 2026 at 12:00 PM | Edit
Record this Meeting: ☐ | Documents: Upload

Holloway, Richard And Diane - ...
+ Good
Copy Export to PDF Sync to CRM

Advisor360™

- Home
- Calendar
- Clients
- Feedback
- DR

Hello! I'm your Meeting IQ assistant. I can help you prepare for client meetings, review portfolios, analyze market trends, and answer questions about your clients. How can I assist you today?

Yesterday 11:02 AM

Ask me anything...

Meeting Prep can make mistakes. Advisor Use Only. Not For Use with the Public.

Agenda for HOLLOWAY, RICHARD AND DIANE

Created August 17, 2026 at 11:40 AM

- > Recap & Advisor Brief
- > Recent Activities & Transactions
- > Portfolio Review & Performance
- > Planning Updates
- > Opportunities & Risks
- > Action Items & Recommendations
- > Open Discussion & Next Steps

🔄 Regenerate ⌵
Rate Agenda

This agenda was generated on Aug 17, 2026, 11:40 AM using information from your CRM and portfolio accounting system. It may not reflect changes made since then. Review all items for accuracy and completeness before your meeting.

THE 2026 AI-LAB ROUNDTABLE | AUGUST 18-20 | DENVER, CHERRY CREEK

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➔ Module 03:

day, August 20, 2026 at 12:00 PM | Edit

Richard And Diane - ...

Agenda for HOLLOWAY, RICHARD AND DIANE Good

Created August 17, 2026 at 11:40 AM

Recap & Advisor Brief

TOPIC SUMMARY

Holloway household (Richard, 62, & Diane, 60) — taxable + retirement accounts, 5 managed accounts, ~\$7.82M managed AUM under Dana Reyes since June 2012. Moderate risk profile re-confirmed at the Dec 2025 review. Annual review scheduled 2026-08-19 with four post-exit workstreams still open.

Talking Points (+ Add)

- The Holloway household is Richard (62) and Diane (60), with adult sons Marcus (33) and Sarah (31) engaged as next-generation contacts. Managed assets are ~\$7.82M across five accounts, taxable and retirement mixed, under advisor Dana Reyes since June 2012 — a 14-year relationship. The Moderate risk profile was re-confirmed at the December 2025 review after the business exit.
- The relationship's most intensive phase began with the November 2025 sale of Holloway Precision Components to Illinois Tool Works — \$4.6M cash plus 6,379 ITW shares in a tax-free reorganization (carryover basis ~\$92k). That single event triggered the estate, tax, Roth, Social Security, and concentration workstreams now in flight.
- Income-floor decisions are now locked in: Diane elected the 100% joint & survivor option on her Massachusetts Teachers' pension (~\$58k/yr), and both delay Social Security to age 70, bridging spending from the taxable trust. These irrevocable elections anchor the decumulation sequence.
- Open: return the signed credit-shelter trust restatement drafts to Whitcomb & Sloane (due 2026-08-25) — the highest-priority carryover, keeping the estate exposed above the Massachusetts \$2M threshold until executed.
- Open: send the ITW tranche-2 diversification proposal (due 2026-08-29) and track the \$750k HPC escrow release (2026-11-21) — both remain unexecuted entering the review.

Recent Activities & Transactions

Portfolio Review & Performance

Planning Updates

Opportunities & Risks

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Yesterday 11:02 AM

explain the second point in the recap and Advisor brief section.

9:22 AM

The second talking point in the Recap & Advisor Brief reads:

The relationship's most intensive phase began with the **November 2025 sale of Holloway Precision Components to Illinois Tool Works** — a transaction structured as **\$4.6M cash plus 6,379 ITW shares** in a tax-free reorganization, with a carryover basis of approximately **\$92K** on those shares. That single event is the origin of every major workstream now in flight: the estate plan restatement, the tax and Roth conversion planning, the Social Security timing decision, and the ITW concentration reduction — all of which trace back to the business exit and are still open entering this review.

[Overview >](#)

9:24 AM

Confirmed at the December 2025 review after the business exit.

- The relationship's most intensive phase began with the November 2025 sale of Holloway Precision Components to Illinois Tool Works — \$4.6M cash plus 6,379 ITW shares in a tax-free reorganization (carryover basis ~\$92k). That single event triggered the estate, tax, Roth, Social Security, and concentration workstreams now in flight.
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Recent Activities & Transactions

Portfolio Review & Performance

Planning Updates

Opportunities & Risks

Action Items & Recommendations

Open Discussion & Next Steps

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➔ Module 03:

<

HOLLOWAY, RICHARD AND DIANE

Meeting on Thursday, August 20, 2026 at 12:00 PM | Edit

Record this Meeting: ☐

Documents: Upload

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Clients

The second point in the recap and ...

you prepare for client meetings, review portfolios, analyze market trends, and answer questions about your clients. How can I assist you today?

Yesterday 11:02 AM

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Overview >

9:24 AM

Ask me anything...

+ ↕

Feedback

DR

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Portfolio Review & Performance

TOPIC SUMMARY

ITW single-name concentration at ~23.7% of AUM dominates the book; the portfolio trails the S&P 500 by 7.0pts (1Y) with cash and fixed income as structural drags.

Talking Points (+ Add)

ITW is the household's largest position at \$1,849,999.99 — roughly 23.7% of managed AUM — carrying a ~\$1.76M unrealized gain against a \$92k carryover basis. This is a single-name exposure at a scale that dominates household equity risk, with a large embedded gain constraining disposition. Worth confirming the staged-reduction path stays on track toward the client's stated sub-15% target.

Across the five managed accounts, per-account IRR ranges 5.9%–8.2%: Richard Roth (8.2%) and Diane Roth (7.8%) lead and outperform the S&P 500 benchmark IRR of 7.61%, while the Trust (5.9%), Richard Rollover IRA (7.4%), and Diane Rollover IRA (7.1%) trail. The Trust's drag carries the most weight given its ~\$4.9M share of the book.

Per-Account IRR vs S&P 500 Benchmark (1-Year)

Account	IRR (%)
Richard Holloway	8.2%
Diane Holloway	7.8%
Richard Holloway Account	8.2%
Diane Holloway	7.8%
Holloway Family Revocable Trust	5.9%
S&P 500 Benchmark	7.61%

The portfolio trails the S&P 500 by 7.0 percentage points over the trailing year (6.8% vs 13.8%) and 5.5 points YTD (4.9% vs 10.4%). The gap is largely mechanical: a 15.87% cash weighting (~\$1.24M, mostly the \$850k SWVXX position in the Trust) and an 18.94% fixed-income allocation are structural drags during an equity bull market.

Managed value moved from \$9,118,000 (Nov 2025 peak) to \$7,814,999.98 by August 2026 — a ~\$1.3M decline. With net investment stable at \$7.03M from May onward, most of that move reflects market depreciation and the gifting outflows rather than a return, so walk the Holloways through the trajectory distinguishing the two.

Industrials led the session (+0.96%) and ITW trades near 52-week highs on a Q2 earnings beat, raised guidance, and a 7% dividend increase — a tailwind that directly benefits the household's single largest name but also deepens the concentration exposure.

Planning Updates

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➔ Module 03:

prepare for client meetings, review portfolios, analyze market trends, and answer questions about your clients. How can I assist today?

day 11:02 AM

the second point in the recap and Advisor brief

9:22 AM

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Overview >

AM

nothing

Portfolio Review & Performance

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Planning Updates

Sources:

- Financial Modeling Prep (FMP) market data
- Market summary
- Advisor360 holdings & performance — Advisor insights

Opportunities & Risks

Action Items & Recommendations

Open Discussion & Next Steps



MODULE 03



HOLLOWAY, RICHARD AND DIANE

Meeting on Wednesday, August 19, 2026 at 10:00 AM | Edit

Latest news on ITW, and how does it relat...

premiums two years later.

- Opportunity cost of the tax payment.** If the tax is paid from the converted funds rather than outside assets, the long-term compounding benefit is reduced.
- Break-even horizon.** The math only works in the client's favor if they live long enough — and stay in a high enough tax bracket in retirement — to recoup the upfront tax cost through tax-free growth.
- State taxes.** Some states tax conversions as ordinary income, adding to the cost.

This is informational, not a personalized recommendation — the suitability call is yours to make.

11:33 AM

Should this client take on more risk given their age?

11:38 AM

Response gated by compliance

This response was held back by the compliance gate: it involved a recommendation, suitability judgment, or outcome guarantee that is reserved to the advisor under FINRA/SEC rules.

I can't help with that part — recommending a specific investment action, assessing suitability, or promising an outcome is a regulated judgment that stays with you as the advisor, so I've held this response back. I can help you get there another way: pull the household's actual data, summarize the documented history, or lay out balanced educational context on the options so you can make the call.

11:38 AM

Ask me anything...

Feedback

DR

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➔ **Module 04:**

AI Inside the Wealth Management Firm

TEACHER

Rabih Ramadi

Avantos

AI INSIDE THE WEALTH MANAGEMENT FIRM

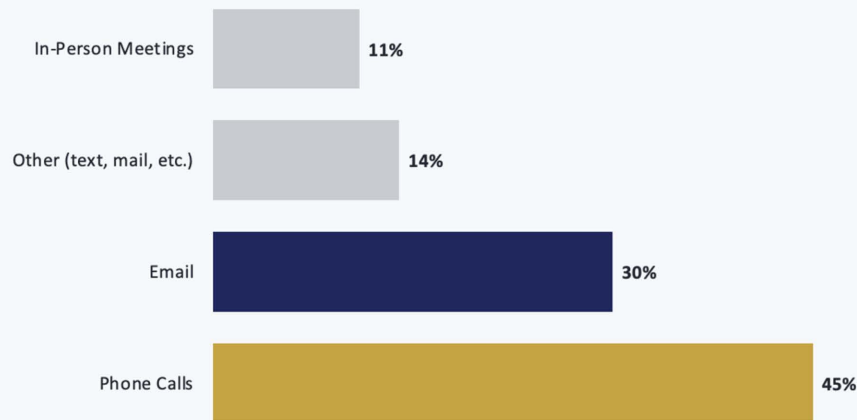
*What executives need to decide, sequence, and govern —
from the advisor's desk to the home office*

➔ Module 04:

How Advisors Interact With Their Clients

Avantos

Across every available channel, two methods dominate — talking and emailing — far ahead of anything else.



75%

of advisors' primary contact with clients is a phone call or an email — not a meeting, not a text, not a letter.

Every one of those calls and emails is a moment AI can capture, summarize, and act on.

Source: SmartAsset, Financial Advisor and Client Communications Survey (2022).



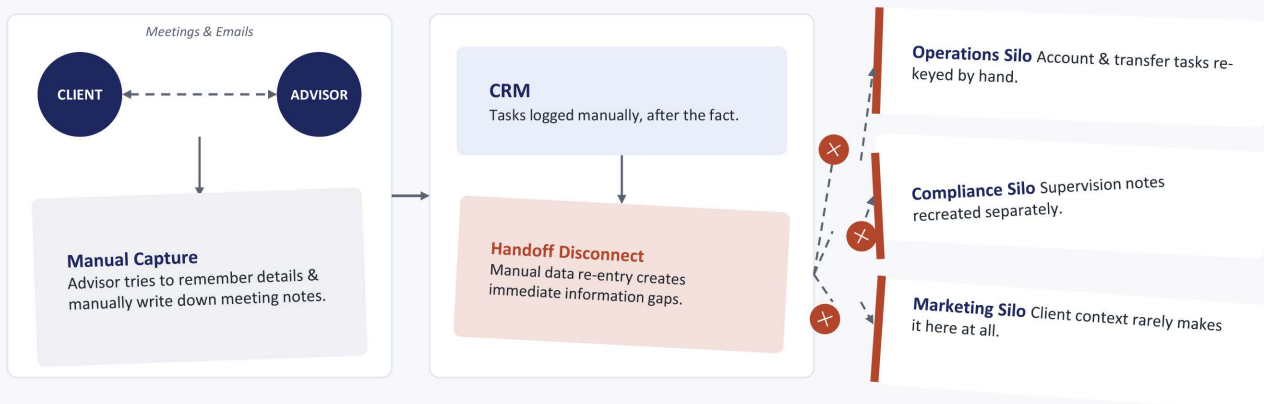
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2

Today's Reality: Client Communication Stays Analogue & Fragmented

Avantos

Workflows happen across disconnected channels, with no central system of understanding.



Every handoff between systems is manual — and manual handoffs are where client insight leaks out.



F **Fragmentation**
Disconnected tools



I **Inefficiency**
Time spent re-typing



D **Delays**
Slow task execution



M **Missed Opportunities**
Lost context & insight



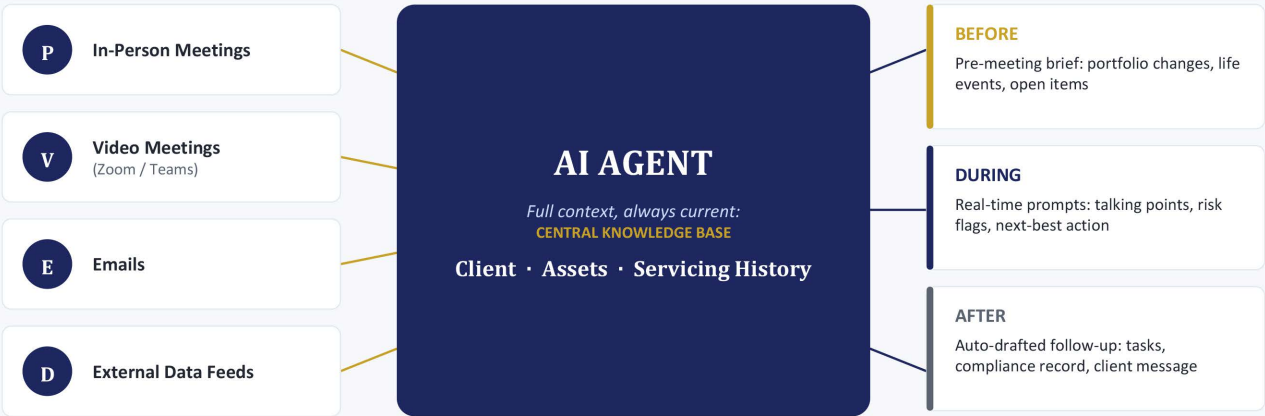
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3

➔ **Module 04:**

AI as the Connective Layer: Proactive, Context-Aware Servicing **Avantos**

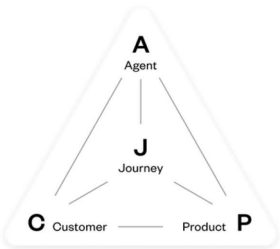
Every channel feeds one system of understanding — turning conversations into proactive action.



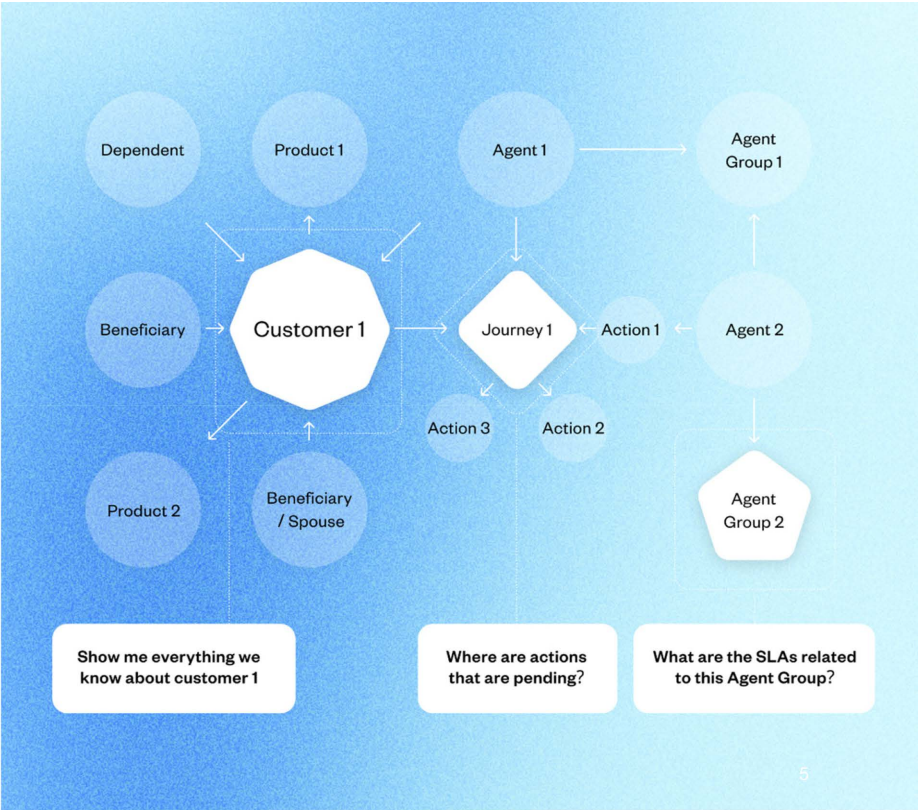
Same conversations. One system of understanding. Proactive service, not reactive catch-up.

Knowledge Graph as the foundation for AI enabled onboarding & servicing

Highly interconnected data model that brings together the four core data sets underpinning client onboarding and servicing



Unique Journey data model that enables on-boarding and servicing events



Show me everything we know about customer 1

Where are actions that are pending?

What are the SLAs related to this Agent Group?

➔ Module 04:

From Recommendation to Action: AI-Assisted, Human-Approved

Avantos

Every step is AI-accelerated. Every critical checkpoint stays human — by design, for compliance and maturity.

TRACK A : AI-ASSISTED EXECUTION

01 AI Surfaces the Recommendation

Generated before, during, or after a client interaction.

03 AI Pre-Populates the Workflow

Pulls existing data from meetings, emails, and the CRM — nothing re-keyed.

05 AI Ops, Home Office, & Compliance Review

AI-assisted review and documentation; teams validate rather than re-enter.

TRACK B : HUMAN CONTROL & SIGN-OFF

02 Advisor Reviews & Approves

The recommendation becomes an actionable workflow only with advisor sign-off.

04 Advisor Triggers Servicing

E.g. account opening or distribution — the advisor remains the initiator.

06 Final Approval & Custodian Integration

Human sign-off closes the loop before data reaches the custodian.

Underpinned by a Data Foundation + AI Agents — Client · Assets · Servicing History



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6

Where Adoption Is Real vs. Where It's Still a Pilot

Avantos

Separating genuine productivity gain from novelty that does not survive contact with a real book of business.

CONCENTRATED TODAY

Fast, measurable, defensible

- ✓ Unstructured data capture
- ✓ Actions recommendation & execution
- ✓ Client promotion
- ✓ Data pre-fill and detecting gaps

STILL EXPERIMENTAL

Interesting, not yet proven

- ? Fully autonomous, client-ready portfolio narratives
- ? AI-driven next best actions without advisor review
- ? Full agentic unsupervised workflow execution
- ? Predictive "next-best-action" for product recommendation



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➔ **Module 04:**

Before You Fund It, Run It Through Four Questions

Avantos

A simple executive filter for telling productivity gain from novelty use.

1

Does it save time on work advisors and home office already do —

or does it require new behavior to get any value at all?

2

Can the time saved be measured against a real book —

not a pilot group of enthusiasts who wanted it to work?

3

Does the output still need a human to re-check or rewrite —

before it reaches a client or a file?

4

Is compliance built into the workflow from the start —

or bolted on after the fact?

*If it fails question two, it's a **demo** — not a deployment.*

What This Means for You, Starting Monday

Avantos

1

Inventory the advisor day and the home office separately.

Score each workflow on time saved, book-of-business scale, and compliance readiness.

2

Fund the fastest, most defensible wins first.

Notetaking, summarization, high value business workflows build organizational trust before anything bigger.

3

Treat the data layer as a prerequisite, not a nice-to-have.

A unified layer connecting client, product, agent, and servicing data determines what every other use case can actually do.

4

Put compliance and IT at the table early.

Not as gatekeepers after the fact — as co-designers from the first meeting.

5

Set a two-quarter checkpoint on every pilot.

Kill or scale based on measured usage across the real book of business — not enthusiasm.

➔ **Module 05:**

Building an AI Ready Team

TEACHERS

Tara Wells
Craig Gordon



Clearing &
Custody

MODULE 05

Tech Change Deja Vu



Clearing &
Custody



➔ Module 05:

MODULE 05



Clearing &
Custody

*AI Adoption
Has Reached
a Tipping Point
Across Wealth
Management*

85%

Advisors view genAI as help vs threat, up 64% in 2024.

Advisor 360, 2026 AI Connected Wealth Report

59%

AI skills gap, despite 82% offering training

DataCamp, AI Skills Gap in 2026: Why Training isn't Enough.

81%

AI is most important future tech; 35% usage

WalthTech Radar 2026 / fintech.global



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MODULE 05

**AI Ready
Blockers**

Cultural blockers

Firms buy the tool, deploy it, and nobody uses it or they use it wrong

Change leadership

The right individuals are not leading or driving accountability.

Training that sticks

Firms run a training, declare victory, and wonder why adoption flatlines.

Wrong engagement

Engaging the right people to shape, test, and be early adopters.



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➔ Module 05:

MODULE 05



Clearing &
Custody

Cultural blockers: the problem

- 1** **Advisor Mindset Gap** – I’ve built my practice for 20 years with this. Why now?
- 2** **Home office skepticism** – Operations, Compliance, and IT don’t see the value.
- 3** **Fear of looking incompetent** – If I ask the AI, will clients think I don’t know my job?
- 4** **Workflow inertia** - The old way works, the new way is friction.
- 5** **Unclear ROI expectation** – Staff don’t know what success looks like.



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MODULE 05



Clearing &
Custody

Cultural blockers: the fix

- 1** **Leaders** must model the AI publicly and visibly.
- 2** **Reframe it:** This is about staying current with your clients, not replacing your judgement.
- 3** **Create** permission to experiment without penalty.



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➔ Module 05:

MODULE 05



Pick Your Change Champion

Sarah

VP of Ops, 15 yrs at firm, skeptical of new tech, “we’ve tried this before

Mike

Ops Manager, 3 years at firm, enthusiastic about tech, new to leadership

Jen

Chief Compliance Officer, detail-oriented, risk-averse, no tech background

Alex

IT Director, tech-fluent, limited business acumen, often siloed from the rest of the firm

ccredibility + curiosity + influence + time + enthusiasm for helping others



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MODULE 05



Change Leadership

AI Steering Committee

- AI Intake review
- AI Use Case Prioritization
- Success definition

Three – Role Framework (3 in a box)

Executive Sponsor

- Gets resources
- Removes blockers
- Models behavior

Technical Lead

- Manages vendor integrations
- Handles IT questions

Champion

- Coaches Advisors and staff
- Celebrates wins
- Normalizes questions



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➔ Module 05:

MODULE 05



Clearing & Custody

Training that sticks: four – touch model

1

Launch with demo and Q&A.

Goal: remove the mystique, show it works in real scenarios.

2

Pilot with a hands-on trial with small group.

Goal: let people use it while the safety net is there.

3

Habit building with weekly tip emails, chat messages, publicize successes.

Goal: Keep it top of mind, build confidence incrementally.

4

Office Hours with recurring Q&A sessions

Goal: normalize questions; celebrate new use cases, and identify next-level cases



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MODULE 05



Clearing & Custody

Secret weapon: productivity advantage

Junior - level staff will be the future of this industry

Operations

Account opening & transfers benefit from AI-assisted workflow automation

Compliance

Surveillance and document reviews can use AI can 10x their efficiency.

Client Services

Draft communication using AI as a confidence build and save time.



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➔ Module 05:

MODULE 05

Scorecard



Clearing &
Custody

- 1** **Champion assigned** – who is not IT
- 2** **AI Steering Committee** – to prioritize existing and future use cases.
- 3** **Four- touch training plan** – before you deploy broadly
- 4** **Junior staff** included in pilots and the first wave, not the last
- 5** **Tracking usage, not just training** – monthly checkpoints, not a one-time launch.



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MODULE 05

Discussion



Clearing &
Custody

**Has your firm approached
building an AI ready team?**



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➔ Module 06:

Governance, Policy, and Risk

TEACHERS

Sid Yenamandra
Bianca Kirby
Nedra Barr



MODULE 06

What this session gives you



Thirty-five minutes, one worksheet, and a tool you can keep using.

BY THE END, YOU CAN

- 1 Read FINRA's 2026 expectations on generative AI — governance, recordkeeping, and agents.
- 2 Draft the skeleton of a written AI policy for your own firm.
- 3 Name the failure modes FINRA flagged, and the control that answers each one.
- 4 Tell a policy that exists from one an examiner can see is followed.

WHAT WE COVER

- Which obligations apply to you, and which regulator wrote them
- What a written AI policy must cover, at minimum
- Hallucination and bias as compliance risks
- Vendor risk and third-party due diligence
- Explainability as a fiduciary transparency duty
- Output logs and model tracking
- Proving day-to-day adherence, not just intent

You leave with: the policy skeleton worksheet · the nine-question exam card · the live drafting tool



➔ Module 06:

MODULE 06

There is still no AI rule



And the enforcement you have read about was not brought against firms like yours.

0

AI-specific SEC rules for advisers and broker-dealers. The 2023 Predictive Data Analytics proposal was withdrawn in June 2025, with no replacement pending.

SIX NAMED AI-WASHING CASES SINCE MARCH 2024 — AND NOT ONE IS A WEALTH MANAGEMENT FIRM

Delphia · Global Predictions	Consumer fintech apps holding adviser registrations.
Rimar Capital	State-registered adviser; CEO also misappropriated funds.
Presto Automation · Nate Inc.	Drive-thru restaurant tech and a shopping app.
Every one was charged for saying something untrue — not for governing a real tool badly.	

THE PRECEDENT THAT DOES INVOLVE YOU

There was no WhatsApp rule either. Since December 2021 the SEC has fined more than 100 firms over \$2.2 billion for off-channel communications — charged under books-and-records rules that already existed, and in many cases with no other substantive violation at all.

Nobody was surprised that texting clients was a records problem. They were surprised it was a two-billion-dollar records problem. Now ask what is sitting in your prompts and outputs that nobody is retaining.



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MODULE 06

Which obligations apply



The confusion is not about AI. It is about which regulator wrote which rule, and for whom.

If you are an investment adviser

EVERY RULE BELOW IS WRITTEN AND ENFORCED BY THE SEC

Rule 204-2	BOOKS AND RECORDS Five years; the first two readily accessible.
Rule 206(4)-7	COMPLIANCE RULE Policies designed for the tools actually in use.
Rule 206(4)-1	MARKETING RULE What you claim your AI does must be what it does.
Section 206	FIDUCIARY DUTY Care and loyalty attach to AI-assisted advice.

If you are a broker-dealer

FINRA WRITES THE FIRST TWO; THE SEC WRITES THE REST

FINRA 3110	SUPERVISION Must reach the tool, not just the person using it.
FINRA 2210	COMMUNICATIONS AI-drafted client content is a firm communication.
SEA 17a-4	BOOKS AND RECORDS Six years; non-rewriteable format.
Reg BI	BEST INTEREST The recommendation is yours, whatever drafted it.

Dually registered? Both columns apply. Where one record serves both sides of the house, apply the longer retention — six years. Regulation S-P sits underneath both: client data in a prompt is still client data.



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➔ **Module 06:**

MODULE 06

What FINRA said



2026 Annual Regulatory Oversight Report · December 9, 2025 · the first standalone section on generative AI.

1	Governance before deployment	Assess your obligations and stand up governance before the tool goes live — not after it is embedded.
2	Controls for the known failure modes	Specifically hallucination, bias, cybersecurity, and threat actors' own use of AI.
3	Ongoing human monitoring of outputs	Human oversight stays central to decision-making, validation and accountability. Continuous, not a launch gate.
4	Novel oversight for autonomous agents	Agents that act may need controls your written supervisory procedures do not currently contain.

Called guidance, not new obligation. That distinction holds until your next exam.

THE GENUINELY NEW PART

A model that drafts produces something and a human decides. The checkpoint is structural.

An agent that acts has already decided. If you did not design a checkpoint, there is none.

- Narrow the scope to what it may do
- Least privilege, including service accounts
- Audit trail of actions, not just outputs
- A human approves anything irreversible

What can it do that you cannot undo?



MODULE 06

Three failure modes, translated



FINRA named these as technical risks. Your exposure is that each one is also a compliance failure.

HALLUCINATION	BIAS	UNRELIABLE OUTPUT
WHAT IT IS Output that is inaccurate or misleading, but presented as though it were fact. WHY IT IS A COMPLIANCE PROBLEM A misread rule or a misstated client fact flows into a recommendation, a filing, or a client letter — with your name on it. THE CONTROL Ground responses in a source of record. Require citation back to it. Sample and attest before anything reaches a client.	WHAT IT IS Skew introduced by limited, outdated, or unrepresentative training data. WHY IT IS A COMPLIANCE PROBLEM Outputs reflect historical patterns rather than current conditions. That is a fair-treatment and suitability problem, not a data problem. THE CONTROL Test outputs across client segments. Document dataset provenance and refresh cadence. Keep the test results.	WHAT IT IS The same input yields different answers, and multi-step reasoning cannot be traced. WHY IT IS A COMPLIANCE PROBLEM You cannot reproduce the basis of a decision you may have to defend two years from now. THE CONTROL Pin model versions. Log prompt and output together. Require a human disposition on anything client-facing.

Every control in the bottom row produces an artifact. That is not an accident.



➔ Module 06:

MODULE 06

On paper, and in practice



An examiner cannot read your intentions. They read your artifacts.

1	ASSERTION	"We review AI output before it goes to clients."	<i>What you say. Worth nothing on its own.</i>
2	DOCUMENTATION	A written policy naming who reviews what, and when.	<i>Necessary. Still not sufficient.</i>
↑ Where most firms stop			Where the exam begins ↓
3	LOG	Timestamped records of prompts, outputs, and reviews.	<i>Now you have evidence.</i>
4	ATTESTED RECORD	A named reviewer's disposition, retained and tamper-evident.	<i>Now you can prove it.</i>
The gap between tier 2 and tier 3 is where most examination findings are written.			



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MODULE 06

The seven-section AI policy



Not a template to adopt. A structure to fill in — starting now, on the worksheet.

1 Scope & inventory Which tools, which use cases, which people. If it is not inventoried, it is not supervised.	2 Permitted & prohibited use Named approved tools. Explicit prohibitions: client data, unapproved models, off-channel tools.	3 Human review & accountability Who reviews what, before what happens. Named roles and named people — not "the team."	4 Recordkeeping & retention Prompts, outputs, model versions, dispositions — mapped to your existing schedule.
5 Vendor & third-party AI Diligence, contract terms, model-change notification, termination and data return.	6 Testing & monitoring Pre-deployment validation and ongoing sampling. State the frequency. Retain the results.	7 Disclosure & representation What you tell clients, and what Form ADV and your marketing say. Only what is true.	YOUR TURN Seven rows, one empty column. Fill in column two for your firm. Ten minutes of honesty here beats a forty-page template you never read.



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➔ Module 06:

MODULE 06

When your vendor runs the model



Your existing due diligence questionnaire is not wrong. It is incomplete in six specific places.

YOUR STANDARD DUE DILIGENCE QUESTIONNAIRE ASKS

- SOC 2 report and security posture
- Financial viability and insurance
- Business continuity and outage history
- Subcontractor disclosure
- Breach notification commitments
- Termination and transition terms

ARTIFICIAL INTELLIGENCE ADDS THESE SIX

- 1 Does the vendor use generative AI to deliver your service — and where?
- 2 Is your data used to train their models? Can you opt out in writing?
- 3 Which model and version — and how are you told when it changes?
- 4 Can you retrieve prompt and output logs, in an exportable form?
- 5 Who are the fourth parties — their own model providers?
- 6 On termination, is your data returned or destroyed, and how is that proven?

You can outsource the function. You cannot outsource the obligation. FINRA directs firms to evaluate their vendors' own use of generative AI as part of ongoing diligence.
A fifteen-question extended due diligence questionnaire is in the appendix — slide 13.



MODULE 06

Explain it, then evidence it



Explainability is not a property of the model. It is a transparency duty you already owe.

THE THREE AN EXAMINER ASKS, IN THIS ORDER

- 1 **What did the system do?**
In plain language, to a client, without using "algorithm" as an answer.
- 2 **Who oversaw it?**
A named person with authority and competence to overrule it — and a record they looked.
- 3 **How was the risk identified?**
Documented before deployment, not reconstructed after a complaint.

Whatever you say here has to match Form ADV Part 2A. That is where a description becomes a filing.

AND THE RECORD THAT PROVES IT — NINE FIELDS

RECORD ID	AIR-2026-0812-0447
TIMESTAMP	2026-08-12 14:09:22 UTC
USE CASE	Meeting summary → CRM note
MODEL	vendor-model v4.2 (pinned)
INPUT HASH	9f2a1c...c71b
OUTPUT HASH	4d08be...ae32
REVIEWER	J. Alvarez, Series 24
DISPOSITION	Approved w/ edits — 2 corrections
RETENTION	6 years · non-rewriteable

Cadence is part of the control. State your sampling frequency in the policy, and retain the results — not only the outputs you sampled.



➔ Module 06:

MODULE 06

Live: drafting a policy skeleton



Four minutes. Then it is yours — the link is on your worksheet.

- 1 Describe the firm**
Type, size, and which AI use cases are honestly live today — including the ones nobody approved.
- 2 Generate the skeleton**
Seven sections, drafted against that profile, with the gaps called out rather than papered over.
- 3 Look at what it recorded about itself**
Model, version, timestamp, input hash — and a reviewer field it is not permitted to sign.

WHAT TO WATCH FOR

The draft is the least interesting output.

The record of how it was produced is the part an examiner would actually ask for.

And notice what the tool will not do: it cannot sign its own review. The disposition field stays empty until a person with a registration puts their name in it.

A tool that generates a policy but keeps no record of its own use has taught you exactly the wrong lesson.



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MODULE 06

Monday morning: five things



Sequenced so that each one makes the next one easier.

- | | | |
|--|---|------------------|
| 1 Inventory everything. | One spreadsheet. Every AI tool in use, including the ones nobody approved and the features vendors shipped without telling you. | This week |
| 2 Adopt the seven-section skeleton. | Dated, and signed by a named principal. A short policy you follow beats a long one you do not. | Two weeks |
| 3 Turn on logging. | Prompt, output, model version, reviewer, disposition. Start with client-facing use cases only. | 30 days |
| 4 Send the vendor questions. | The six from slide 9, or the fifteen in the appendix, to your top five vendors. | 30 days |
| 5 Run one internal exam. | Pick three of the nine questions on your card and answer them with artifacts, not assurances. | 60 days |

None of this requires a new rule to exist. All of it is already expected.



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➔ **Module 06:**

MODULE 06

Appendix: extended vendor questions



Fifteen questions for any vendor running a model on your data. Send as an addendum to your existing due diligence questionnaire.

USE AND DISCLOSURE	DATA HANDLING	MODEL MANAGEMENT	RECORDS AND EXIT
1 Do you use generative AI to deliver any part of this service? Where, specifically? 2 Which functions are fully automated versus human-reviewed on your side? 3 Have you added AI features since we last completed diligence? 4 Will you notify us before introducing a new AI feature?	1 Is our data, or our clients' data, used to train your models? 2 Can we opt out of training use in writing, in the contract? 3 Where is data processed and stored, and in which jurisdictions? 4 How is our data segregated from other customers' data?	1 Which model and version is in production today? 2 How and when are we notified of a model change? 3 What testing do you perform for accuracy and bias, and will you share results? 4 What is your rollback process if a model change degrades output?	1 Can we retrieve prompt and output logs in an exportable format? 2 Who are your own model and infrastructure providers — our fourth parties? 3 On termination, is our data returned or destroyed, and how is that evidenced?



MODULE 06

Appendix: sources and precedent



For anyone who wants to check the claims made in this session.

■ FINRA 2026 Annual Regulatory Oversight Report	Released December 9, 2025. Roughly 90 pages. First standalone section on generative AI, including autonomous agents.
■ SEC AI-washing actions	Delphia and Global Predictions, March 18, 2024 — \$225,000 and \$175,000. Rimar Capital, October 10, 2024 — \$310,000 total, with a five-year associational bar for the principal.
■ Predictive Data Analytics proposal	Proposed 2023, withdrawn June 2025 alongside thirteen other proposals. No replacement rulemaking pending.
■ Off-channel communications sweep	Since December 2021: more than 100 firms, over \$2.2 billion in SEC penalties, charged under Rules 17a-4 and 204-2. Many cases involved no other substantive violations.
None of the AI-washing matters involved a traditional wealth management firm. The off-channel sweep did.	



➔ Module 06:

MODULE 06

Appendix: discussion prompts



TO OPEN THE ROOM

- 1 Which of the nine questions would your firm struggle with most — and why that one?
- 2 Where is AI already in use at your firm without a policy that covers it?
- 3 Who is the named person accountable for AI output at your firm? Do they know that?
- 4 What would you have to build to make an agent's actions reviewable after the fact?
- 5 What is the honest reason your firm has not written this policy yet?

WHAT YOU TAKE WITH YOU

The worksheet

Seven sections, one empty column. Finish it tonight.

The exam card

Nine questions on the back. Try them on your own firm.

The drafting tool

Link on the worksheet. It keeps working after today.

The vendor questions

Six on slide 9, fifteen on slide 13. Send them this week.

Module 06 · Governance, Policy, & Risk · Sid Yenamandra · SurgeONE.ai



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➔ **Module 06:**

Additional Content

THE 2026 AI+LAB ROUNDTABLE · MODULE 06 · GOVERNANCE, POLICY & RISK

The Seven-Section AI Policy

WORKSHEET · SIDE 1

A policy you did not write is a policy you cannot demonstrate. Fill in column two in your own words, then fill in column three — the artifact that would prove it to someone who does not trust you. Ten honest rows beat a forty-page template.

SECTION	WHAT IT SAYS AT OUR FIRM	THE ARTIFACT THAT PROVES IT
01 Scope & inventory Which tools, which use cases, which people. If it is not inventoried, it is not supervised.		
02 Permitted & prohibited use Named approved tools. Explicit prohibitions: client PII, unapproved models, off-channel tools.		
03 Human review & accountability Who reviews what, before what happens. A named person — not “the team.”		
04 Recordkeeping & retention Prompts, outputs, model versions, dispositions — mapped to your existing schedule.		
05 Vendor & third-party AI Diligence, contract terms, model-change notice, termination and data return.		
06 Testing & monitoring Pre-deployment validation and ongoing sampling. State the frequency. Keep the results.		
07 Disclosure & representation What you tell clients, and what Form ADV and your marketing say. Only what is true.		

The test for column three:

could you produce it, this week, without asking anyone for a favor?

If column three is empty, column two is an assertion. Assertions do not survive examinations.

Module 06 worksheet · Educational use. Not legal advice — adopt only after review by your own counsel or compliance consultant.

surgeone.ai

➔ **Module 06:**

THE 2026 AI+LAB ROUNDTABLE · MODULE 06 · GOVERNANCE, POLICY & RISK

The Exam-Day Card

REFERENCE · SIDE 2

There is no AI-specific SEC rule. Liability runs through the obligations you already have. These are the questions that get asked anyway.

The evidence ladder *An examiner cannot read your intentions. They read your artifacts.*

1 **ASSERTION**

"We review AI output."
Worth nothing alone.

2 **DOCUMENTATION**

A policy naming who reviews what.
Necessary. Not enough.

3 **LOG**

Timestamped prompts, outputs, reviews.
Now you have evidence.

4 **ATTESTED RECORD**

A named reviewer's disposition, retained.
Now you can prove it.

Most firms stop between tier 2 and tier 3. That gap is where examination findings get written.

Nine questions an examiner can ask

None of these needs a new rule to exist.

- ☐ 1 Where is your AI inventory, and when was it last updated?
- ☐ 2 Which tools are approved, and who approved them?
- ☐ 3 Show me your written AI policy and its adoption date.
- ☐ 4 Who reviews AI output before it reaches a client?
- ☐ 5 Show me three reviewed outputs from last month.
- ☐ 6 What are you retaining, and under which schedule?
- ☐ 7 What diligence did you do on this vendor's own AI use?
- ☐ 8 How do you find out when the model changes?
- ☐ 9 Does your Form ADV match what the tool actually does?

If any answer takes more than a day to produce with artifacts rather than assurances, that is the gap.

Six questions for your AI vendors

Send as an addendum. The answers will sort your list.

- ☐ 1 Does the vendor use GenAI to deliver your service — and where?
- ☐ 2 Is your data used to train their models? Can you opt out in writing?
- ☐ 3 Which model and version — and how are you told when it changes?
- ☐ 4 Can you retrieve prompt and output logs, in an exportable form?
- ☐ 5 Who are the fourth parties — their own model providers?
- ☐ 6 On termination, is your data returned or destroyed, and how is that proven?

Monday morning

- ☐ 1 Inventory everything. **THIS WEEK**
- ☐ 2 Adopt the seven sections, dated and signed. **2 WEEKS**
- ☐ 3 Turn on logging — client-facing use first. **30 DAYS**
- ☐ 4 Send the six questions to your top five vendors. **30 DAYS**
- ☐ 5 Run one internal exam. Write down what you cannot find. **60 DAYS**

The drafting tool from the demo: _____
It drafts the seven sections and keeps a record of its own use — including a signature line it is not allowed to fill in.

➔ Module 06:

Extended Artificial Intelligence Vendor Due Diligence Questionnaire

Vendor completes columns E and F. Reviewing firm completes columns G and H. "The Client" means the firm conducting this diligence — replace with your entity name if preferred. If the answer to SCP-01 is No, the remainder may be marked Not Applicable, supported by a written attestation.

Ref	Section	Question	Response Format	Vendor Response	Supporting Evidence / Document Reference	Reviewer Assessment	Reviewer Notes
SCP-01	1. AI Use, Scope & Architecture	Does the product or service make use of artificial intelligence or machine learning, in whole or in part? Identify every component, feature, or embedded model — including scoring/detection logic and any AI supplied by your own third-party providers.	Yes/No + description			Not Yet Reviewed	
SCP-02	1. AI Use, Scope & Architecture	Provide a plain-language description of the AI tool: how it is intended to be used, how it is trained (including length of training), the inputs it consumes (including Client data and prompts), any training data ingested, and the outputs it produces (e.g., recommendations, decisions, predictions).	Narrative			Not Yet Reviewed	
SCP-03	1. AI Use, Scope & Architecture	What categories of AI/ML technology are used or planned (e.g., supervised/unsupervised machine learning, natural language processing, large language models, computer vision, generative AI, agentic or tool-using systems)?	Multi-select + description			Not Yet Reviewed	
SCP-04	1. AI Use, Scope & Architecture	What type of output does the AI generate (content, code, summaries, classifications, scores, decisions)? State whether output is advisory only or is acted upon autonomously by the system.	Narrative			Not Yet Reviewed	
SCP-05	1. AI Use, Scope & Architecture	Is the AI functionality optional or configurable, and can the Client disable it entirely while continuing to receive the underlying service?	Yes/No + explanation			Not Yet Reviewed	
GOV-01	2. Governance & Accountability	Describe the governance framework and associated policies and procedures applicable to the AI solution, including roles, oversight functions, approval gates, and data protection requirements.	Narrative + attach policy			Not Yet Reviewed	
GOV-02	2. Governance & Accountability	Do you maintain a formal AI governance committee or a designated accountable executive owner? Describe composition, charter, and meeting cadence.	Yes/No + description			Not Yet Reviewed	
GOV-03	2. Governance & Accountability	Do you maintain an AI security policy that sets standards for evaluating, mitigating, and monitoring risk across all AI solutions that process or generate data for your organization — including those provided or used by your own vendors, suppliers, and service providers?	Yes/No + attach policy			Not Yet Reviewed	
GOV-04	2. Governance & Accountability	Do you maintain a current inventory of AI systems in use, and of the external data sources and models on which they rely?	Yes/No + evidence			Not Yet Reviewed	
GOV-05	2. Governance & Accountability	Has an independent third party assessed your overall AI program and governance, as well as this specific AI tool, including for compliance with legal and ethical standards? If yes, identify deficiencies and how they are being addressed, and provide the report or attestation.	Yes/No + attach report			Not Yet Reviewed	
GOV-06	2. Governance & Accountability	Is your AI program mapped to a recognized framework or standard (e.g., NIST AI RMF, ISO/IEC 42001, EU AI Act obligations)? State certification or attestation status.	Yes/No + evidence			Not Yet Reviewed	
REG-01	3. Regulatory & Legal Compliance	Which laws and regulations apply specifically to your AI solution, and how do you monitor and respond to changes in that landscape?	Narrative			Not Yet Reviewed	
REG-02	3. Regulatory & Legal Compliance	Are your AI solutions compliant with the industry-specific regulations applicable to the Client's use case (e.g., financial services, insurance, healthcare)? Describe how that compliance is evidenced.	Yes/No + evidence			Not Yet Reviewed	
REG-03	3. Regulatory & Legal Compliance	Does the AI solution make or materially influence decisions producing legal or similarly significant effects on individuals (e.g., hiring, credit, insurance underwriting, claims, eligibility)? If so, state the applicable regulatory classification and the controls applied.	Yes/No + description			Not Yet Reviewed	
DAT-01	4. Data Sourcing, Training & Model Provenance	What datasets are used to train, fine-tune, or ground the model(s), and how do you ensure their quality, representativeness, and lawful basis for use?	Narrative			Not Yet Reviewed	
DAT-02	4. Data Sourcing, Training & Model Provenance	Identify or describe the source of any data obtained from private or third-party sources, and the permissions, licenses, or contractual parameters governing its use.	Narrative			Not Yet Reviewed	
DAT-03	4. Data Sourcing, Training & Model Provenance	Which foundation or base models underpin the AI system? Identify provider, model family and version, and hosting location/jurisdiction.	Narrative			Not Yet Reviewed	
DAT-04	4. Data Sourcing, Training & Model Provenance	What dependencies does the AI solution rely on (models, APIs, cloud providers, vector stores, orchestration frameworks)? Provide a current subprocessor list.	Narrative + attach list			Not Yet Reviewed	
DAT-05	4. Data Sourcing, Training & Model Provenance	Do you collect data for your AI system(s) only from trusted, validated sources? Describe source validation and controls against training-data poisoning.	Yes/No + description			Not Yet Reviewed	
PRV-01	5. Client Data Use, Confidentiality & Privacy	Will Client inputs, prompts, documents, or outputs be used to train, fine-tune, test, or evaluate any model — including shared or public models? If yes, explain the tool's learning method.	Yes/No + explanation			Not Yet Reviewed	
PRV-02	5. Client Data Use, Confidentiality & Privacy	Explain how the AI tool can be configured to protect the confidentiality and proprietary nature of Client inputs by preventing them from being used to train or improve the tool, or from being incorporated into output generated for other, unaffiliated users.	Narrative			Not Yet Reviewed	
PRV-03	5. Client Data Use, Confidentiality & Privacy	Do your personnel have access to the data processed by the AI tool? If so, explain the purpose for such access, how the data is accessed, and the approval and monitoring controls applied.	Yes/No + explanation			Not Yet Reviewed	
PRV-04	5. Client Data Use, Confidentiality & Privacy	Will the AI handle or store sensitive or regulated data (e.g., personal information, competitive information, intellectual property, health information, financial information, information about children)?	Yes/No + specify			Not Yet Reviewed	

➔ **Module 07:**

AI Strategy for the Firm

TEACHER

Kyle Van Pelt

M I L E ^M
A R K E R TM

MODULE 07 · CLOSING SESSION

M I L E ^M
A R K E R

From Explore to Deploy: Deploy: Close the Gap

Practical AI Strategy Tips for the Firm.

➔ **Module 07:**

MILE MARKER

WHERE THE INDUSTRY ACTUALLY IS

78%

of wealth firms are exploring agentic AI

7%

have actually deployed it

That gap isn't a technology problem. It's a sequencing problem.

Source: Beacon AI-Lab market snapshot, Module 07, Appendix A.

2

— WEDNESDAY, ONE ADVISOR, 250 HOUSEHOLDS

MILE MARKER

Where the day goes

TIME	THE TASK	THE FRICTION NOBODY BILLS FOR
7:10 AM	Prep for three client meetings	Four tabs: CRM notes, custodian balances, planning software, last quarter's email thread.
9:30 AM	Client meeting	Half-listening while typing. The best question of the meeting doesn't make it into the notes.
11:15 AM	Follow-up and task entry	Recap email, four CRM tasks, one service request re-typed into the custodian portal.
1:40 PM	Portfolio review and commentary	Same market paragraph rewritten twelve times for twelve different households.
3:20 PM	Compliance documentation	Reconstructing the rationale for a recommendation made eight days ago, from memory.
4:30 PM	The question that never gets asked	"Who in my book needs me this week and hasn't heard from me?" No system answers it.



➔ **Module 07:**

THE PROMISE

MILE MARKER

What you walk out with

THE RULE FOR THIS HOUR
Workflows before vendors. I'll show you our own architecture at the end. Take the architecture, not the logo.

- 01 AI capability mapped against the actual day of an advisor: prep, meetings, follow-up, and compliance documentation.
- 02 Which workflows return the fastest, most defensible time savings, and which ones don't survive contact with a real book of business.
- 03 Where the measurable wins land in the home office: operations, compliance, infrastructure, marketing, recruiting.
- 04 A first-draft roadmap covering near-term, mid-term and board-level milestones, connecting every module from today into one plan.



MILE MARKER

WHY FOUNDATION FIRST

Put AI on messy data and all you you get is wrong answers faster. faster.

Tools change every eighteen months. Your data outlives all of them. Own the layer that lasts and every tool after it gets cheap, fast and replaceable.



➔ Module 07:

THE MATH

MILE MARKER

How AI Properly Deployed Funds Your Next Initiative

FIND YOUR COLUMN	100 advisors	500 advisors	2,000 advisors
Hours a week returned, at 11 per advisor	1,100	5,500	22,000
Assume we are half wrong	550	2,750	11,000
Full-time equivalents of the halved row, at 40 hours	14	69	275
What that is, in plain terms	The service team you keep deferring	An ops build-out with no new reqs	A mid-size firm's entire back office

Halve it again if you like. The case survives arithmetic abuse, which is exactly why it why it belongs in a board deck.

Source: Beacon AI-Lab curriculum, Module 04 and Appendix A. Beacon flags this figure as carried forward from its prior stat bank rather than independently re-verified.

6

WHAT'S ALREADY RUNNING

MILE MARKER

Your advisors didn't wait for for your AI strategy

While the enterprise evaluated, individual advisors bought their own notetaker, pasted client detail into a consumer chatbot, and built a personal prompt library nobody has ever reviewed.

Every hour an advisor spends playing CTO is an hour they're not being an advisor, and a liability you didn't price.

FOUR QUESTIONS FOR YOUR NEXT OPS MEETING

Which AI tools are running in our firm right now, including on personal phones?

Which of them have client data in them, and under whose terms?

If an examiner asked for the audit trail on one output, could we produce it?

Who owns the answer to the first three questions by name?



➔ **Module 07:**

SO HERE IS WHAT YOU DO NOW

MILE MARKER

It's already in the building. So sanction it, don't ban it.

WEEK 1

Amnesty

Two weeks to declare any tool you're using, no penalty, no exceptions. You will never get a true inventory by audit. You get it by amnesty.

WEEK 2

One paved road

Name one approved tool for the one job everyone is already hacking, turn it on firm-wide, and pay for it. Shadow tools die when the sanctioned one is better and free.

WEEK 3

Three rules

One page, three lines: what never goes into a prompt, what always gets human review before it leaves the firm, where the output gets logged.

WEEK 4

One name

One executive owns this, with a date they report back. Not a committee, not the CTO's spare Fridays, not a working group.

Don't ban it.

A ban doesn't remove the tool, it moves it to a personal phone where you can't see it or supervise it. "We forbade it" is the worst possible answer to an examiner who finds it anyway.

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8

THE HOME OFFICE, FUNCTION BY FUNCTION

MILE MARKER

Where the measurable wins land, and how you'd know

FUNCTION	THE WORK THAT CHANGES	THE METRIC YOU HOLD IT TO
Operations	Workflow automation and straight-through processing for account opening, transfers and reporting.	Days to fund a new account; NIGO rate; transfers touched twice.
Compliance	Surveillance, document review and audit-trail generation for supervision teams.	Percent of book reviewed, not sampled; hours per exam request.
Infrastructure	Connecting CRM, custodian and portfolio data so every tool above has something real to work from.	Systems required to answer one client question; reconciliation hours.
Marketing	Content generation and campaign personalization, with compliance review built in from the start.	Days from draft to approved; percent of output that sounds like you.
Recruiting	Job descriptions, interview questions, resume screening and onboarding materials.	Time to first production; weeks of ramp for a new hire.
The through-line	None of the five works without connected data. Infrastructure isn't one of the rows. It's the gate on all of them.	

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➔ Module 07:

FIRST-DRAFT ROADMAP

MILE MARKER

Sequencing is the whole strategy

NEXT 90 DAYS

Inventory & one win

Inventory every AI tool already running, including personal devices.

Write the one-page policy; Module 06's skeleton is enough to start.

Ship one workflow end to end: meeting prep and notes, with supervision in from day one.

6 TO 18 MONTHS

Foundation

Consolidate custodian, CRM, planning and billing into one layer you own.

Name the owner: one executive, not a committee.

Standardize connectors and approvals so the next tool takes weeks, not quarters.

BOARD LEVEL

Capacity, not cost

Frame it as advisor capacity and enterprise risk, not software spend.

Commit to a breakeven date and the measure you'll report against.

Own the data layer as a firm asset; it survives every vendor you'll ever sign.



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10

TAKING IT UPSTAIRS

MILE MARKER

Five sentences your board will actually follow

- 01 "Our advisors lose roughly eleven hours a week to work a machine should do. Multiply that by our headcount."
- 02 "AI tools are already running in our firm. We're choosing whether we supervise them or not."
- 03 "Our data sits in four systems that don't agree. Every tool we buy inherits that, so we fix it first."
- 04 "We're asking for one owned data layer and one supervised workflow, not a platform replacement."
- 05 "Here's the date we'll report results, and the number we'll report."



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11

➔ **Module 07:**

WHAT IT LOOKS LIKE ASSEMBLED

MILE MARKER

The new stack: four layers, one you own

LAYER 01

Data Engine

Snowflake-powered context layer. Your firm's data, unified and owned.

➔

LAYER 02

Portal

Your firm's branded front door. Advisors and clients see you, not a vendor.

➔

LAYER 03

MCP

230+ skills live on Claude today, and counting. Granted and revoked per role.

➔

LAYER 04

AI partner of choice

Claude, ChatGPT, Gemini, Grok. Deliberately swappable, which is the point.

YOU KEEP EVERYTHING YOU ALREADY RUN

Portfolio accounting, CRM, custodians, planning and billing all stay. They're the operational systems of record that feed the engine. This doesn't replace your stack; it gives the four tabs at 7:10 one place to be asked, and finally answers the 4:30 question.

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12

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The firms that win won't own the most tools. They'll own their data.

Seventy-eight percent of this industry is exploring. Seven percent have shipped. The difference is sequencing, and you now have the page that moves you from exploring to deployed.

THANK YOU, BEACON STRATEGIES

 THE AI-LAB ROUNDTABLE
HOSTED AND CURATED BY BEACON STRATEGIES, LLC

MILE MARKER

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TOC

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➔ Module 07:

— OPEN FLOOR

MILE^M
A^A R K E R

Your turn

- 01 Beyond time savings, what will your firm measure to prove business value, and when do you expect breakeven?
- 02 If every firm uses the same tools, how do you avoid the sea of sameness and keep a differentiated point of view?
- 03 Where does AI end and human judgment begin, and who at your firm gets to draw that line?



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MILE^M
A^A R K E RTM

COMMUNITY QUESTIONS



Insightful AI
questions all
attendees are
interested in
learning
about from
others

AI-LAB COMMUNITY QUESTIONS

1. How will you ensure all AI-assisted recommendations, decisions, and customer interactions remain compliant with fiduciary obligations, privacy requirements, regulatory expectations, and the organization's risk appetite?
2. How will you determine what AI is running within your enterprise, to include mobiles platforms?
3. What are the biggest risks to your firm if AI is implemented incorrectly? And are these risks being documented in advance?

4. Have you or will you establish ethical boundaries for the use of AI?

5. Who is accountable for governing AI and ensuring compliance and how will your firm protect sensitive data and intellectual property?

6. What measures, other than time savings, will your firm implement to determine measurable business value? And what is the timeframe you expect to reach breakeven or better?

7. What controls have you already put in place to manage 3rd party risk as it relates to AI?
8. How do you plan to ensure that AI does not become a hammer and every problem becomes a nail?
9. AI, Differentiation and the "Sea of Sameness" - As more firms use the same AI tools to create content, how do you prevent AI from contributing to a "sea of sameness" and preserve an authentic, differentiated point of view?

10. Where does AI End and Human Judgment Begin - Where are firms drawing the line between AI-assisted marketing and the work that still requires human judgment, creativity and relationship intelligence?

11. When we introduce AI tools, we aren't just giving advisors new software; we are asking them to unlearn habits they've relied on for 20+ years. How is your firm measuring and nudging the behavioral shift from 'checking the AI's work' to actually trusting the intelligence to automate their processes?

12. When recruiting breakaway advisors or prospective practices, almost every firm promises an 'AI-enabled platform.' Where are you seeing that pitch actually land as a competitive closing factor and how do you prove your tech stack offers practical, day-one capacity relief during those HOVs?

13. Where has your firm already been surprised by an AI platform's true cost or fit after the contract was signed?

PARTNER PROFILES



Quality and
industry-leading
technology
solutions and
services

Defensible Intelligence.

The compliance operating system that embeds compliance requirements into standard business operations. Validate recommendations and generate audit-ready ReasonText® instantly.



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Firm Vision

RightBRIDGE is a robust platform designed to help financial services companies drive compliance and operational efficiency. Built on a foundation of compliance and regulatory expertise, RightBRIDGE offers product validation, selection, and needs-based customer analytics to help firms document critical compliance processes. RightBRIDGE leverages multiple types of Artificial Intelligence (AI) including rule-based systems, LLMs and machine learning to further enhance decision-making, streamline operations and document the process. The RightBRIDGE system allows firms to select the

modules and technology that fit their needs. RightBRIDGE, empowers financial professionals with robust business intelligence and data analytics tools, supporting both regulatory requirements and operational goals.

Firm History

CapitalROCK was founded in 2007 by a group of industry experts who have been building customer relationship and wealth management solutions for the financial services market for more than 30 years. CapitalROCK founders began using expert systems in the financial planning and wealth management arena and over the years have applied various analytical and rules engines to the areas of online trading, compliance and suitability, real-time market data distribution, new account opening, and wealth management. Starting in 2011, CapitalROCK began harnessing expert systems for product selection and Best Interest validation.

Firm Leadership

CapitalRock is led by its founder and CEO, **John Hyde**. Prior to founding CapitalROCK, John was Group CEO at SunGard data systems. John grew his team organically as well as through acquisition. Notably, during John's time at SunGard, John's team launched Synapse Surveillance/Suitability (later known as Protegent) which grew to become the market leader in compliance technology and is still widely used today.

Other senior members of the CapitalROCK Team include **Brian Hendricks**, COO, **Ryan Harmon**, VP Development and **Connor Thomas**, SVP Business Development.

Ideal Buyers

CapitalROCK's ideal buyers are Compliance and Supervision executives looking to improve their regulatory readiness while reducing manual supervision steps that can lead to costly errors and long supervision queues. FINRA and the SEC have both emphasized that while firms may have adequate policies and procedures, being able to show how their financial professionals follow these procedures is equally important. In other words, the old saying "if you didn't document it... it didn't happen." Rings true. RightBridge makes it easy for the financial professionals of a licensing firm to follow a process that creates an audit trail and provides automatically generated **ReasonText™** that explains whether a proposed transaction, account opening or rollover, meets the licensing firms best interest requirements.



For more
information about

**RightBRIDGE by
CapitalROCK**

Website:

capitalrock.com

Blog:

capitalrock.com/blog

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Specific to AI: RightBRIDGE is for home office teams that need to scale to meet growing business volume and advisor count, without having to grow the home office staff at the same rate.

Products & Services

- AI Notes Agent
- AI Document Reader
- AI Case Summary
- AI Chatbot
- RightBridge Product Profiler
- RightBridge Rollover Wizard
- RightBridge Annuity Wizard
- RightBridge Investment Wizard
- RightBridge Suggestion Engine
- RightBridge Compliance Dashboard
- RightBridge Transaction Monitor
- RightBridge Financial Professional Monitor
- RightBridge Account Monitor.
- **NEW FOR 2026:** RightBridge Annuity Book Management

Key Deliverables

CapitalROCK has launched a suite of AI Powered systems.

- RightBridge AI Notes Agent
- RightBridge Document Reading
- RightBridge Case Summary
- **NEW FOR 2026:** RightBridge Annuity Book Management AI Chatbot

Award Winning Results



BISA 2026 Technology and Innovation Award

Recognized for innovation and excellence in regulatory compliance technology

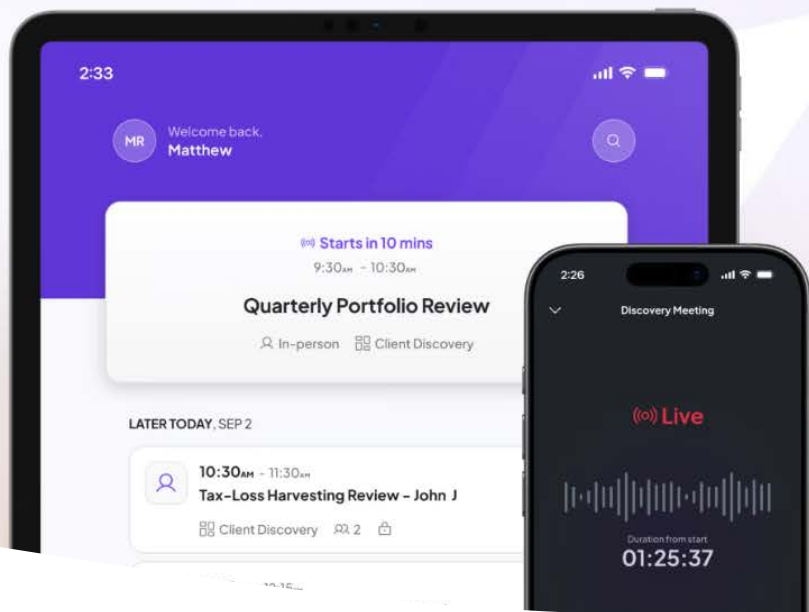


ComplyConnect 2023 Compliance Provider of the Year

Award for outstanding service and innovation in compliance solutions

The AI Assistant for financial advisors

Get 10+ hours a week back to focus on your clients. Automate your meeting notes, intake forms, client emails, and more.



Rachel Long
712.310.3596
rachel.long@zocks.io



Firm Vision

Zocks is the privacy-first, agentic AI Platform for financial advisors and financial firms. Its AI assistant saves advisors 10+ hours a week by automating manual tasks and turning every client conversation, email, and document into structured data that's deeply integrated with a firm's technology stack and AI ecosystem. Advisors can build plans and onboard clients faster, find growth opportunities, anticipate servicing needs, and ultimately grow their business, all in a platform built with enterprise-grade compliance, reporting, and controls.

More than 5,000 firms, including 6 of the 9 Barron's Top Mega RIAs and 2 of the top 3 life insurance carriers, rely on Zocks, the #1 rated AI Assistant for Financial Services on G2. Customers include Carson Group, Osaic, Kestra Financial, Hightower, and Cambridge

Firm History

Zocks was founded in 2022 and launched its first product in 2024 as an enterprise-class, privacy-first AI platform that transforms client interactions into structured, actionable intelligence for financial advisors and firms. This intelligence flows through automated workflows across the full client lifecycle through more than 40 integrations spanning CRM, financial planning, tax, estate, and portfolio management systems.

The company has raised \$65 million in total funding, including a \$45 million Series B co-led by Lightspeed Venture Partners and QED Investors in January 2026.

Firm Leadership

Firm Leadership **Mark Gilbert** is the Co-Founder & CEO of Zocks. Prior to Zocks, Mark served in a variety of Executive and Product Leadership roles at Twilio, Hearsay Systems and Microsoft. Mark has a long history of building high-growth enterprise software businesses. He is often sought out for his thought leadership and is a recognized industry expert in Enterprise Platforms, Communications, Customer Relationship Management (CRM), and Mobile Technologies. Mark received his Bachelor of Applied Science (B.A.Sc.) with a focus in Electrical Engineering from University of Waterloo.

Ideal Buyers

Zocks is built for financial services professionals and the firms they work in, from solo practitioners to the largest enterprises: RIAs, broker-dealers, insurance carriers, asset managers, and banks. 6 of the 9 Barron's Top Mega RIAs and 2 of the top 3 life insurance carriers run on Zocks.



For more
information about

Zocks

Website:

www.zocks.io

Blog:

www.zocks.io/resources/blog

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twitter.com/zocksio

Youtube:

www.youtube.com/@Zocks-Communications

For individual advisors, Zocks automates the work around every client conversation. It identifies growth opportunities, books the meeting, preps you for it, takes detailed notes without recording, drafts follow-ups, updates CRM, fills forms, starts the financial plan, and triggers additional workflows.

Across a large organization, Zocks brings consistency to the whole team, with the compliance controls and security the home office needs. Zocks becomes the intelligence layer under every client relationship, turning conversations, emails, and documents into structured data that feeds the firm's AI ecosystem and surfaces the growth opportunities hiding across the business.



The Autonomous Financial Platform™ for Advisors



Darren Tedesco

dtedesco@advisor360.com



Dinesh Prasanth Ganapath

dganapathi@advisor360.com



Firm Vision

We believe advisors should never have to choose between control and connection. Advisor360° exists to give advisors and firms one connected platform to run the advisor workday — workflows, applications, custodians, data, and embedded AI in an open ecosystem built on a unified data layer. Advisors keep the freedom to work the way they choose. Firms gain the scale, oversight, and transparency they need to grow. Clients get a more complete financial picture across wealth, insurance, and banking. Because the intelligence and the data live in the same platform, our AI works from a single governed record on the Unified Data Fabric® — trustworthy

by design, able to carry multi-step work forward within firm guardrails, with the advisor always deciding whether to act.

Custodian-agnostic, portable by commitment, and open by design: one connected data foundation built around the people doing the work and the families they serve.

Firm History

Founded in 2019 as an integrated software solution purpose-built for enterprise broker-dealers, Advisor360° has evolved into the Autonomous Financial Platform for advisors — the only open ecosystem built around the complete advisor workday. Powered by a wealth operating system and a unified data fabric, Advisor360° gives advisors the freedom to choose how they specialize, where they affiliate, and what technology powers their practice, all on a single connected platform they own.

Advisor360° weaves intelligence into every workflow, recommendation, and client interaction. With support for banking, wealth, and insurance on one platform, Advisor360° enables the holistic, personalized financial advice that modern clients expect—and the operational independence that modern advisors demand. To learn more, visit www.advisor360.com.

Firm Leadership

Advisor360° is led by CEO and board member **Milind Mehere**, a technology entrepreneur and fintech leader with more than 20 years of experience building and scaling category-defining companies across wealth management, financial services, and enterprise software. Before joining Advisor360°, Milind founded AutonomyFinance.ai, an AI-native platform for financial advisors, and was founder and CEO of Yieldstreet, which he grew into a fintech unicorn and one of the industry's leading alternative investment platforms. Earlier, he co-founded Yodle, scaling it to more than \$200 million in revenue and 1,400 employees before its acquisition by Web.com.

Milind leads an executive team of industry-tested operators — including Chief Product and Engineering Officer **Mat Mathews**, Chief Revenue Officer **Ananya Balaram**, SVP of Sales **Frank Pupo**, and President **Darren Tedesco** — drawn from firms such as AWS, Vestmark, and Salesforce. Together with a board that includes former Accenture CEO **Bill Green** and Lycos founder **Bob Davis**, they are building a best-in-class, AI-native wealth management platform.



For more
information about
Advisor360°

Website:

www.advisor360.com

Blog: In the Loop

www.advisor360.com/blog

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YouTube:

www.youtube.com/@advisor_360

Ideal Buyers

Broker-Dealers –For broker-dealers operating across custodians, business lines, and thousands of advisors, Wealth OS provides a single foundation for data, workflows, and advisor-client engagement.

RIAs –For mid- to large-sized RIAs that need enterprise-grade capability without the overhead, we unify data, support modular adoption, and enable AI-driven workflows to deliver a modern wealth experience.

Advisors –For independent advisors who need connected workflows, and integrated tools, we offer a modern experience to strengthen client relationships, serve households, and drive growth.

The AI-native operating system for client management

Drive growth across every client interaction by unifying client data, products, teams, and work into a single system of context. Use Avantos AI agents to move faster from onboarding to ongoing relationship management.

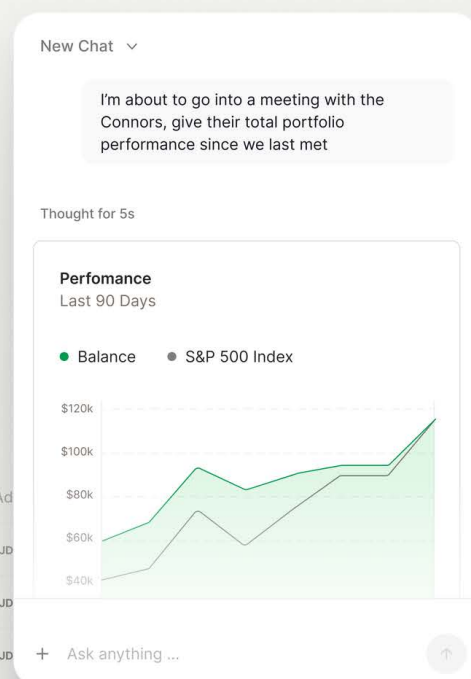


Rabih Ramadi

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👤 The Gomez Household	Prospective	JD	Ad	025	0
👤 The Woodward Family	Onboarding	JD		025	0
👤 Macon Medical Family	Existing	JD		025	0
👤 The Central Georgia Eye Foundation Long name for Rel...	Transferred	JD	Katheryn Murphy	\$300,000,000	01/04/2025
	Prospective	JD	Katheryn Murphy	\$300,000,000	01/04/2025
		JD	Jenny Wilson	\$300,000,000	01/04/2025



Avantos

Firm Vision

Avantos is an enterprise software firm built to revolutionize how wealth management, insurance and banking institutions handle frontline productivity and client workflows. The company operates an AI-native client lifecycle management operating system powered by a knowledge graph data structure that connects complex customer, product, and agent data layers. This innovative architecture allows financial enterprises to seamlessly unify workflows across disparate backend custodians and core product systems without undergoing complex, multi-year data migrations.

Firm History

Founded in 2024 in New York and backed by major investors and clients including Bessemer Ventures, Vanguard, SEI, Mercer Advisors and Guardian Life. Raised \$35M of funding and have a team of 70 employees focused on R&D and Customer Solutions.

Firm Leadership

Rabih Ramadi - Co-founder & CEO - Prior to Avantos founding team member of Unqork and Partner at KPMG
Bassam Chaptini - Co-founder & CEO - Prior to Avantos founding team member of Unqork and Partner at McKinsey.

Ideal Buyers

Mid to Large Wealth Management enterprise including RIAs, Independent Broker Dealers, Wirehouses, and Insurance companies.

Product & Services

Advisor and Operations Workstations, Client Onboarding, Client Servicing powered by a knowledge graph data structure that connects complex customer, product, and agent data layers. This innovative architecture allows financial enterprises to seamlessly unify workflows across disparate backend custodians and core product systems without undergoing complex, multi-year data migrations.

Key Roadmap Deliverables

AI skillsets focused on product recommendation, cross selling, and agentic workflow. Continued investment in custodian integrations. Expansion to support insurance servicing for wealth clients. Expansion to support alternative products distribution.



For more
information about

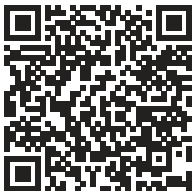
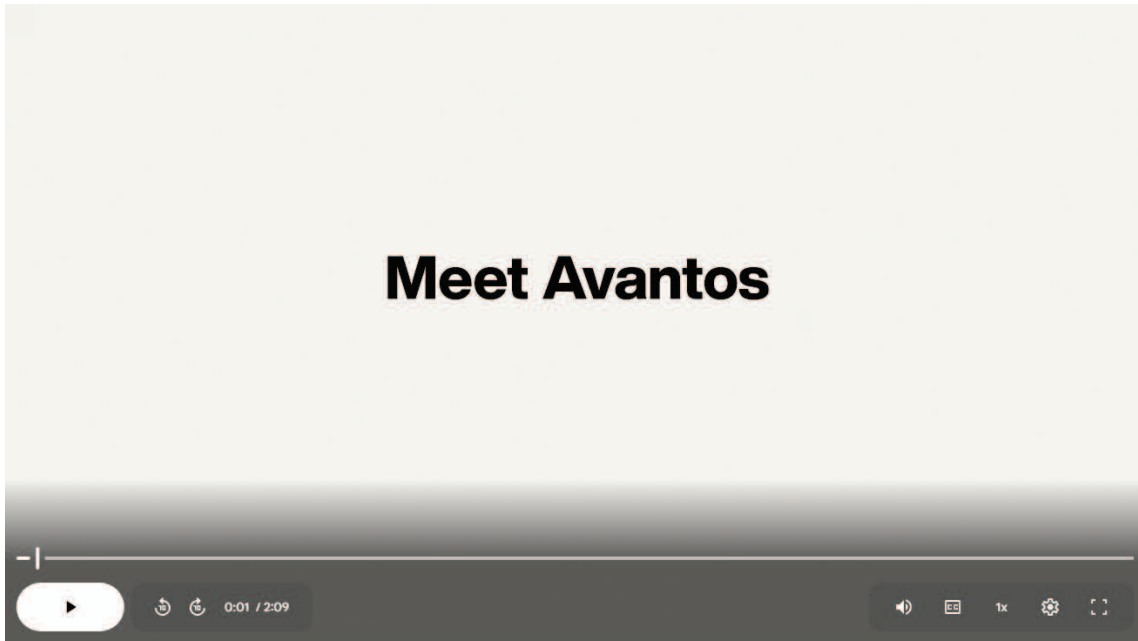
Avantos

Website:
avantos.ai

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Additional Content



► Video
Meet Avantos

https://drive.google.com/file/d/1Aawymyy4jZ2opBZpNMaxAzaq_gW1Rhas/view

We'll help you make
a difference in your
business



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Tara.wells@rbc.com



Clearing & Custody

Firm Vision

RBC Clearing & Custody's vision is to elevate financial services firms through a partnership built on strength, integrity, and forward-thinking innovation. We see ourselves not only as a service provider but as a committed ally – integrating world-class technology, customized solutions, and high-touch support so that you can operate confidently, scale sustainably, and deliver exceptional value to your clients.

Firm History

RBC Clearing & Custody's story is rooted in a century-spanning legacy: the RBC presence in the United States dates back to 1909, and over time the firm has built on its Midwest brokerage origins to become a distinct U.S. clearing and custody provider.

As a division of RBC Capital Markets – and ultimately part of Royal Bank of Canada – RBC Clearing & Custody combines global strength with culture built on integrity and service. From its earliest regional roots, the firm has evolved steadily, bringing to market award-winning technology, a broad product suite, and a high-touch, consultative approach to servicing broker-dealers and RIAs.



For more
information about

**RBC Clearing &
Custody**

Website:

www.rbcclearingandcustody.com/en-us

Perspectives:

www.rbcclearingandcustody.com/en-us/perspectives

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Firm Leadership

Brett Thorne, President, RBC Clearing & Custody

Noel Stave, Chief Technology Officer, RBC Clearing & Custody

Dustin Aamodt, Chief Operating Officer, RBC Clearing & Custody

Pete Hancuh, Director of Institutional Services, RBC Clearing & Custody

Kelly Johnson, Chief Revenue Officer, RBC Clearing & Custody

Mark McKinney, Director of Regulatory Risk, RBC Clearing & Custody

Ideal Buyers

Independent broker-dealers or registered investment advisors – especially growth-oriented firms – that value both stability and innovation. They are seeking a clearing and custody partner that combines the credibility and fiscal strength of a global institution with a boutique, relationship-driven approach. This buyer wants seamless technology, integrated third-party options, attentive support, and flexible infrastructure to run, grow, and protect their business, while delivering sophisticated solutions to high-net-worth clients.

Products & Services

- **Clearing, custody & execution services** – Full-service solutions for broker-dealers and RIAs, supporting equities, fixed income, and options with institutional-grade quality
- **RBC Nexus technology portal/hub** – Unified platform that centralizes account opening, client and household management, trade entry, service workflows, credit line tools, performance reporting, and insights access.
- **RBC BLACK** multi-custodial wealth platform – Integrated wealth management suite combining account aggregation, planning, risk alignment, CRM, reporting, and mobile access. Only available through RBC.
- **RBC Marketplace** – A curated directory of 100+ third-party technology and service providers across categories like portfolio accounting, research, planning, compliance, billing, trading tools, marketing, and more.
- **Market data and research via RBC Insight** – Access to in-house equity, fixed income, strategic research and third-party sources via integrated portals.
- **Strategic consulting and onboarding support** – Personalized service including dedicated onboarding teams, training, support, and business alignment consulting to tailor solutions to client needs.
- **Comprehensive wealth & investment platform** – Full suite of investment products, managed account platforms, credit solutions, and professional trustee services.

Key Roadmap Deliverables

- **Support your growth and client impact** – Helping you strengthen your business and make a meaningful difference in your clients' financial lives.
- **Modernize and streamline technology** – Simplifying, unifying, and elevating your digital experience through an integrated platform that centralizes every tool and data point needed to serve clients.
- **Enhance the client experience** – Delivering intuitive digital capabilities-like electronic account opening, mobile access, and self-service solutions – to deepen engagement and improve clients' financial well-being.

Additional Content

< Products and services

Expect more from a key business relationship

We've got all the nuts and bolts of clearing and custody you're looking for. After all, it's in our name. But we go the extra mile with capabilities that may help add real value to your business.

Watch the videos to learn more

Let's discuss your priorities >





Expect more

Innovative technology

Boost productivity

Enjoy next-gen RBC solutions, leading fintech integrations—and friendly people to help you. So you can focus on running your business, not worrying about technical details.

How does your current provider compare?

Find out



► Webpage

Introduction

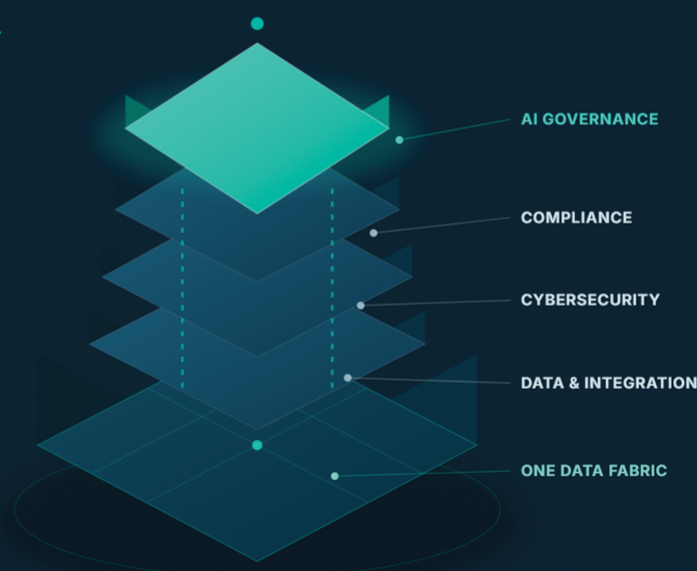
<https://www.rbcclearingandcustody.com/en-us/expect-more/>



Clearing &
Custody

One platform to govern **compliance, cyber, data, and AI.**

SurgeONE unifies the entire regulatory operation for SEC, FINRA, and state-regulated firms onto one AI-native platform — with licensed experts in the loop and exam-ready evidence built into every workflow.



Sid Yenamandra

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SurgeONE.ai

Smarter. Secure. Compliant



Bianca Kirby

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Firm Vision

SurgeONE.ai is a compliance, cybersecurity, data intelligence, and AI governance platform built to transform the way wealth management firms manage risk, govern their programs, and respond to regulatory change. Our vision is to create a continuously compliant ecosystem—powered by Expert-Led Agentic AI—where compliance, cyber, data, and AI governance work in harmony rather than in silos.

SurgeONE delivers a connected GRC environment that unifies regulatory intelligence, workflows, cyber oversight, supervision, evidence, and AI governance into one integrated platform. Our goal is to reduce operational burden, enhance transparency, and equip leaders with the visibility and insights needed to confidently manage today's governance challenges.

At the core of this transformation are SurgeONE's four foundational pillars, which work cohesively and intelligently across the organization:

- **AI Governance**

- Enabling organizations to adopt AI responsibly through AI inventory and oversight, governance frameworks, policy management, risk assessments, regulatory alignment, human-in-the-loop controls, and continuous monitoring of AI systems to ensure transparency, accountability, and defensible use of AI across the enterprise.

- **Compliance**

- Modernizing regulatory adherence through dynamic WSPs, automated evidence collection, advertising review workflows, regulatory change tracking, gap testing policies/procedures against applicable regulations, and audit-ready documentation.

- **Cybersecurity**

- Strengthening cyber posture with vendor oversight, program governance, AI-enabled incident response, SaaS application discovery and policy management, off-channel communications controls, and cyber-to-compliance mapping that bridges IT and regulatory functions..

- **Data**

- Centralizing enterprise data, automating integration, lineage, and evidence retention, and providing the trusted data foundation that powers secure, private, and expert-governed AI across compliance, cybersecurity, and governance workflows.



For more
information about
SurgeONE.ai

Website:

www.surgeventures.com

Blog:

www.surgeone.ai/resources

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LinkedIn:

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YouTube:

www.youtube.com/@SurgeONE-ai/videos

SurgeONE’s Expert-Led Agentic AI blends specialized AI agents with human expertise to automate complex workflows, surface actionable insights, and deliver accurate, safe, and defensible outcomes while maintaining human oversight for critical decisions.

SurgeONE.ai is purpose-built for registered investment advisors, broker-dealers, and wealth management firms seeking to modernize governance, strengthen cybersecurity, govern AI responsibly, and scale compliance through an intelligent, connected platform.

Firm History

SurgeONE.ai evolved from the innovation foundation established by Surge Ventures, a firm dedicated to advancing technology for the financial services industry. As regulatory complexity, cybersecurity threats, AI governance, and data management increasingly converged, firms needed more than standalone solutions—they needed a unified, intelligent platform.

Today, SurgeONE.ai delivers an integrated platform that combines compliance, cybersecurity, data intelligence, and AI governance into a single ecosystem purpose-built for wealth management firms. By bringing together trusted solutions including MGL Consulting, RegVerse, Security Snapshot, and Kovair, SurgeONE.ai helps organizations reduce operational complexity while strengthening governance, security, and regulatory readiness.

At the core of the platform is Expert-Led Agentic AI, combining specialized AI agents with deep industry expertise to automate workflows, surface actionable insights, and help firms stay ahead of evolving regulatory and cyber risks. SurgeONE.ai empowers financial institutions to operate more efficiently, make better decisions, and confidently embrace the future of AI-driven compliance and security.

AWARDS AND RECOGNITIONS

Awards and Recognitions 2025 - 26

— Where Compliance, Cyber, and Data Intelligence come together to power AI innovation

Finalist



2026 Industry Awards

Compliance and Cyber Security

Finalist

2025 Wealth Management.com Industry Awards

Finalist

Compliance and AI

Finalist



ThinkAdvisor.

LUMINARIES AWARDS 2025

Innovation and CEO of the Year

Winner



InvestmentNews

Ideal Buyers

SurgeONE.ai serves a broad range of wealth management organizations, from emerging RIAs to large multi-office and multi-broker-dealer enterprises seeking to modernize their compliance and cybersecurity programs.

Our platform and services are built for leaders who own governance responsibility across risk, compliance, cyber, and data management, including:

- Chief Compliance Officers (CCOs)
- Chief Information Security Officers (CISOs)
- Chief Operating Officers (COOs)
- Supervision & Field Oversight Leaders
- Compliance & Cyber Program Managers
- Risk, Governance, and Data Leaders within Wealth Management

Organizations seeking to reduce vendor overload, unify data, and transition from reactive to proactive oversight benefit most from the connected design and intelligence of the SurgeONE platform

Firm Leadership.

The people behind the platform.

A leadership bench spanning regulatory, security, data, and product — with the operating experience to back a platform regulated firms depend on.

SY

Sid Yenamandra
FOUNDER & CEO

Founder of Entreda (acquired by Smarsh, 2020). Two decades building security and compliance technology for regulated financial firms.

ML

Melinda (Mimi) G. LeGaye
PRESIDENT, COMPLIANCE SERVICES

Decades of compliance leadership; anchors MGL Consulting's exam, enforcement, and licensed-principal expertise.

JP

Jay Peters
PRESIDENT, CYBERSECURITY SERVICES

Leads Security Snapshot's cyber programs across thousands of regulated endpoints.

MH

Michael Hallett
PRESIDENT, DATA SERVICES

Leads the data pillar and the OmnibusX integration strategy across 110+ adapters.

JC

Justin Caskey
CHIEF FINANCIAL OFFICER

Leads finance and the commercial model behind the platform.

BK

Bianca Kirby
CHIEF OF STAFF

Drives operations and execution across the company.

BK

Nedra Barr
SVP OF SALES

Helping financial firms turn compliance complexity into simplicity.

RM

Rishi Malik
VP OF PRODUCT

Owens the product roadmap across all four pillars.

JD

Joydeep Datta
SR. DIRECTOR, PRODUCT DEVELOPMENT

Heads product development across data platform.

DP

Debasish Pradhan
DIRECTOR, PRODUCT ENGINEERING

Heads product development compliance platform.

Key Roadmap Deliverables

SurgeONE.ai continues to advance its unified governance ecosystem with a release focused on helping firms operationalize AI adoption while strengthening day-to-day compliance, cybersecurity, and data oversight across RIAs and Broker-Dealers.

Within **Compliance**, the release expands regulatory automation coverage to address a wider range of supervisory requirements with less manual effort, expanding Ecomm channels and deepen FINRA integrations — including future submission capabilities — to further embed regulatory processes directly into daily operations rather than after-the-fact review.

Within **Cyber**, the platform delivers a more unified sensor lifecycle spanning deployment, monitoring, and investigation workflows, along with new controls designed to help firms supervise AI usage — including detection of sensitive data movement into generative AI platforms and broader AI governance support.

Within **Data**, expanded Broker-Dealer normalization use cases enhance both supervisory readiness and operational visibility across disparate firm data sources, enabling downstream workflows to operate on structured and contextualized information.

These roadmap initiatives reinforce SurgeONE's mission to provide scalable, intelligence-driven governance that allows wealth management firms to innovate safely while maintaining continuous compliance and cyber resilience.

These roadmap initiatives reinforce SurgeONE's mission to deliver continuous, scalable, and intelligence-driven governance for wealth management firms.

Unique Content

AI & Model Governance — Now an Exam Priority

FINRA and SEC are explicitly examining AI, models, and automation. Firms must demonstrate control – not just intent.

⚠ IT'S NOW AN EXAM PRIORITY

- FINRA & SEC explicitly examining AI usage at all levels – home office and field reps

→ Firms must demonstrate control – not experimentation

→ Policies alone are no longer sufficient

- Examiners expect model inventory, oversight, and audit-ready proof

WHAT EXAMINERS ARE ASKING

Q1 Where are models and AI used – internal, field reps, vendor, employee?

Q2 How does the firm define a model?

Q3 Is there a complete model and AI inventory with ownership and risk?

Q4 Who provides model risk oversight?

Q5 How are policies enforced and supervised?

Q6 How is vendor and embedded AI governed?

Q7 Can the firm produce examiner-ready evidence on demand?

✓ HOW SURGEON HANDLES IT

AI Inventory & Classification

Central registry, risk tiering by data/impact/autonomy, ownership & approvals

AI Policies & Stress Testing

Stress-test AI policies against real usage; identify gaps vs. SEC/FINRA rules

AI Audit Forms & Risk Flags

AI-specific audit questionnaires, automated PII and client-facing AI flags

Field AI Use Surveillance

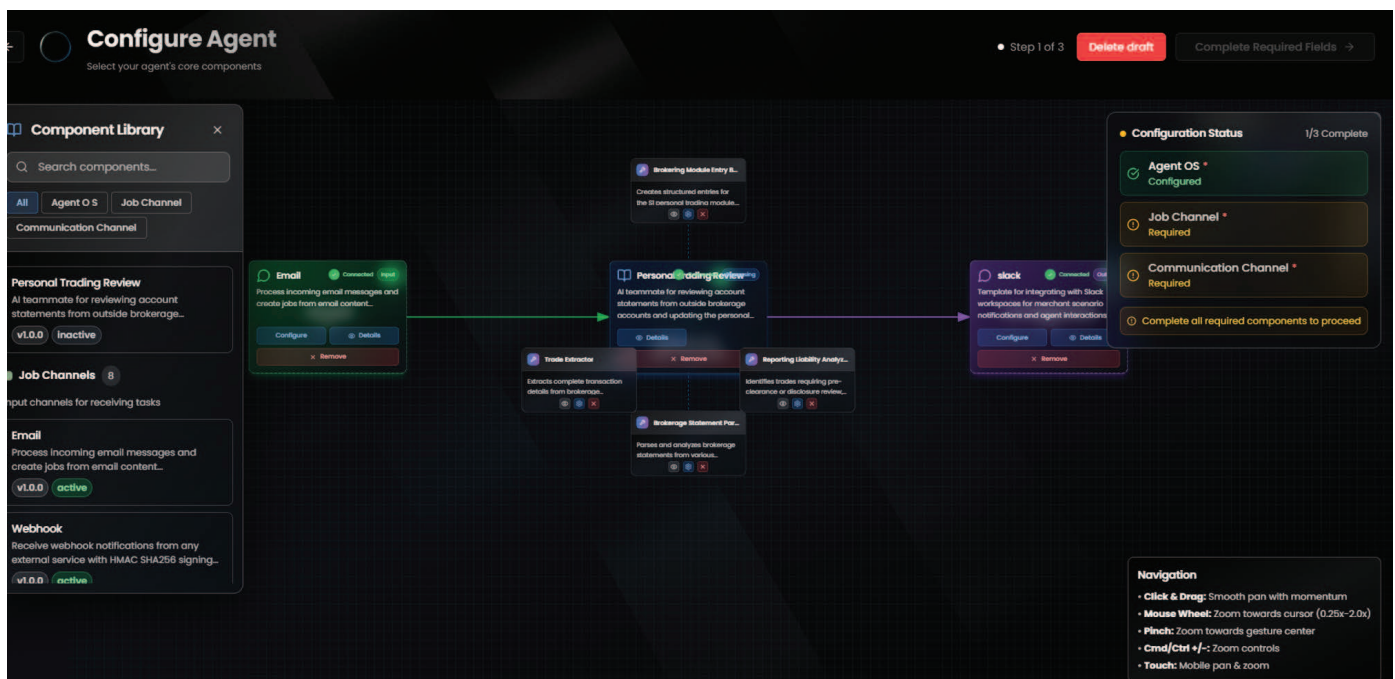
Monitor advisor & staff AI usage, detect unapproved or high-risk tools

Vendor AI Risk Audits

AI-specific vendor due diligence, ongoing vendor AI attestations

AI Risk Mapping & Blocking

Map AI activity to compliance & cyber risk, enforce controls by risk tier



PARTNER PROFILE

ONE PLATFORM. ALL YOUR WEALTH DATA.

Connect your CRM, custodians, and 130+ systems—no IT projects, no data silos.



Kyle Van Pelt

504.717.3594

kvp@milemarker.co

MILE MARKER

Firm Vision

All your data in one place, fully open architecture (not an all in one), data organized exactly how you want it, with a future proof front end that you completely control. Safe and secure AI deployment and enablement. No data engineers required.

Firm History

Started 5 years ago by industry veterans from Orion and Nitrogen (Riskalyze) on the thesis that integrations and technology in our industry were broken, but the answer wasn't a fancy all-in one solution. The answer was to get all of the data in one place and give firms flexibility and ownership over what to do with that.

Firm Leadership

Jud Mackrill and **Kyle Van Pelt** are the co-founders and leaders of the company and they are industry veterans. Jud has not only been on the technology side of the business at Orion, but he had a company acquired by the Carson Group and helped them grow from \$4bn to \$16bn in AUM in 26 months. We don't just speak technology, but we speak the language of your firm too. We know what that side of the table is like.

Ideal Buyers

Firms that have messy data and want to do something about it so they can scale more efficiently and deploy AI strategically. Our typical client grows through recruiting or acquisition of advisors and they have more than just advisory business data (insurance, private investments, etc.)



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The Roundtable Series 2026–2027 Schedule



The Marketing & Recruiting Roundtable

October 14 – 16 | Denver, Cherry Creek



The Roundtable

November 11 – 13 | Santa Barbara, CA



First Half 2027



Compliance Roundtable

February 2027 | TBD



Operational Excellence Roundtable

March 2027 | TBD



RIA Roundtable

April 2027 | TBD



Innovators Roundtable

May 2027 | TBD



For more information and registration:

www.beaconstrategiesllc.com/roundtables-summary-rolling-attendees



A wonderful collaboration of industry professionals coming together to share knowledge and experiences for the benefit of all involved in the roundtable.”

NOTE:



Dates and locations may change, so please check our website for more updates and information on upcoming Roundtable onsite events.

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Notes:

Notes:

➔ **APPENDIX A**

Frontier – Market Snapshot

A condensed index of the trend data already cited across the seven modules, grouped by where it applies. Each line points back to the module that teaches it in full; full citations are in Sources.

Marketplace AI Trends

- The AI-powered wealth management tool market is projected to grow from roughly \$1.8 billion today to \$6 billion by 2035 — Module 01
- Model Context Protocol (MCP) has moved from pilot to production in financial services during 2026, with every major AI platform converging on the standard — Module 02
- Agentic AI could lift advisor productivity by 30 to 100 percent by 2032, an estimated \$10 trillion to \$35 trillion in additional AUM capacity industry-wide — Module 07
- 78% of wealth firms report exploring agentic AI, but only about 7% have deployed it — Module 07
- Combined monthly trading volume on the two largest prediction-market platforms reached roughly \$45 billion in June 2026, up nine-fold in nine months — Module 07

Wealth Firm Trends

- 63% of RIAs now use AI tools in some capacity, more than double the adoption rate from 2023 — Module 01
- 95% of RIA firms report using AI today, four times the adoption rate among bank and trust companies — Module 02
- AI can recapture an estimated 11 hours per week of an advisor's time, with redesigned workflows driving 25 to 40 percent efficiency gains — Module 04
- 85% of financial advisors now view generative AI as a help to their practice rather than a threat, up from 64% in 2024 — Module 05

Data & Infrastructure Trends

- Data quality and fragmented systems, not the AI tools themselves, are the biggest barrier to adoption; roughly two-thirds of firms report only modest ROI from AI so far — Module 03

Regulatory Anchors

- Reg S-P compliance deadlines: larger entities compliant December 3, 2025; smaller entities June 3, 2026 — Module 05
- FINRA's 2026 Annual Regulatory Oversight Report added a dedicated section on generative AI; the SEC's 2026 Examination Priorities flagged "Emerging Financial Technology" as a key risk area — Module 07
- As of early 2026, the SEC has not enacted AI-specific regulation for investment advisers; existing suitability and fiduciary obligations govern AI-assisted recommendations directly — Module 08

➔ APPENDIX B

Glossary of Terms

Terms used across the curriculum, defined in plain language. Each entry points back to where it is taught in full.

- **Agent / Agentic AI:** a system built on top of an LLM that can plan and execute multi-step tasks with limited human oversight, not just answer a single prompt — Modules 01, 09
- **Audit Trail:** the record a system keeps of what an AI tool did and why, which examiners and compliance teams can review after the fact — Modules 02, 06
- **Assets Under Management (AUM):** the total value of client assets a firm manages; used here to size the scale of agentic AI's potential impact on the industry — Module 07
- **Build vs. Buy vs. Partner:** the three basic paths a firm can take to get an AI capability: build it internally, buy a point solution, or adopt a platform-level partner — Module 02
- **Context Window:** the amount of information a model can hold and reference at one time — Module 01
- **Data Silos:** separate systems, a CRM, a custodian feed, a portfolio platform, that do not share data with each other, forcing manual reconciliation and undermining any AI tool that spans more than one of them — Module 03
- **Explainability:** whether a firm's compliance team can explain, in plain language, how an AI system reached a specific recommendation; also called interpretability — Module 06
- **FINRA 2026 Annual Regulatory Oversight Report:** the report in which FINRA added a dedicated section on generative AI, covering governance, recordkeeping, and autonomous agents — Module 06
- **Hallucination:** when a model generates confident-sounding output that is factually wrong — Modules 01, 07
- **Integration Depth:** how genuinely a vendor's tool is wired into a firm's actual workflow, versus a chatbot layered on top of a website — Module 02
- **Large Language Model (LLM):** the underlying model that predicts and generates text; it does not "think" or "know" the way a person does — Module 01
- **Model Context Protocol (MCP):** the emerging standard that lets an AI tool connect directly into a firm's real systems, CRM, custodian data, portfolio platforms, rather than sitting on top of them as a chat window — Module 02

- **Model Risk:** the risk that an AI model's output is wrong, biased, or unreliable in a way that affects a firm's recommendations or decisions — Module 06
- **Output Logs and Model Tracking:** the practical, ongoing way firms monitor an AI system after deployment, rather than reviewing it once and moving on — Module 06
- **Prediction Market:** a market where prices reflect the crowd's estimated probability of a future event; cited here as an emerging AI-forecasting signal, with attached manipulation and herding risk — Module 07
- **Prompt Construction:** how question structure and context change what a model returns; the practical skill of turning a vague request into a specific, usable one — Module 01
- **Reg S-P:** the SEC rule governing how firms protect and dispose of client financial information, with compliance deadlines that now extend to AI vendors as well — Module 03
- **SEC Examination Priorities:** the SEC's published list of what examiners will focus on in a given year; the 2026 list named "Emerging Financial Technology" as a key risk area — Module 06
- **Suitability and Fiduciary Obligations:** the existing securities-law duties a firm owes its clients; these obligations apply to AI-assisted recommendations exactly as they would to any other recommendation — Module 06
- **System of Record:** the single system a firm treats as the authoritative source for a given piece of client data; a CRM used only as a contact list, not as a system of record, is the most common reason AI output looks confident and reads wrong — Module 03
- **Training:** the process by which a model learns patterns from data before it is deployed — Module 01
- **Vendor Data Handling:** what a vendor does with a firm's data: whether it is used for training, how long it is retained, and what rights a firm has to have it deleted — Module 05
- **Vendor Risk Management:** the practice of assessing and monitoring the risk a third-party AI system introduces, not just the risk of something built in-house — Module 06

➔ SOURCES

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Note on Sourcing:

Every stat and regulatory citation added in the August 2, 2026 rebuild, the August 3, 2026 addition, and the August 5, 2026 Module 03 build was verified via live web search on those dates. The two new citations added August 8, 2026, Advisorpedia (prompt creation) and MetaMask (prediction markets), were also verified via live web search that day; the MetaMask source is explicitly flagged above as a secondary-tier source. The carried-forward figures from Beacon’s existing stat bank were not re-verified independently and remain flagged as such above.



Chip

*Thank you for making this
an exceptional roundtable!*



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