Superhuman Adviser

timeline
MONEY FOR LIFE

Many advisers find themselves wondering: *what's left for the human?* The answer?

Everything that truly matters.

timeline
MONEY FOR LIFE

Learning Objectives

1. Understand which parts of the **advice process are best** handled by AI — and which require a distinctly human touch.

2. Discover **why integration** and **user experience matter more** than ever in adviser tech stacks.

3. Identify the **new skills** and **mindsets** advisers need to thrive in an AI-augmented profession.

timeline
MONEY FOR LIFE

“In the next ten years, advisers will gradually shed their role as investment managers and become more like integrated life/wealth coaches…”

On the Cusp of Change: North American Wealth Management in 2030 McKinsey

timeline
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What Clients Want in a Financial Adviser

91%

Someone who “gets me”

71%

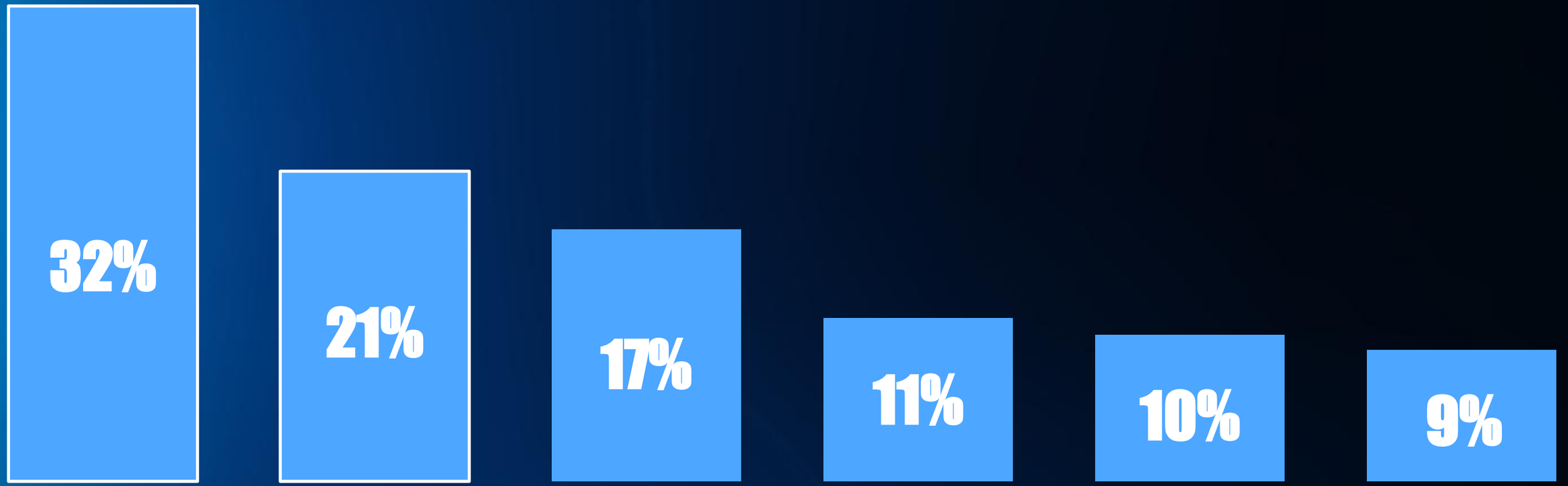
Someone with whom I share values

70%

Someone who meets with me socially

Source: Accenture, “The New State of Advice” report

What Causes Clients to Leave?



Morningstar, Why Clients Leave Their Financial Advisor, July 2023. Available at: https://www.morningstar.com/financial-advisors/why-clients-leave-their-financial-advisor

Financial Planning Automation Heat Map

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Investment

Management

Wrapper Selection

Tax Planning & Optimisation

Holistic Wealth Consolidation

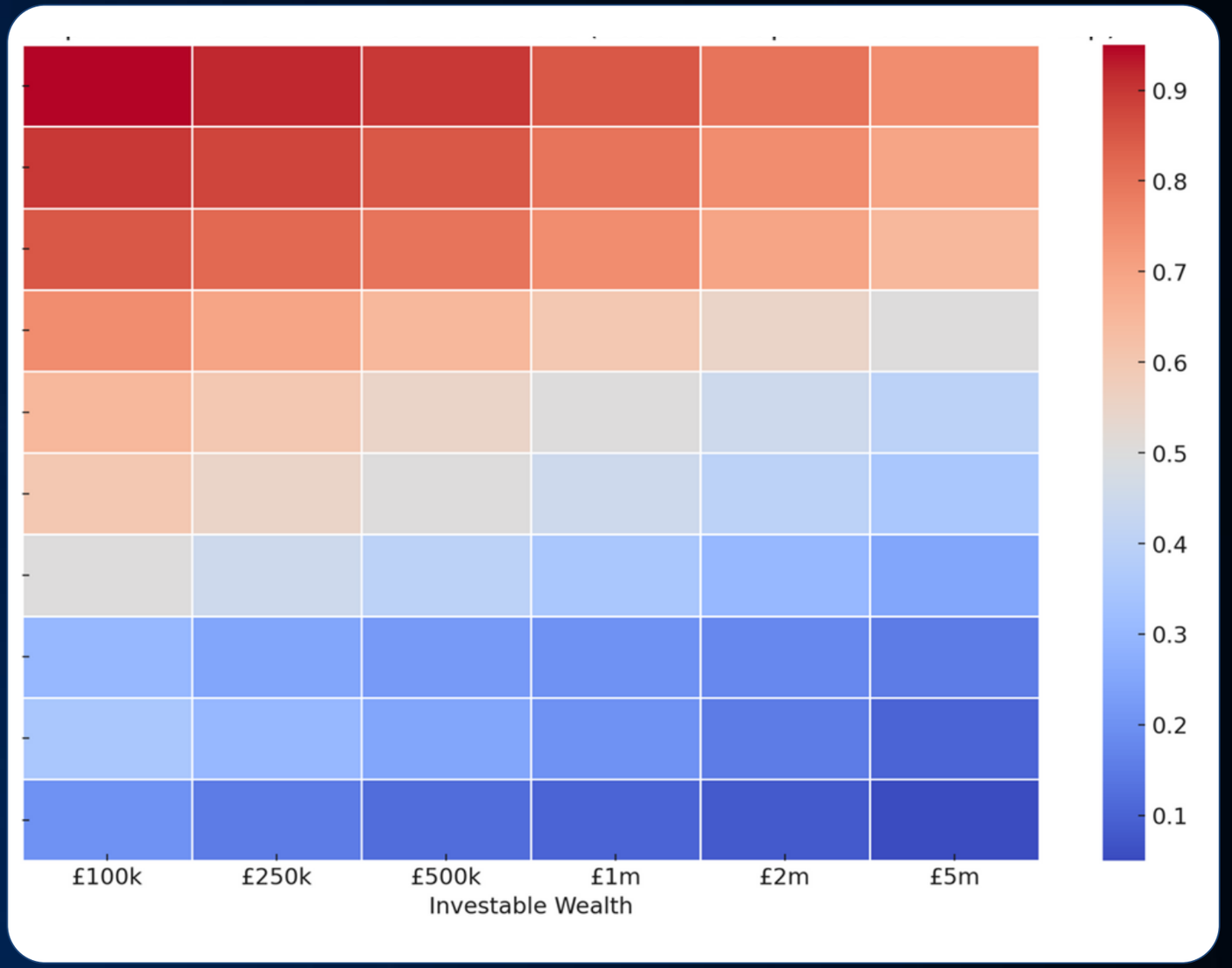
Protection Insurance, Wills, PoA

Co-ordinating other professionals

Coaching, Values, Meaning/Purpose etc

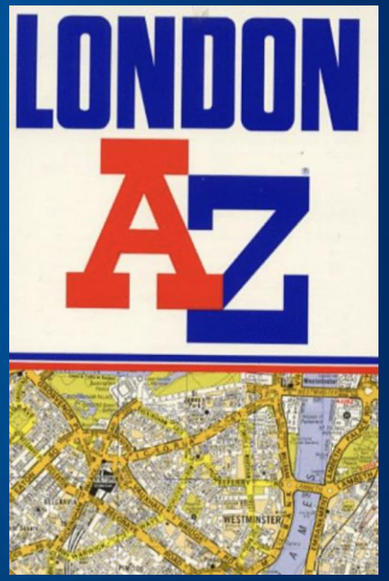
Life Transitions (Divorce, Business Exit, Care etc)

Wealth Succession & Philanthropy



Source: Timeline (Adviser 3.0 May 2025)


ALPINE
FM 104.1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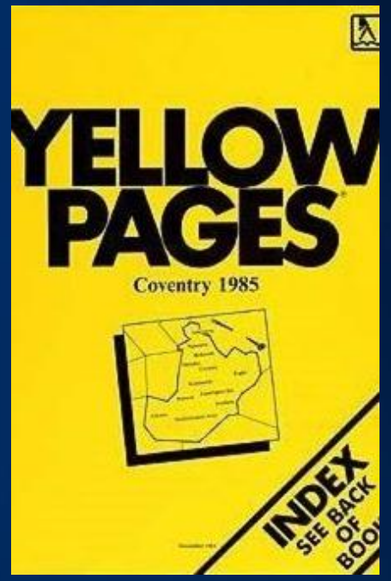
A-Z
WESTMINSTER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Coventry 1985
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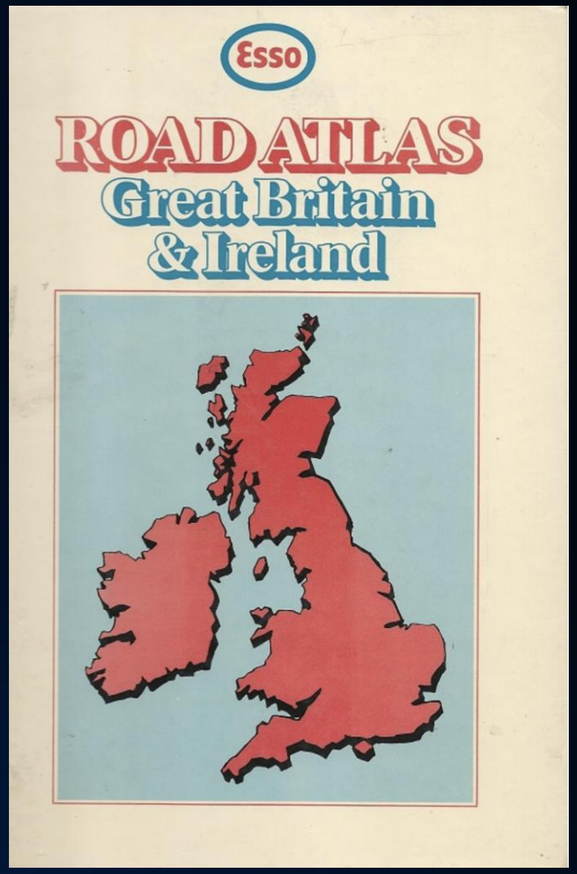
Esso
ROAD ATLAS
Great Britain
& Ireland

timeline
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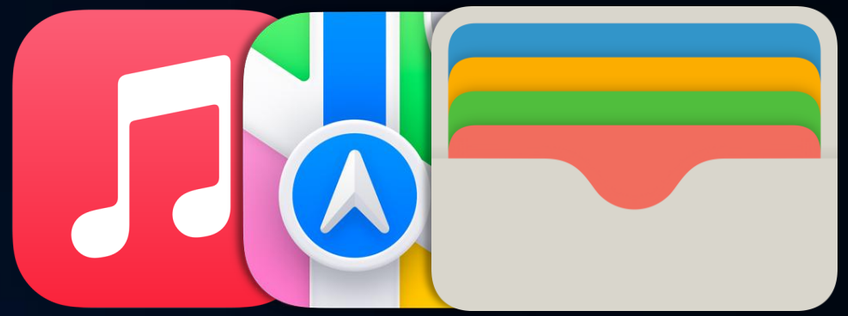
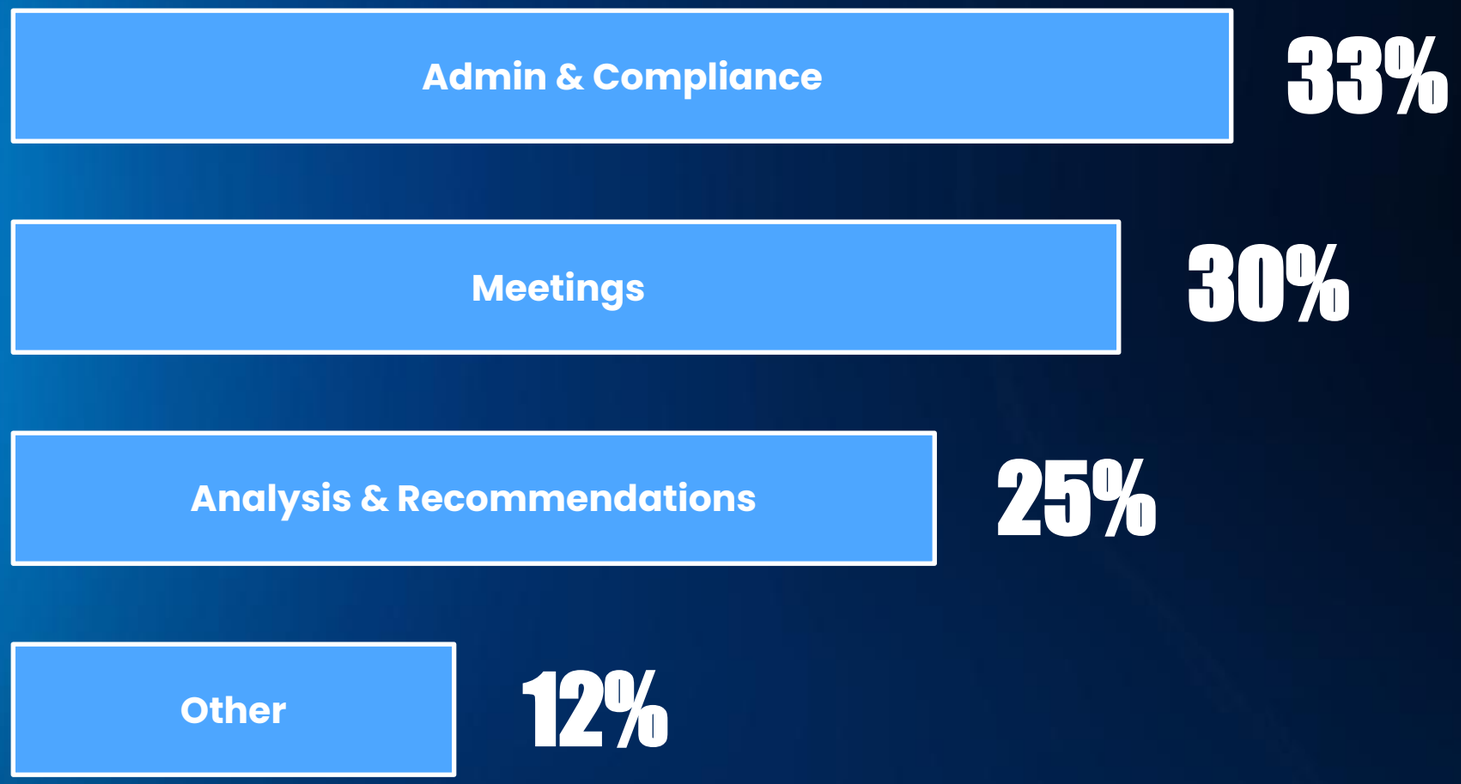


The Average Advice Process Today!



Total:
13 hrs
on average

61%

Of advisers still dedicate over a fifth of client meeting time to **gathering** and **updating** information.

Source: FE Fundinfo May 2025

Your System Showcase

How many systems do you use today, from Back office right through to implementation?

5-7
8-10
11-13
14 or more?

Example:

Back office, CRM, Fund analytics, Product research tool, ATR, KYC/AML, Suitability letter writing, AI, Cashflow, Client interface, Factfind, etc.

June 2025 Market Map

Woven Advice

Marketing / Comms

Typeform, Apollo.io, Google Ads, Content Streams, Elevation, LinkedIn, Meta, mailer lite, Video Canvas, Google Analytics, Canva, unblu, SurveyMonkey

Traditional CRM

HubSpot, pipedrive, Wealthbox, financial services cloud, ZOHO

Portals/Onboarding

moneyinfo, financial services cloud, Wealthcraft, plannr, Centology., atfinity, Dorsum, DYNAMIC PLANNER, unblu, ADVICEFRONT, Dunstan Thomas, ADDEPAR, intelliflo office, CURO, lyfeguard, Wealthbox, CONTENGO, investcloud, FE CashCalc, AdviceBridge, Video Canvas, CONQUEST, iress, focus:solutions

Risk Profiling

DYNAMIC PLANNER, ev, Oxford Risk, FinaMetrica, ORTEC FINANCE, ASPEN, timeline

AML/KYC

experian., EQUIFAX, GBG, atfinity, CALVERT, SmartSearch///, Pension ID

Research

defaqto, Trustnet, KnowYourFunds, ASPEN, eXeer, FE Analytics, MABEL INSIGHTS, analyser, COMPARE THE PLATFORM

Financial Planning

ev, PlannerPal, focus:solutions, iress, JUSTFA, timeline, aixigo, Centology., DYNAMIC PLANNER, Synaptic, Fintegrate, Money alive, CONQUEST, intelliflo office, SELECTAPENSION, ammonite, ateb suitability, ORTEC FINANCE, Pano, advisoryai, Genovo, INVESTMENT SERVICES, Avenir, defaqto

Cashflow

iress, voyant, FINCALC, intelliflo office, CashCalc, timeline, aixigo, ev, ORTEC FINANCE, SELECTAPENSION, CONQUEST, truth

Compliance Tools

CO:MENTIS, Video Canvas, MO, dextera, AdvanceCPD, DDhub, MYREGDATA, aveni, Saturn, gieom, BAT

Industry specific Productivity

Content Streams, Criterion, re:loa., paradino, Woven Advice, advisoryai, IFA Dataflow, SATURN, aveni, 4admin, PlannerPal, zippen, zerokey, pensionlab, Pano, moneyinfo, Otto.

Generic Productivity

Calendly, Microsoft 365, Suite, INTERCOM, monday.com, Jira, smartsheet, Fireflies, Microsoft Teams, slack, Notion, asana, Otter.ai, zapier, Adobe Sign, zoom, Trello, DocuSign, Dropbox, freshworks, zendesk, loom, FATHOM

Ancillary

FIRENZE, RQ, Pension ID, BareRock, VENDOR iQ, TIARA, Nokkel, Tembo

All in one CRM+ tools

ADVICEOBJECTS, Twenty7tec, PlanHappy For Financial Planners, plannr, Wealthcraft, iress, acre, intelliflo office, JUSTFA, Benchmark, CURO, futureform., focus:solutions, Centology., ningi

Automated advice

ORTEC FINANCE, aixigo, focus:solutions, Multiply, octopusmoney, ev, CONQUEST, WealthWizards, OPEN ADVICE, IGNITION

Investing and custodian solutions

Platform One, THIRD FINANCIAL, upvest, FNZ, Dunstan Thomas, OBJECTWAY, bravura, SECCL, SAXO, GBST, WEALTH OS, WealthObjects, Tikker, SS&C, Hubwise, SecurtEase, WealthKernel, BNY | PERSHING, FA SOLUTIONS, Fundment, INVESTMENT SERVICES

Data, APIs and Warehousing

Woven Advice, DCI, focus:solutions, ORIGO, moneyhub, fuze, Power BI, zerokey, ev, Dunstan Thomas, ORTEC FINANCE, Woven API, VENDOR iQ, FINIO, IFA Dataflow, ADDEPAR, ifaDATA, +tableau

AI Led tools

advisoryai, ev, ChatGPT, MO, Fireflies, CONQUEST, Multiply, Otter.ai, Saturn, Claude, aveni, PlannerPal, paradino, Otto., Posterity, Recordsure, Copilot, CALVERT, Pano

Fintech and open banking

stripe, TRUELAYER, YAPILY, moneyhub, GoCardless, PLAID

Business Support

Sage, xero, qb, freeagent

New Tech Additions

AUTOADVISE, Money Mind Profile

Produced by Woven Advice Ltd June 2025

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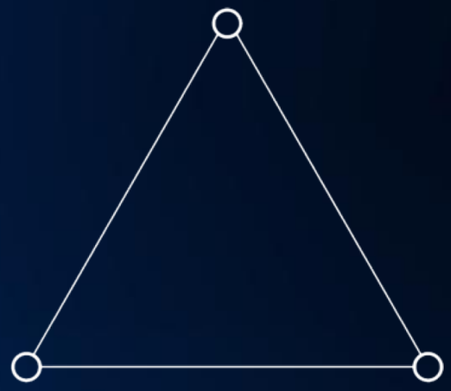
The Pièce De Résistance of the current tech stack

- DATA FRAGMENTATION
- INCONSISTENT OUTPUTS
- HIGH COST OF LEGACY SYSTEMS



3 SYSTEMS
3 INTEGRATIONS

7 SYSTEMS
21 INTEGRATIONS

11 SYSTEMS
55 INTEGRATIONS

timeline
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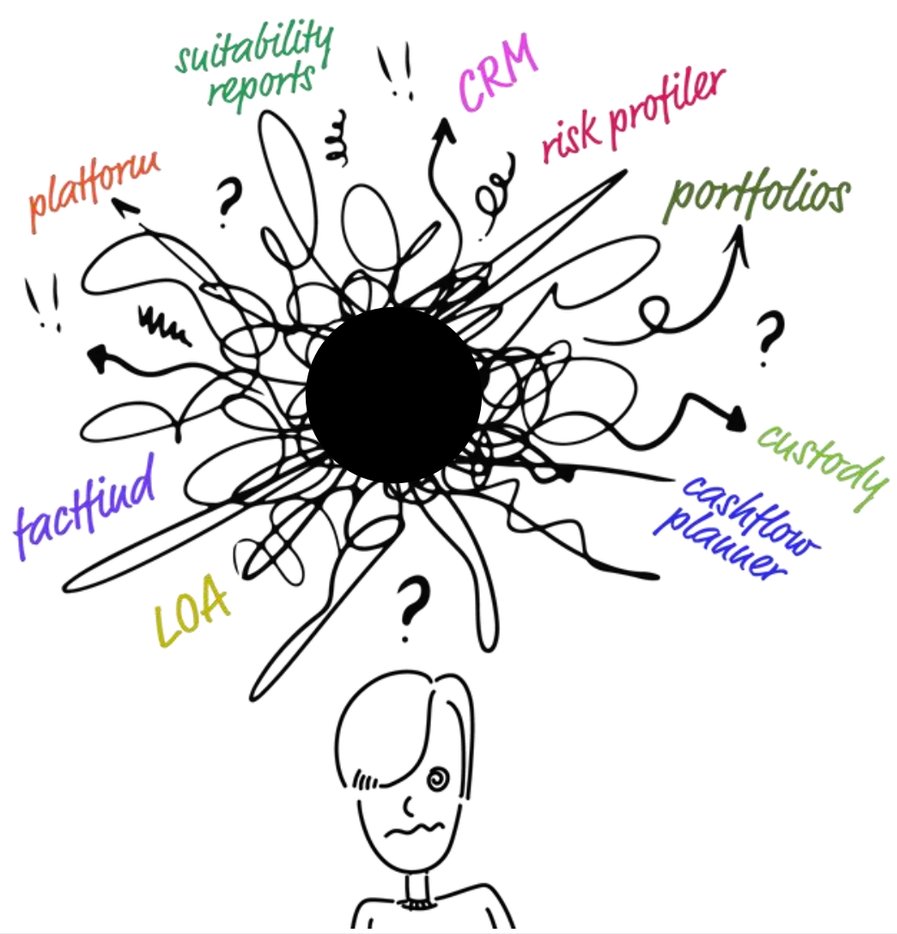
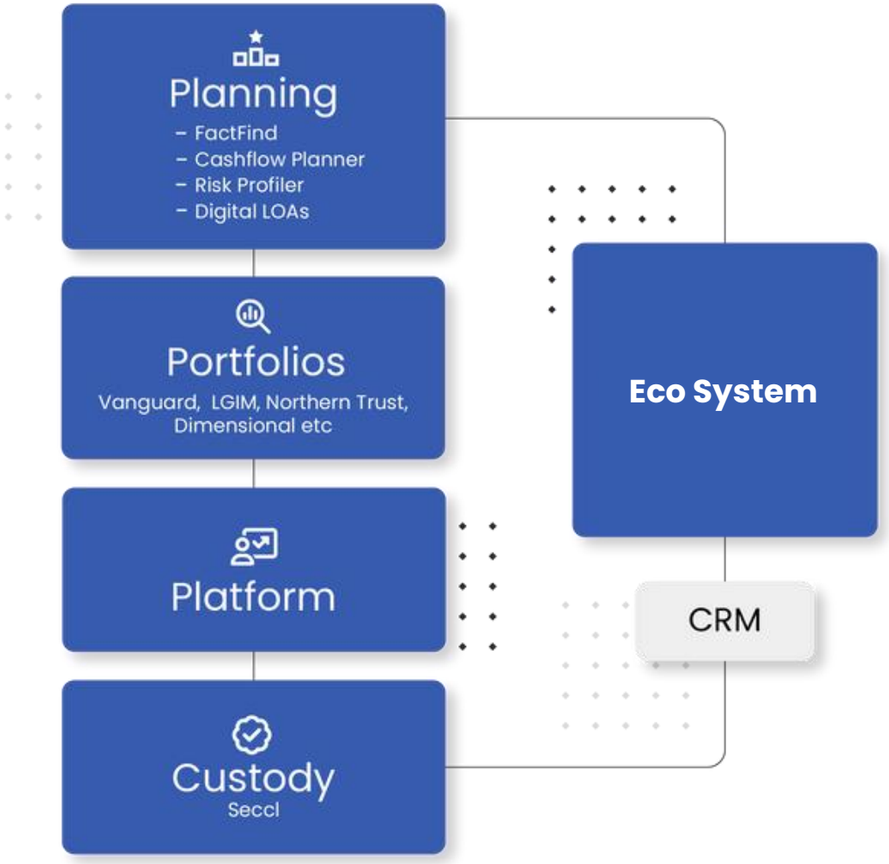
Two Visions of the Future!





timeline
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Data *Fragmentation* ... a big drag on advice firm productivity

... a *serious* brake on realising the full potential of AI in your business.

timeline
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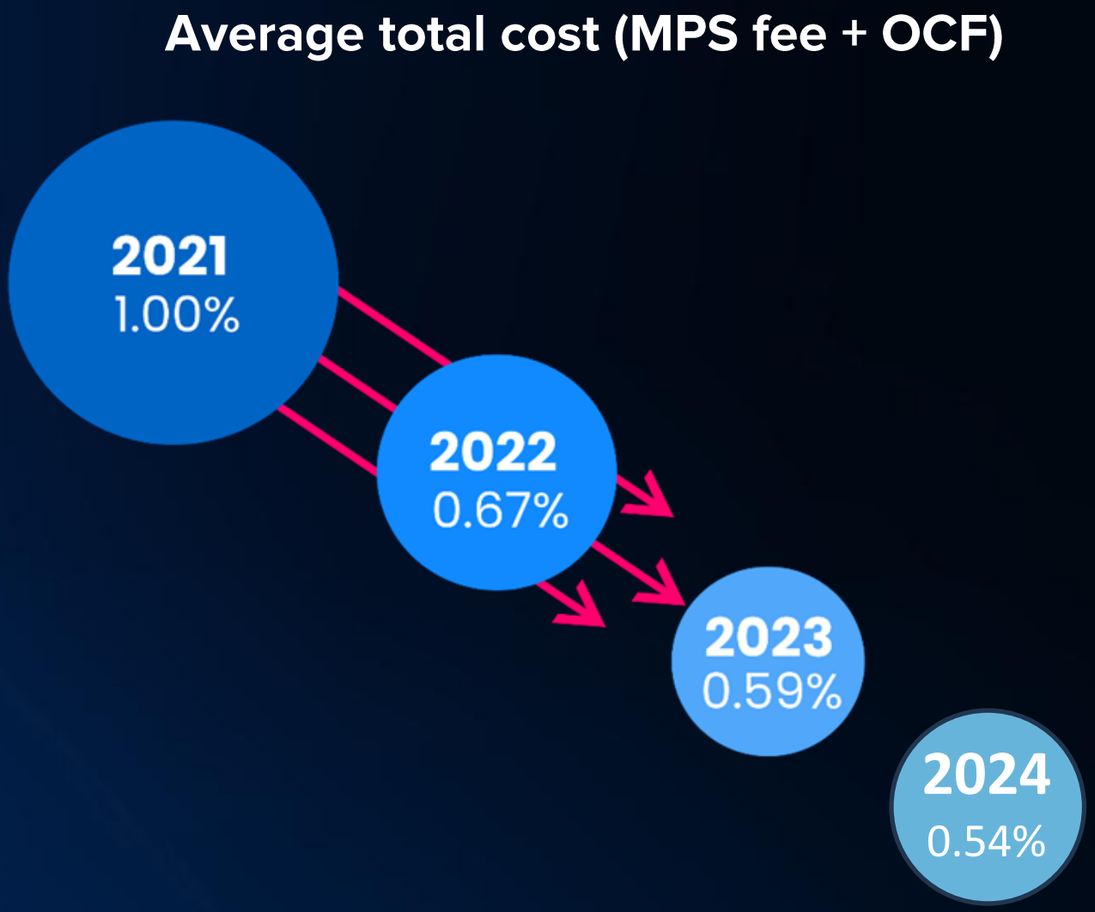
Investment management isn't just being disrupted. It's being **DEVOURED** — slowly, methodically, by technology.

Costs are still being compressed

MPS Fee	OCF
2021 25bps	2021 75bps
2022 21bps	2022 46bps
2023 19bps	2023 40bps
9bps	8bps



Source: NextWealth MPS Proposition Comparison Report 2023

Let's discuss AI?

What is it?

Artificial Intelligence, at its core, is about **recognising** and responding to patterns in data. It's not **'thinking'** in the human sense...

Statistical Pattern Matching

AI uses **statistical analysis** to find patterns in large datasets. It **doesn't understand content like humans!** It predicts outcomes based on past data.

timeline
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AI Through Time

Origins

First theories, symbolic reasoning

1950–1956

Growth

Algorithms, neural networks, funding

1957–1979

Boom

Expert systems in business

1980–1987

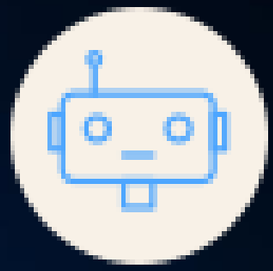
Winter

Funding and interest collapse

1987–1993

Agents

Machine learning, robotics, internet



1993–2011

AGI Era

(Artificial General Intelligence)

Deep learning transforms industries

2012 -

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How Is AI Being Used Today

Transcribing Meeting Notes

Transcribes meetings accurately, identifies speakers, and captures everything for better records and time savings.

Generating Suitability Letters

AI drafts client documents like suitability letters using templates and client data, cutting manual work and improving consistency.

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What Does the Future of AI Look Like?

Paraplanner Agents

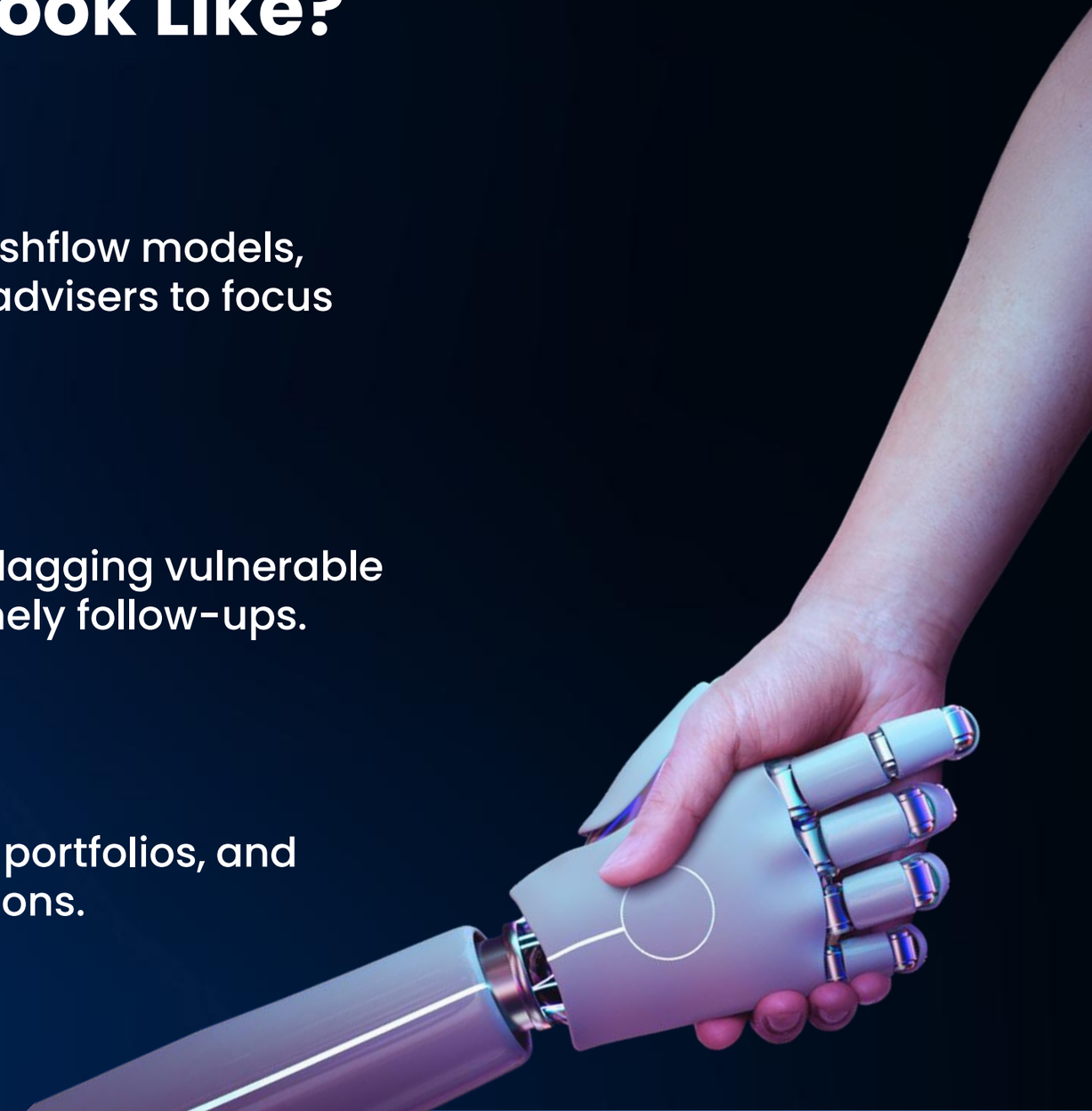
AI could serve as a digital paraplanner, reviewing cashflow models, analysing investments, and spotting issues, freeing advisers to focus on strategy.

Compliance Agents

AI may soon scan back-office systems in real time, flagging vulnerable clients, checking documentation, and prompting timely follow-ups.

Extrapolating Data From Systems

With many systems in use, AI links data across CRM, portfolios, and client records to support smarter, data-driven decisions.



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RISK and Limitations

Without careful use, AI can pose serious risks.

Bias

Data Privacy

Hallucinations

Plagiarism

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RISK and Data Privacy

Firm responsibilities around AI.

- **GDPR** — Ensure compliance with data protection laws
- **Know the risks** — Understand potential issues (as described below)
- **Data entry points** — Control what is entered into AI tools
- **Where is the data held?** — Be clear on where data is stored
- **Be sure to Speak to your IT support!** — Always check with your IT team

Existing FCA Regulatory Framework Relevant To AI

Firms are already subject to the following requirements which are relevant to the adoption of AI.

Principles for Business

- Act with due skill, care and diligence
- Ensure responsible organisation and effective risk management
- Test AI outputs for accuracy and quality

Systems and Controls

- Maintain processes to identify and mitigate technology risks
- Ensure business continuity plans are in place

Threshold Conditions

- Business models must be suitable and consumer-focused
- Senior management should have skills to understand and oversee AI

Consumer Duty

- AI tools must deliver good consumer outcomes (products, price, understanding, support)
- Act in good faith: honesty, fairness, openness
- Monitor and analyse data to detect and address poor outcomes, including impact on vulnerable customers

Senior Managers & Certification Regime (SM&CR)

- A Senior Manager must take accountability for AI
- Responsibility should be documented in their Statement of Responsibility

Rule Breaches

- Firms are accountable for AI-related breaches (e.g. unsuitable advice)
- Must notify FCA where significant (SUP 15)
- Complaints, redress, and remediation apply under Consumer Duty and DISP

Source: Simplybiz - THE REGULATION OF ARTIFICIAL INTELLIGENCE (AI) FOR FINANCIAL SERVICES INTERMEDIARIES

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TOP TIP

Talk to AI like it's your employee

Poor Input (Too Vague)

"Write a letter to our clients about our fees"

timeline
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TOP TIP

Talk to AI like it's your employee

Clear Input (With Context & Purpose)

"ChatGPT, I am the Managing Director of ABC Associates Financial Advice Firm. Can you write a letter to all clients explaining that we are maintaining our fees at 1% this year, as a direct consequence of us adopting efficient technology, allowing us to streamline our operation and deliver a much better service to you?"

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TOP TIP

Talk to AI like it's your employee

"Dear Valued Client,

We wanted to let you know that there is an update regarding our fees.

Our commitment to providing quality service continues, and we appreciate your support.

If you have any questions, please get in touch.

Best regards,

The Team"

timeline
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TOP TIP

Talk to AI like it's your employee

"Dear Client,

I hope this message finds you well. I'm writing to inform you that we will be maintaining our advisory fees at 1% for the coming year. This decision reflects our recent investment in cutting-edge technology, which has significantly improved our operational efficiency.

These advancements mean we can deliver an even more responsive, streamlined service while continuing to prioritise your financial wellbeing.

We remain committed to transparency, value, and putting your needs first.

Thank you for your continued trust.

Kind regards,

[Your Name]
Managing Director, ABC Associates"

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TOP TIP

Talk to AI like it's your employee

The clearer your prompt, the better the output. Always tell AI who you are, what you want, and who it's for.

Meet Annabelle! 👋

CURRENT SITUATION: 😳

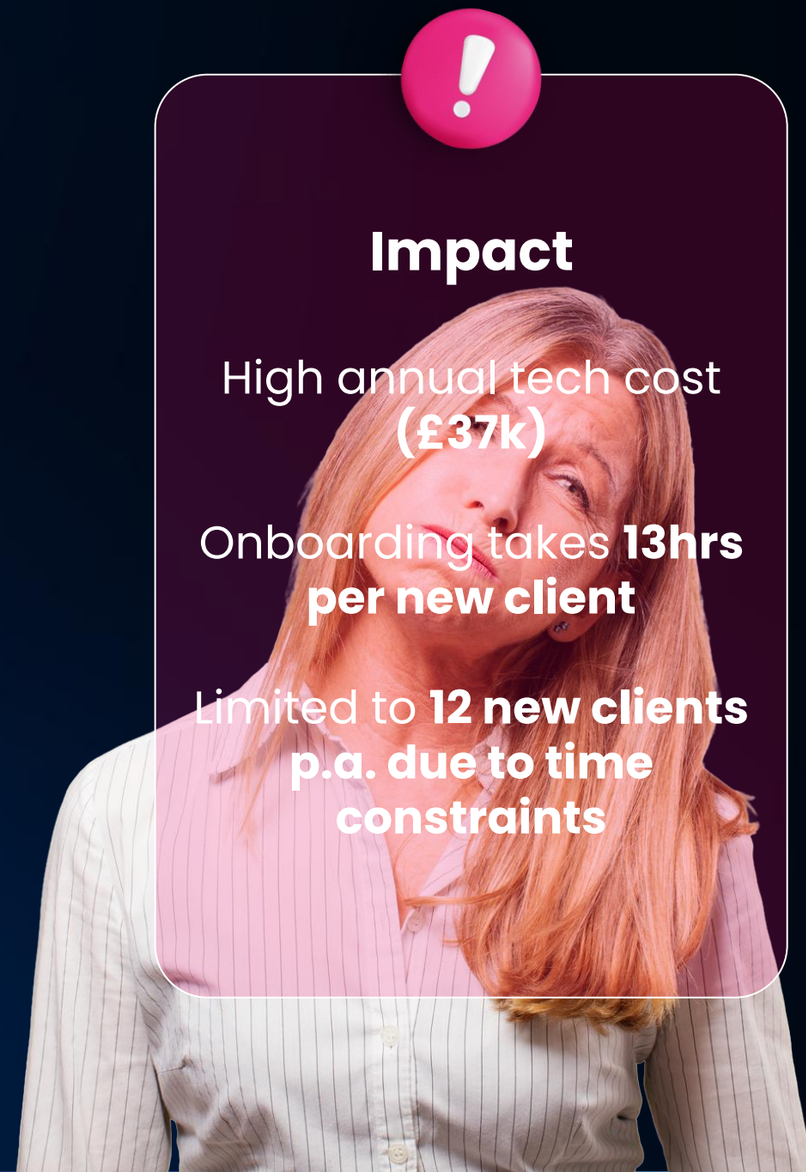
Annabelle's Business

- 100 clients | £30m AUM
- £324k gross revenue p.a. *(1% ongoing)*
- 50hrs/week | 12 new clients p.a.
- Onboarding: **13hrs *(£2,600 per client)***

Current Tech Stack *(£37,200 p.a.)*

- Back office, CRM, AML/KYC, Analytics, ATR

Paraplanning, Cashflow, Pensions, Docs, Platform



Impact

High annual tech cost **(£37k)**

Onboarding takes **13hrs per new client**

Limited to **12 new clients p.a. due to time constraints**

timeline
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Meet Annabelle! 👋

NEW SITUATION: 🤩

New Tech Stack *(£20,750 p.a – saving £16,450)*

- *Back office, CRM, AI tool, Pensions, Docs, Platform*

Personal Impact

- Onboarding**: 6hrs**
- **7hrs saved per client**

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Meet Annabelle! 👋

Annabelle currently NOW spends **6hrs onboarding** a new client which estimates a cost of £1200, **freeing up £1400 of her time** to either enjoy a better **work life balance**, or use to **grow** the business to 24x NB clients pa, allowing her to **expand comfortably to 200 clients, doubling revenue to £600k**

Time = Saved

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Being more human is the only sustainable edge as AI rips through financial planning.

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The superhuman adviser isn't half human, half machine.

She's fully human because she employs AI to handle the grunt work that gets in the way of truly showing up for her client.

timeline
MONEY FOR LIFE

Learning Outcomes

1. Understand which parts of the **advice process are best** handled by AI — and which require a distinctly human touch.

2. Discover **why integration** and **user experience matter more** than ever in adviser tech stacks.

3. Identify the **new skills** and **mindsets** advisers need to thrive in an AI-augmented profession.

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Who are Timeline?

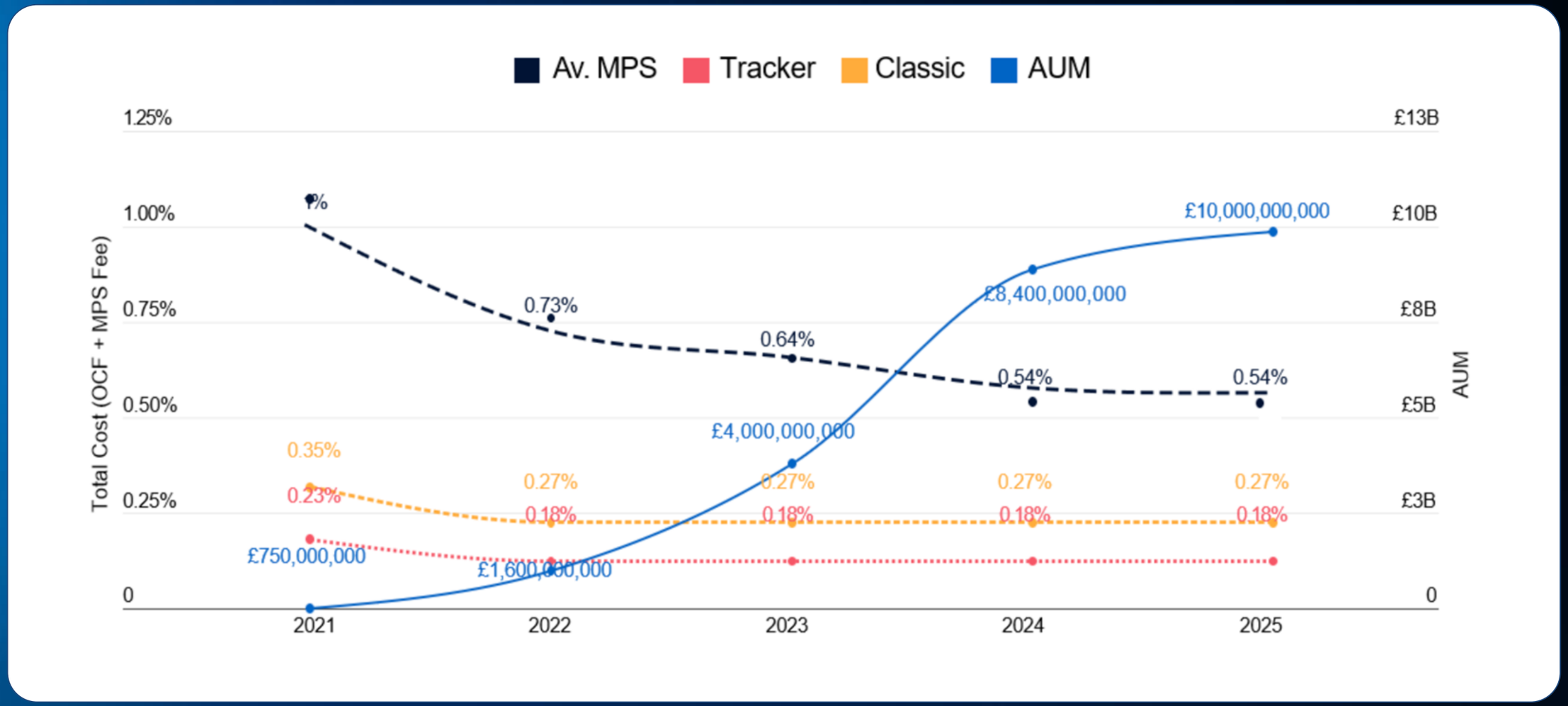
Digital Ecosystem

£10B MPS

Platform

Multi-Asset

The Timeline Effect?



Source: NextWealth (2021-2024)

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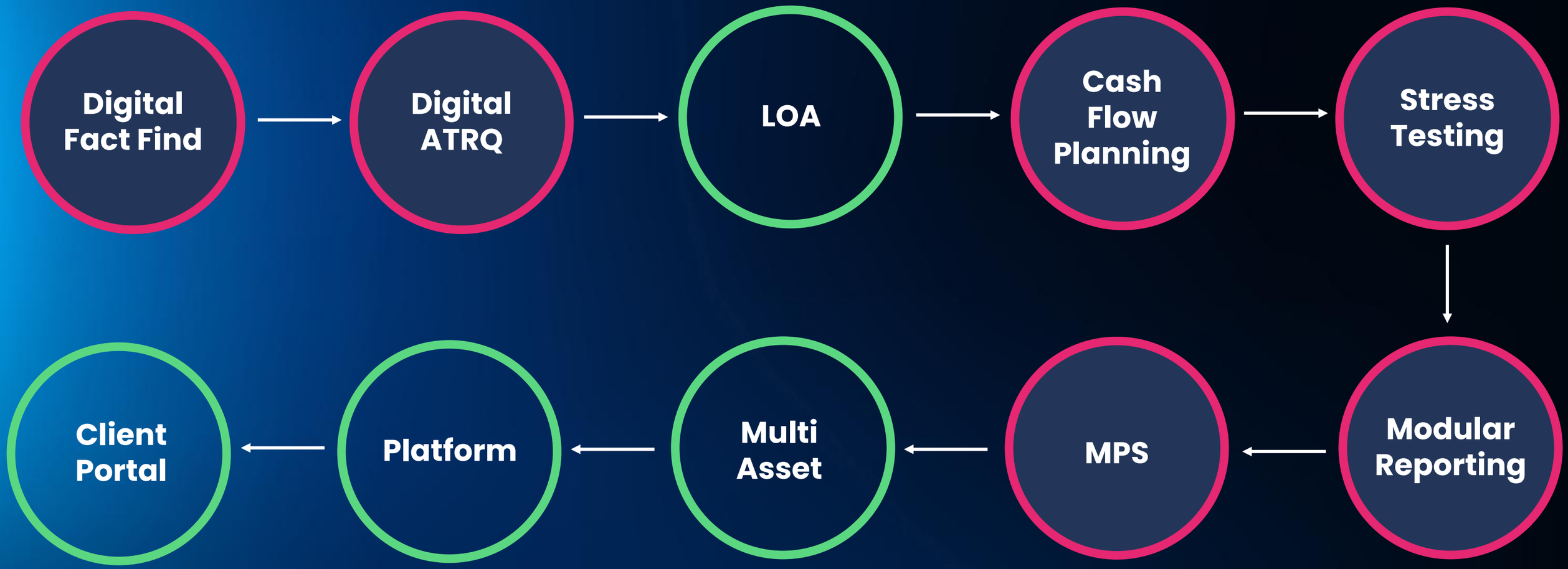
The Timeline Ecosystem



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AGI isn't a prerequisite for AI to outperform us in many aspects of financial planning and investment management.

Nothing we do in this profession requires superintelligence.