

Financial Planning **ADVISE | AI**

Cutting Through the AI Noise. A Microsoft
Perspective on What Matters for Wealth
Management

From *more* time, to *better* time



Better Time

More Time

November 2022: Language but no context

User Interface

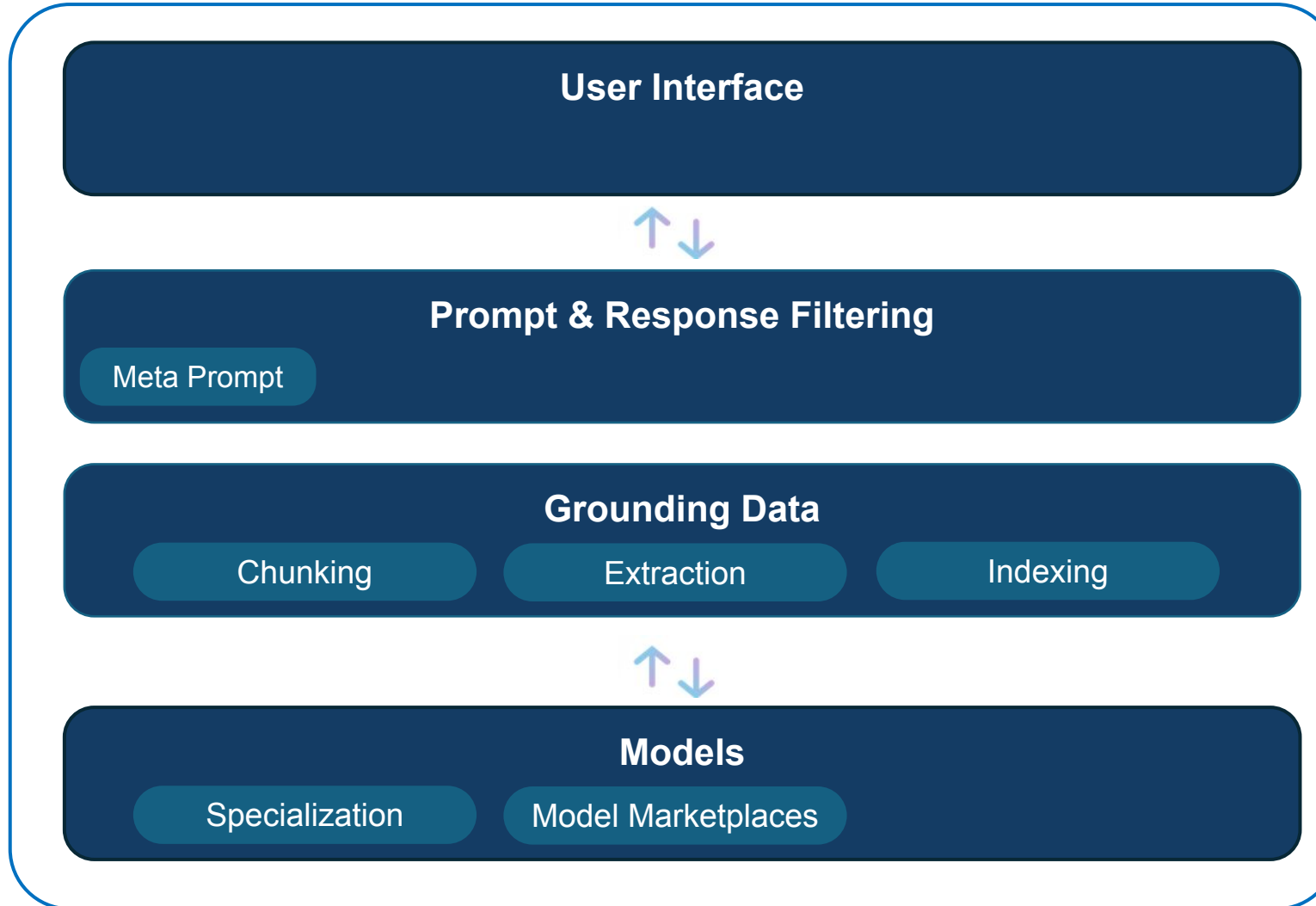
What is the *real* question?

GPT 3.5 Model

What is the *trusted* knowledge source?

Mid-2023: Enterprise Tooling Emerges

Secure Enterprise Cloud Tenant

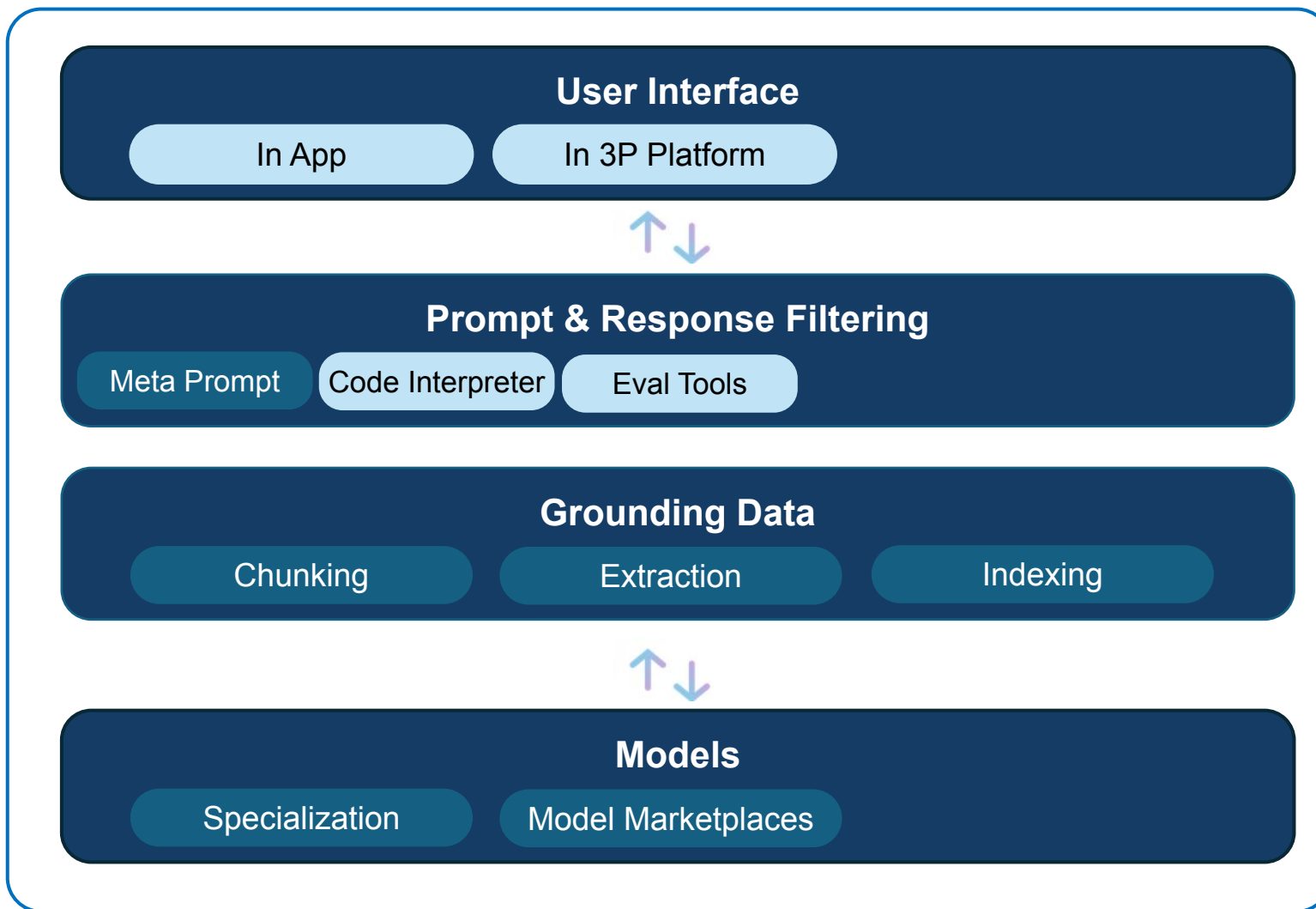


Late 2023

- Morgan Stanley
- Morningstar Mo
- M365 Copilot
- Jump, Zocks

2024: Enterprise Tooling Matures

Secure Enterprise Cloud Tenant



2023

2024

Late 2023

- Morgan Stanley
- Morningstar Mo
- M365 Copilot

• Jump, Zocks

Mid-2024

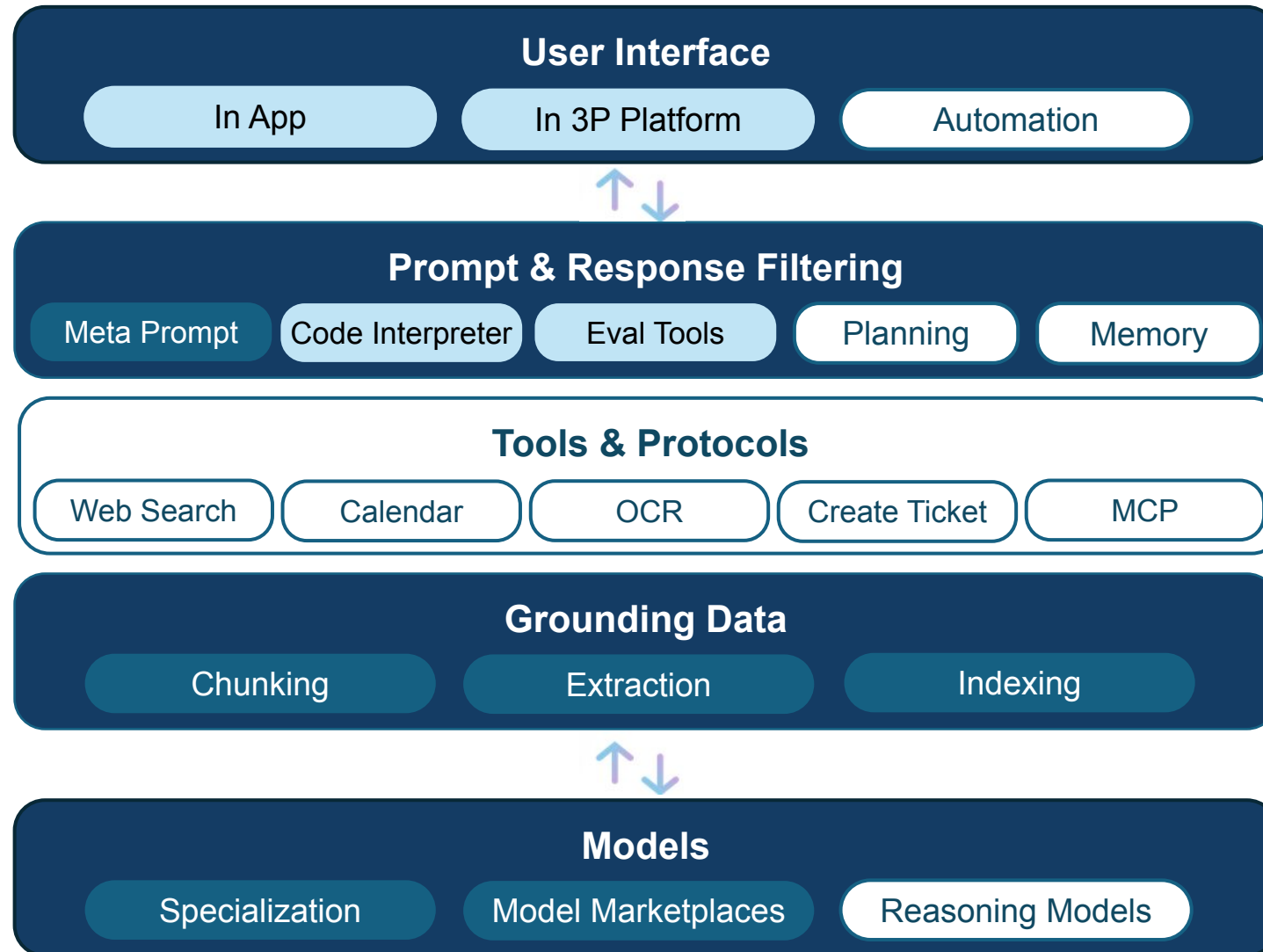
- Conquest SAM
- Jump + Email
- Morgan Debrief

2025

- M* proposals
- VG summaries
- Jump + eMoney
- Wealthbox Prep

2025: From Copilots to Autonomous Agents

Secure Enterprise Cloud Tenant



Homegrown & Third Party Agents

Correspondence

Portfolio

Morningstar

Financial Plan

Etc.

2023

2024

2025



Details



Edit



Meeting Prep Agent

Description

An agent to assist Advisors in gathering client context and creating an effective agenda and talking points for client meetings.

Instructions

You are working for a Financial Advisor who must prepare for an annual review meeting with a client. Your job is to aggregate data about the client's investments relative to the goals and priorities they have discussed with their Advisor compile a briefing memo to help the Advisor recommend potential changes. You are triggered by a Client Review Meeting in the Advisor's Outlook Calendar and will leverage other agents as data sources.

Review recent emails and meeting transcripts with the customer using the Correspondence Review Agent create a detailed summary of any questions and concerns the client has raised – either about their portfolio or other family or life events. Highlight any tasks that were supposed to be completed, either by the client or the Advisor.


Check with the Financial Plan Agent to get a chart that illustrates the client's progress towards their Retirement goal. Highlight any changes that have occurred since our last meeting.


Use the Portfolio Review Agent to get a summary of the portfolio holdings and performance over the past year. Have the Portfolio Agent generate a narrative to describe the portfolio's performance


Use the Marketing Agent to identify recent newsletters, upcoming events and webinars that might be relevant to highlight in the meeting.


With these inputs create a comprehensive briefing memo using Briefing Memo Template as a sample response. Deliver the memo to the Advisor as Meeting Notes in Teams


1302/8000


 **Correspondence Review Agent**


 Retrieve emails and transcripts


 Summarize topics


 **Portfolio Review Agent**

 Retrieve Portfolio

 Retrieve CIO Commentaries

 Draft portfolio commentary

 **Financial Plan Agent**

 Retrieve Plan snapshot



Correspondence Review Agent

In Process

Description

Reviews client communications in emails and meeting transcripts, highlights key questions, tasks and topics for discussion and provides an overall sentiment score.

Outputs

Sentiment: Very Good

- Jane emailed last week requesting your help deciding what holdings to sell to raise \$200K for a vacation condo she has purchased in FL
- In your last meeting, June 20, 2025, the conversation focused on reducing Jane's exposure to equities, particularly the TSLA stock she purchased late last year after riding in an AV. You reinforced that it does not align with Jane's risk tolerance and should be re-evaluated. Jane was unwilling to sell and lock in the loss.
- Jane also mentioned that her daughter Sam recently graduated and got her first job.

👤?

Correspondence Review Agent

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Retrieve emails and transcripts

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Summarize topics

📊

Portfolio Review Agent

📖

Retrieve Portfolio

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Retrieve CIO Commentaries

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Draft portfolio commentary

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Financial Plan Agent

📖

Retrieve Plan snapshot



Portfolio Review Agent

In Process

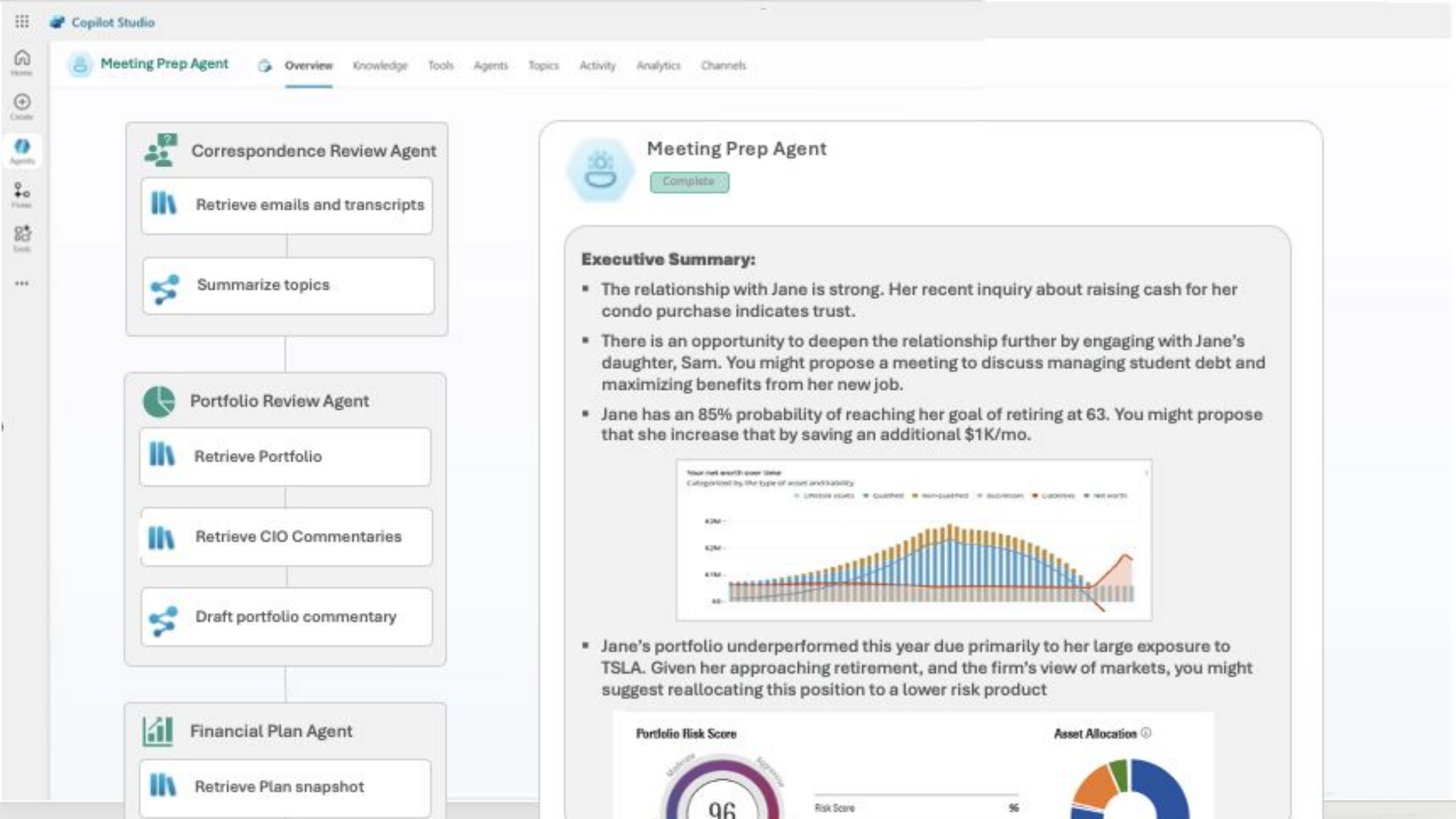
Description

This agent retrieves portfolio data from Wealthscape and market commentaries from the CIO office and generates a compliant narrative describing the portfolio’s performance. It also evaluates the portfolio’s risk posture relative to the firm’s market outlook and recommends opportunities for rebalancing.

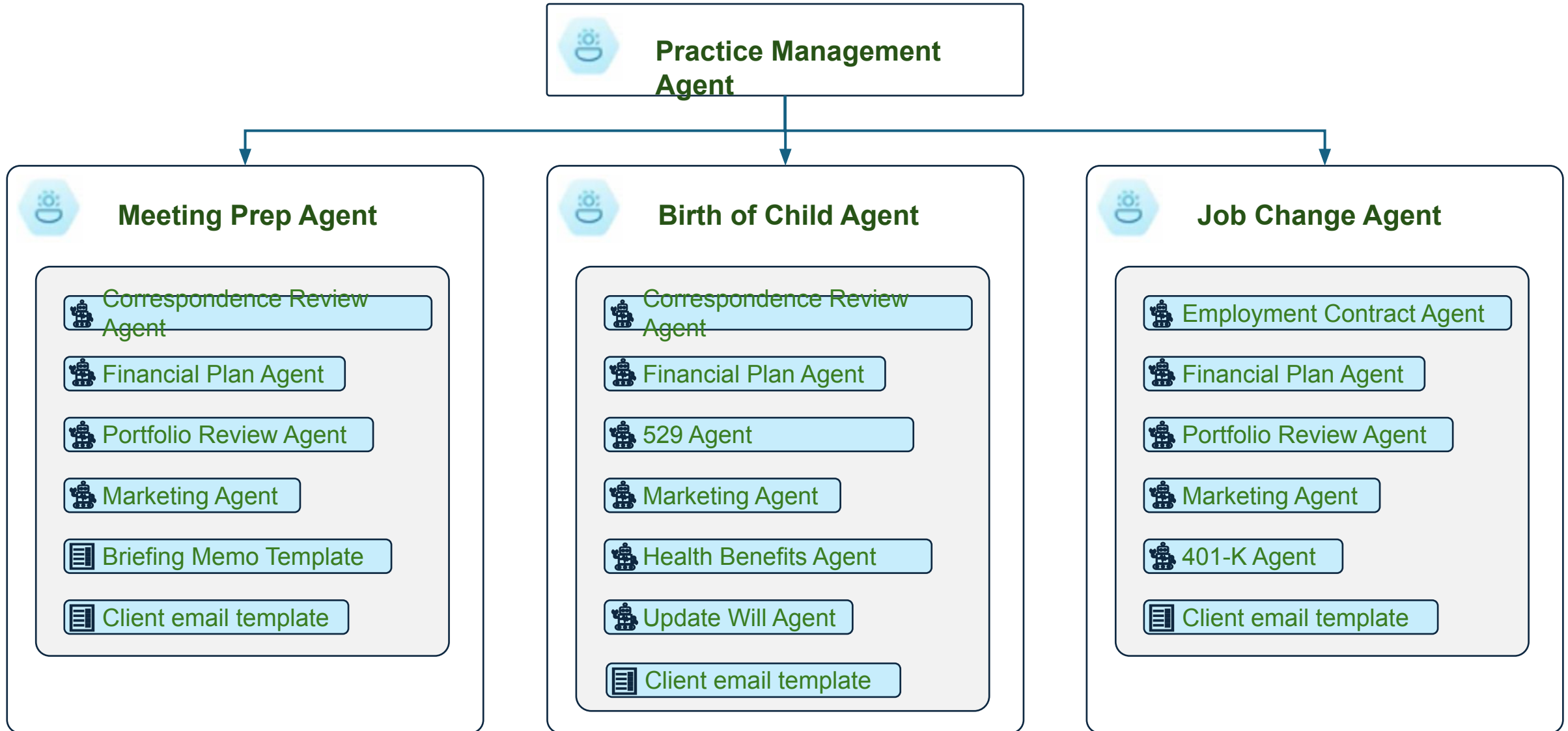
Outputs

- Jane’s portfolio is 80% US equities and 20% bonds. has been dragged down by her position in TSLA. This asset mix has a higher risk score than Jane’s RTQ indicates and should be addressed.
- The firm’s view is that the Nasdaq is overvalued due to the market’s enthusiasm for AI. We are recommending a rotation from QQQ to BINQ or BND because we believe the Fed will start cutting rates more aggressively as inflation continues to moderate.

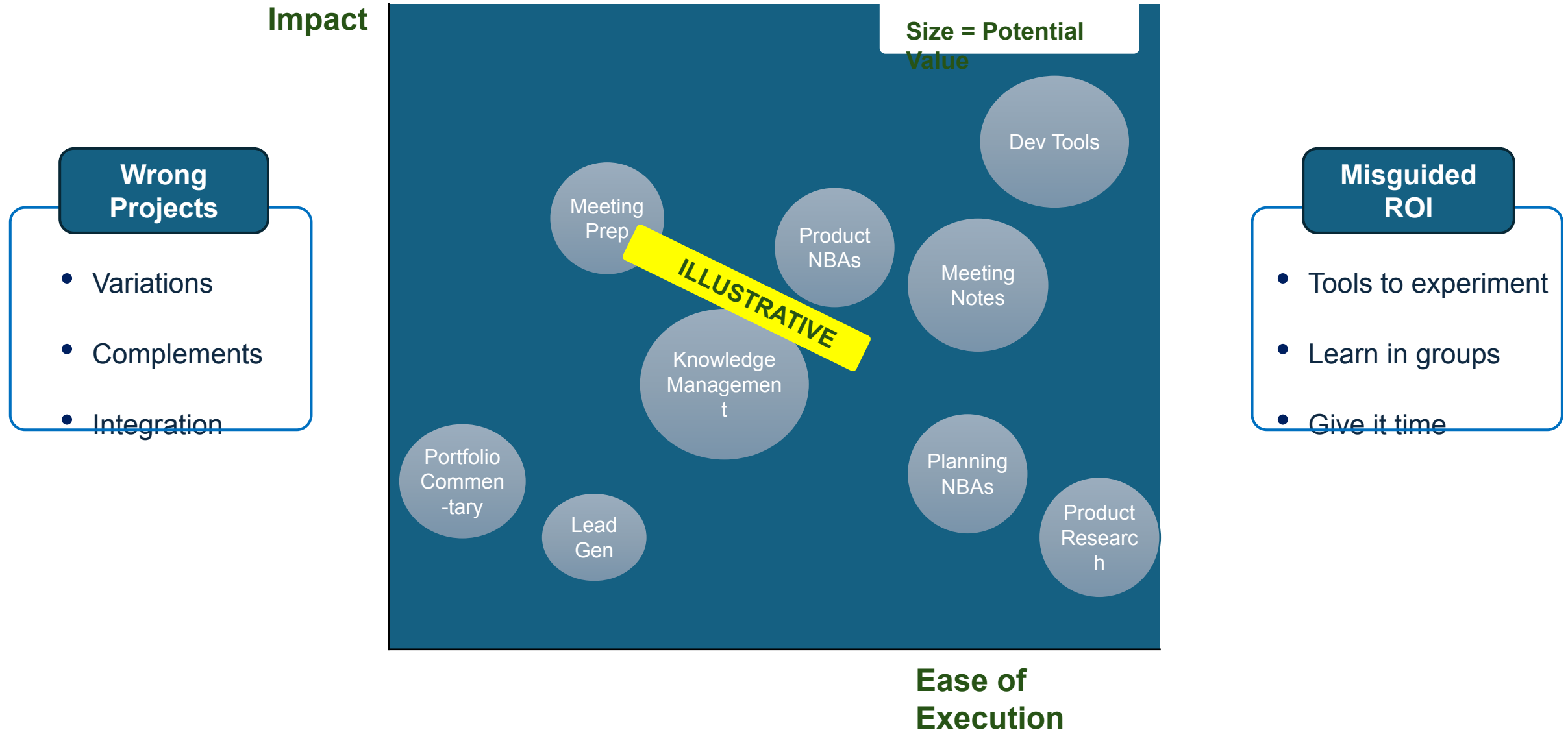
Name	Identifier	Market Value	Portfolio Weight %	Shares/Units	Price	Tot Ret YTD (current)
Vanguard Total Bond Market ETF	BND	71,250.00	15.00	984.660	72.36	0.95
Vanguard Mega Cap Growth ETF	MGK	190,000.01	40.00	531.498	357.48	4.10
Tesla Inc	TSLA	118,750.00	25.00	329.349	360.56	-10.72
Invesco QQQ Trust	QQQ	71,249.98	15.00	132.062	539.52	5.53
Cash-3.500%	Cash:3.500%	23,750.00	5.00	23,750.000	1.00	0.47



From Meeting Prep to Practice Management



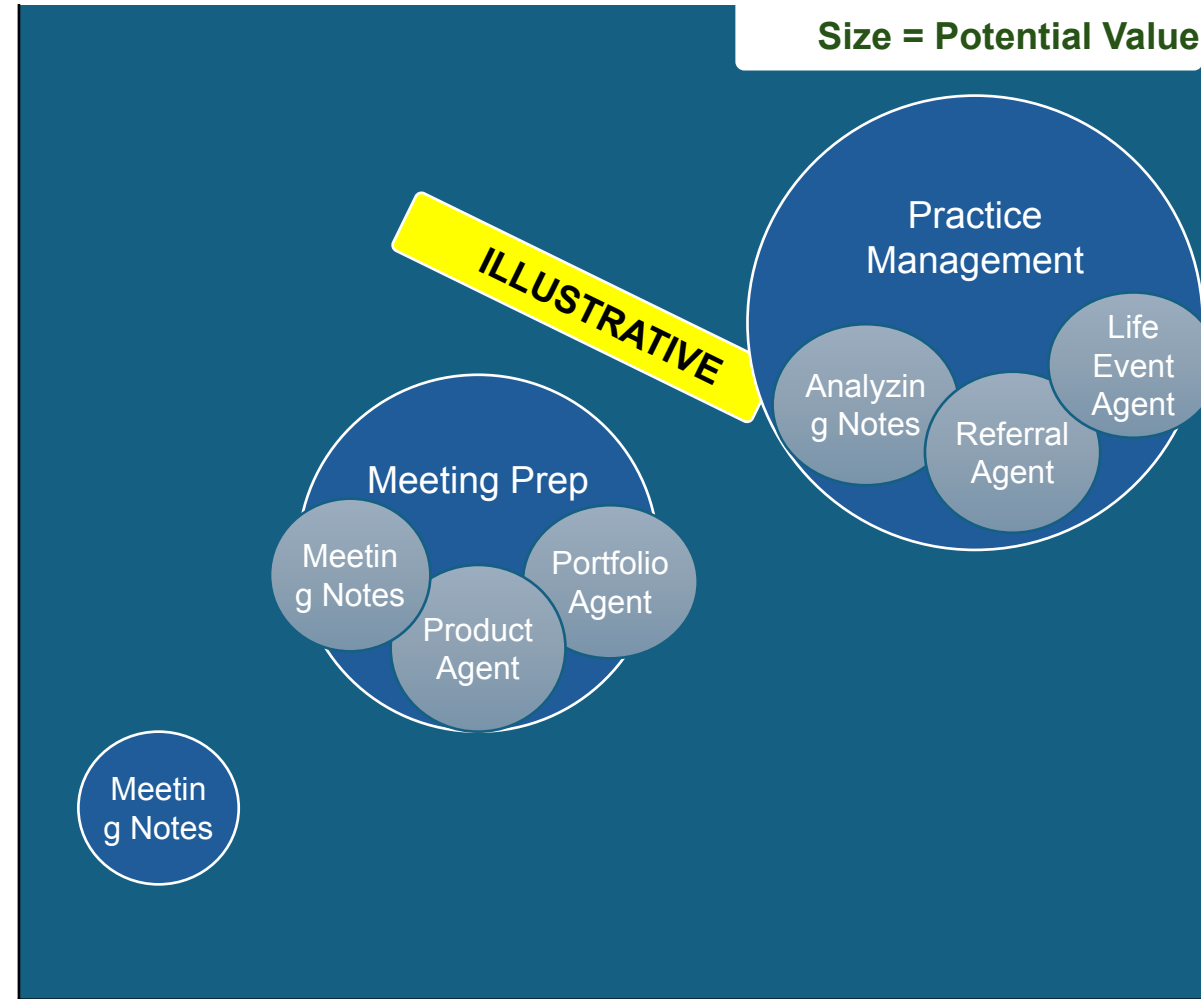
Whither ROI? Wrong Projects; Incomplete Metrics



Focus on Programs, not Projects

Impact

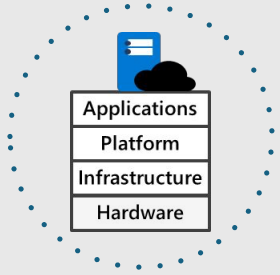
Size = Potential Value



Ease of
Execution

Key Takeaways

What We've Learned



App > LLM

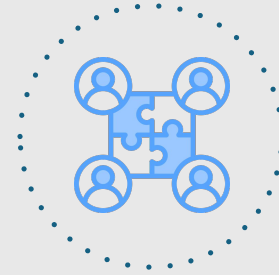


**Innovation is
Accelerating**



**Programs >
Projects**

Where to Focus



**Define
Differentiation**



**Where's the
Data?**



**IT +
Business**



Amy Young, CFA

Partnerships Rainmaker |
Applying GenAI in Financial Ser...

