



For
Wealth
Managers



THE FUTURE OF FINANCIAL ADVICE

How AI Intelligence and
Data Governance Help
Advisors Deliver Clarity at
Scale



www.clarista.io

TABLE OF CONTENTS

<u>I</u>	Executive Summary	03
<u>II</u>	The Shifting Advisory Landscape	04
<u>III</u>	Rising Client Expectations	05
<u>IV</u>	The Advisor Capacity Crunch	06
<u>V</u>	How AI Transforms Advisory Work	07
<u>VI</u>	Governance: The Backbone of Trust	08
<u>VII</u>	The Clarista Advantage: Informed-First Intelligence	09
<u>VIII</u>	Case Scenarios: From Scrambling to Scaling	10
<u>IX</u>	Next Steps: A Leadership Playbook	11
<u>X</u>	Smarter Advice Starts Here	12
<u>XI</u>	References	13



EXECUTIVE SUMMARY

Financial advice is under strain. Assets are at record highs, portfolios are more complex than ever, and clients expect tailored guidance at every turn. Yet the advisor workforce is shrinking, leaving professionals juggling hundreds of clients while drowning in administrative prep.

Unless firms adapt, capacity will lag behind rising client needs.

AI intelligence and governance provide a way forward. Clarista unifies data across custodians, carriers, and unstructured documents, automatically generating insights that are contextual, compliant, and client-ready. This means advisors save preparation time, meet client personalization demands, and ensure compliance. For firms, it transforms preparation into a competitive advantage—allowing advisors to enter every meeting informed, trusted, and ready to scale personalization without losing the human connection.

THE SHIFTING ADVISORY LANDSCAPE



▶ UNPRECEDENTED SCALE OF MANAGED ASSETS

U.S. financial advisors now manage a staggering \$145 trillion in assets for 68 million clients.

THE PERSONALIZATION IMPERATIVE ◀

The share of affluent investors demanding personalized, holistic advice has nearly doubled in the last five years.



▶ THE COMPLEXITY OF HYBRID PORTFOLIOS

Clients are increasingly holding hybrid portfolios. These comprise brokerage accounts, annuities, and insurance-linked investments. They require more specialized knowledge and a unified view.

“

Advisors should not have to choose between scale and personalization. With Clarista, they can deliver both. ”



Suvrat Bansal
Founder and CEO

RISING CLIENT EXPECTATIONS

Yesterday's clients tolerated generic portfolio updates. Today's do not. Investors now expect their advisors to connect insights directly to their own holdings and exposures. Risk must be explained in context, not in theory. Digital integration has become a baseline expectation. According to Accenture, 84% of wealth management clients see technology not as a replacement for human judgment, but as an amplifier of it—advisors who fail to combine digital clarity with personal connection risk losing relevance.

On the other hand, the U.S. wealth management industry is projected to face a shortfall of nearly 100,000 financial advisors over the next decade as retirements outpace new entrants (eMoney).

THE ADVISOR CAPACITY CRUNCH



The strain is structural. Over the next decade, the industry is projected to lose nearly 100,000 advisors. Those who remain already serve 150–200 clients apiece, a workload that makes genuine one-to-one personalization nearly impossible.

The burden is compounded by inefficiency: nearly 70% of advisors admit they spend more time wrestling with data and paperwork than engaging with clients. Instead of arriving at meetings prepared, they scramble at the last minute, reactive, under pressure, and stretched thin.



– 100,000

Advisors left the industry in the past 10 years.



69%

of the financial advisors spent more time on data and paperwork instead of client-related work.

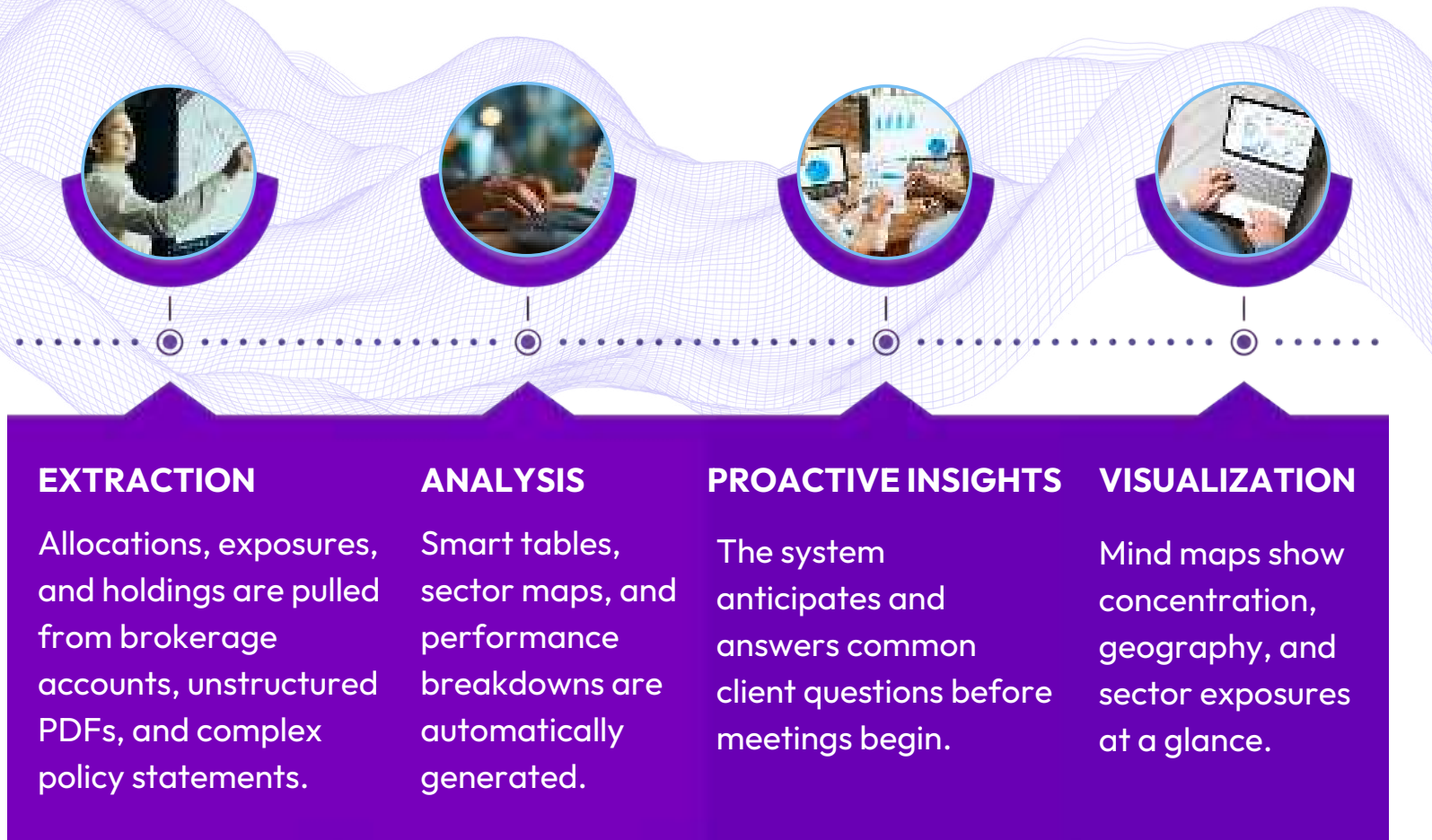


150-200

number of clients that advisors have to juggle at the same time.

HOW AI TRANSFORMS ADVISORY WORK

AI changes things by making preparation clear instead of rushed. With Clarista, the process looks like this:



THE RESULT:

Every meeting begins with informed-first intelligence, saving hours while elevating the advisor's role to where it belongs, guiding judgment, not scrubbing data.

GOVERNANCE: THE BACKBONE OF TRUST

AI without governance is noise. What matters is evidence that an advisor can verify, policies that a firm can enforce, and transparency that a regulator can trust.

Clarista embeds governance into the core fabric:

- Automated data quality checks flag inconsistencies early.
- Lineage tracking makes every number traceable back to its source.
- Role-based access ensures that sensitive information is only accessible to those who need it.
- PII detection and masking safeguard compliance from day one.



Clay Karges
Head of Product

“

Advisors don't just need answers. They need to know where those answers came from. That's what governance delivers.

”

THE CLARISTA ADVANTAGE INFORMED-FIRST INTELLIGENCE

Clarista is not another dashboard. It is a living intelligence layer built for the advisory lifecycle. Clarista creates a unified data view, reduces prep time, uncovers hidden risks, and supports compliance. Advisors can reliably offer personalized advice to more clients with confidence.

- Holistic aggregation creates a single, complete view of client holdings.
- AI-powered scaffolding reveals risks and exposures hidden in traditional tools.
- Personalized briefs tie recommendations directly to real holdings.
- Prep podcasts give advisors quick summaries for every meeting.
- Embedded governance ensures trust is never compromised.

THE OUTCOME:

Advisors can take on more clients, deliver more personalized advice, respond more quickly to client needs, and consistently support recommendations with clear, data-backed insights.



CASE SCENARIOS: FROM SCRAMBLING TO SCALING

Momentum often breaks on a single technical detail. Clarista's Q&A ingests carrier product guides. It responds instantly with plainspoken, source-backed answers.

69% of time spent on manual tasks.

BEFORE CLARISTA

Advisors spend hours reviewing PDFs and manually entering numbers. Client updates are generic, and meetings begin on the back foot.



WITH CLARISTA

Portfolios are organized and analyzed quickly. Proactive analysis anticipates probable client questions. Tailored briefs and prep podcasts ensure every meeting is prepared, proactive, and client-focused.



The difference is not incremental — it is transformational.

NEXT STEPS: A LEADERSHIP PLAYBOOK

The industry's capacity crisis is not going away. Firms that act decisively now can turn it into an advantage. Leaders who succeed follow four key moves: masking and safeguarding compliance from day one.

1

Audit Noise

Measure where data chaos drains advisor hours and exposes clients to blind spots.

2

Establish Guardrails

Build governance into the foundation so that trust is protected as intelligence scales.

3

Prove with Precision

Pilot with the toughest cases such as hybrid portfolios, complex accounts, and track results in time saved, risks surfaced, and client impact.

4

Scale Intelligence

Roll out firm-wide, integrate with CRM and core systems, and equip every advisor to move from scrambling to scaling.

SMARTER ADVICE STARTS HERE

Financial advice is shifting from manual preparation to intelligence at scale. Advisors who adopt AI with effective governance will not only keep pace but also lead the way.

Clarista delivers informed-first intelligence: clarity clients trust, governance firms require, and scale advisors need.

The future of advice will not be defined by who works harder, but by who works smarter. With Clarista, advisors can finally do both.

REFERENCES

2024 Investment Adviser Industry Snapshot	2024	Investment Adviser Association
The Future of Wealth and Asset Management: Personalization at Scale	2023	McKinsey & Company
Industry Outlook: Advisor Workforce Trends	2023	eMoney Advisor
U.S. Individual Annuities Sales Survey,	2023	LIMRA
Wealth Management Caught in the Divide: The Future State of Advice,	2023	Accenture
U.S. Advisor Metrics	2023	Cerulli Associates
Global Wealth & Asset Management Study		Ernst & Young (EY)
How Many Clients Can a Financial Advisor Serve?	2022	Kitces Research
AI in Wealth Management: From Experimentation to Transformation	2023	Boston Consulting Group (BCG)
Wealth Management Consumer Report: The New State of Advice	2021	Accenture
Guidance on AI, Suitability, and Disclosure, ongoing, U.S. Securities and Exchange Commission (SEC) and FINRA.		



Clarista is the platform for contextual intelligence that unblocks the knowledge trapped inside your enterprise. We don't just connect or catalog data; we literally create new, decision-ready intelligence from the documents, messages, and systems that define your business. This involves discovering entirely new data assets from both structured and unstructured sources, identifying previously unknown opportunities and risks, and ensuring that the most up-to-date and appropriate AI governance is in place. With built-in real-time governance and explainable outputs, Clarista ensures that what AI produces can be trusted, reused, and scaled across every workflow, product, or decision. From wealth management to insurance to vertical AI builders, Clarista empowers teams to move with confidence on newly created data they can govern from the start.

Unblock Knowledge.

For more information, visit us at www.Clarista.io

Follow us on   

COPYRIGHT AND ACKNOWLEDGEMENTS

All information and material including, without limitation, text, data, designs, graphics, logos, icons, images, audio clips, downloads, interfaces, code, and software, as well as the selection and arrangement thereof ("Content"), is proprietary and the exclusive property of Clarista and its content providers and is protected by copyright, trademark, and other applicable laws.

Special thanks to:

Clay Karges, Writer and Head of Product

Katherine Fleming, Editor

Suvrat Bansal, Publisher

The entire Clarista team.

Clarista Inc.

New Jersey

www.Clarista.io

Marketing@Clarista.io