



AI: STAYING IN CHARGE

UNDERSTANDING AI'S IMPLICATIONS FOR WEALTH MANAGERS

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“The very first thing that I tell everyone is, if you’ve been ignoring artificial intelligence up until now — stop”

- Glenn Hopper, author of *Deep Finance: Corporate finance in the information age*



CHIHUAHUA OR BLUEBERRY MUFFIN?



**Powerful
but not
Perfect**



What's changing isn't the role.

It's the standard.

AI will not replace the relationship.

It will change how prepared, relevant, and consistent great wholesalers can be.

Leaders must decide which behaviors to scale first.



AGENDA

1. CRASH COURSE ON AI
2. AI IN FINANCIAL SERVICES
3. PUTTING AI TO USE IN YOUR PRACTICE

Key Outcome

Address a potential threat to the human-advice industry



THE 4TH INDUSTRIAL REVOLUTION

The most exciting discoveries and inventions have become launching pads for a new era of innovation.



- Electricity
- Printing press
- Automobile
- Elevator
- Laser
- Global Positioning System
- Internet
- Semiconductor chips
- Smartphone
- Human genome project
- Quantum computing
- Blockchain



INDUSTRIES MOST IMPACTED BY AI

Healthcare



Finance



Retail



Manufacturing



Transportation



Logistics



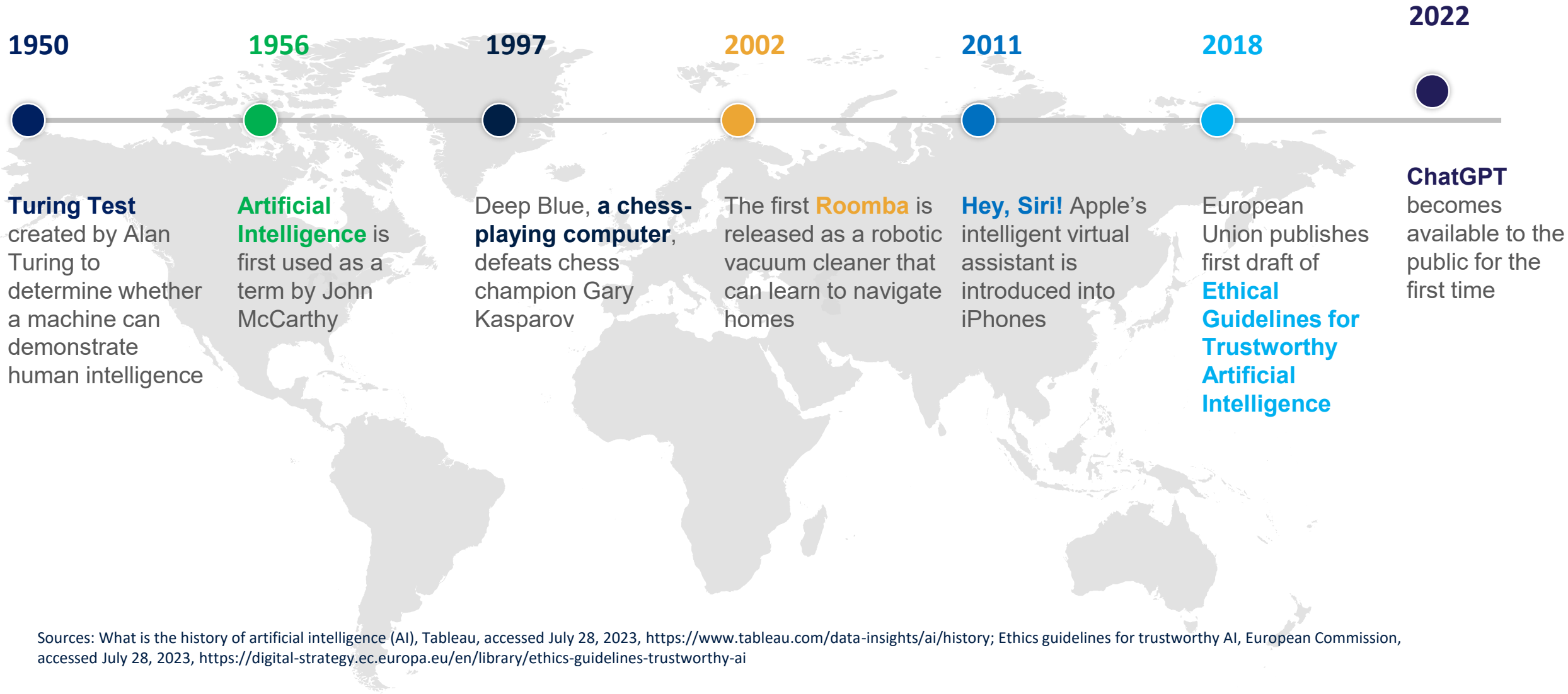
Education



These sectors are expected to see major transformations due to AI to enhance efficiency, data analysis, and process optimization, leading to improved productivity and cost savings.



KEY MILESTONES IN THE HISTORY OF AI



Sources: What is the history of artificial intelligence (AI), Tableau, accessed July 28, 2023, <https://www.tableau.com/data-insights/ai/history>; Ethics guidelines for trustworthy AI, European Commission, accessed July 28, 2023, <https://digital-strategy.ec.europa.eu/en/library/ethics-guidelines-trustworthy-ai>



ARTIFICIAL INTELLIGENCE



Artificial Intelligence (AI)

Artificial intelligence (AI) makes it possible for machines to learn from experience, adjust to new inputs and perform human-like tasks. – SAS Institute

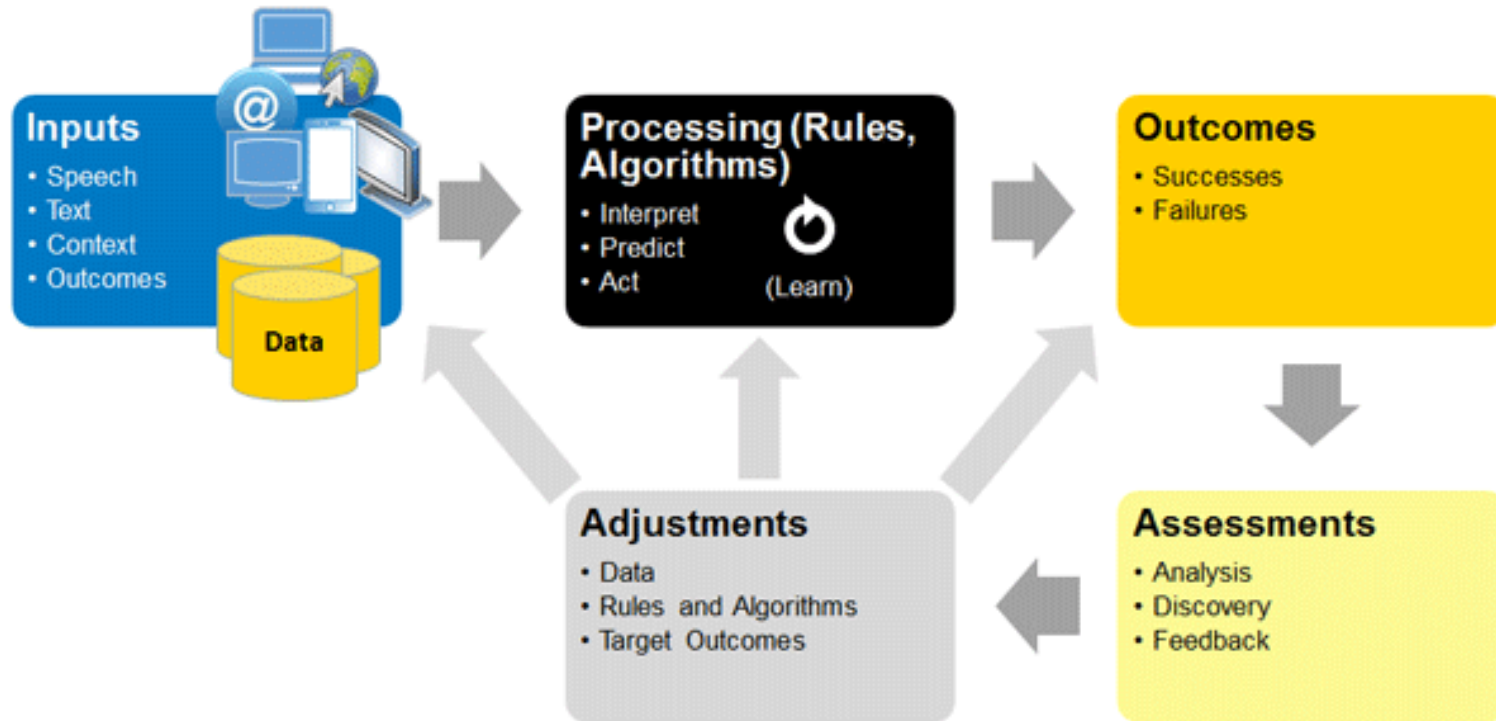
A.I. mimics the problem-solving and decision-making capabilities of the human mind, enabling computers to perform tasks that traditionally require human intelligence

- Data Processing
- Pattern Recognition
- Decision Making

Sources: What is artificial intelligence (AI)?, IBM, accessed July 28, 2023, [https://www.ibm.com/topics/artificial-intelligence#:~:text=What%20is%20artificial%20intelligence%20\(AI\)%3F,capabilities%20of%20the%20human%20mind](https://www.ibm.com/topics/artificial-intelligence#:~:text=What%20is%20artificial%20intelligence%20(AI)%3F,capabilities%20of%20the%20human%20mind)
Definition Artificial Intelligence (AI), Ed Burns, Tech Target, accessed July 28, 2023, <https://www.techtarget.com/searchenterpriseai/definition/AI-Artificial-Intelligence>



HOW AI WORKS: INPUTS AND OUTPUTS



Advantages of artificial intelligence:

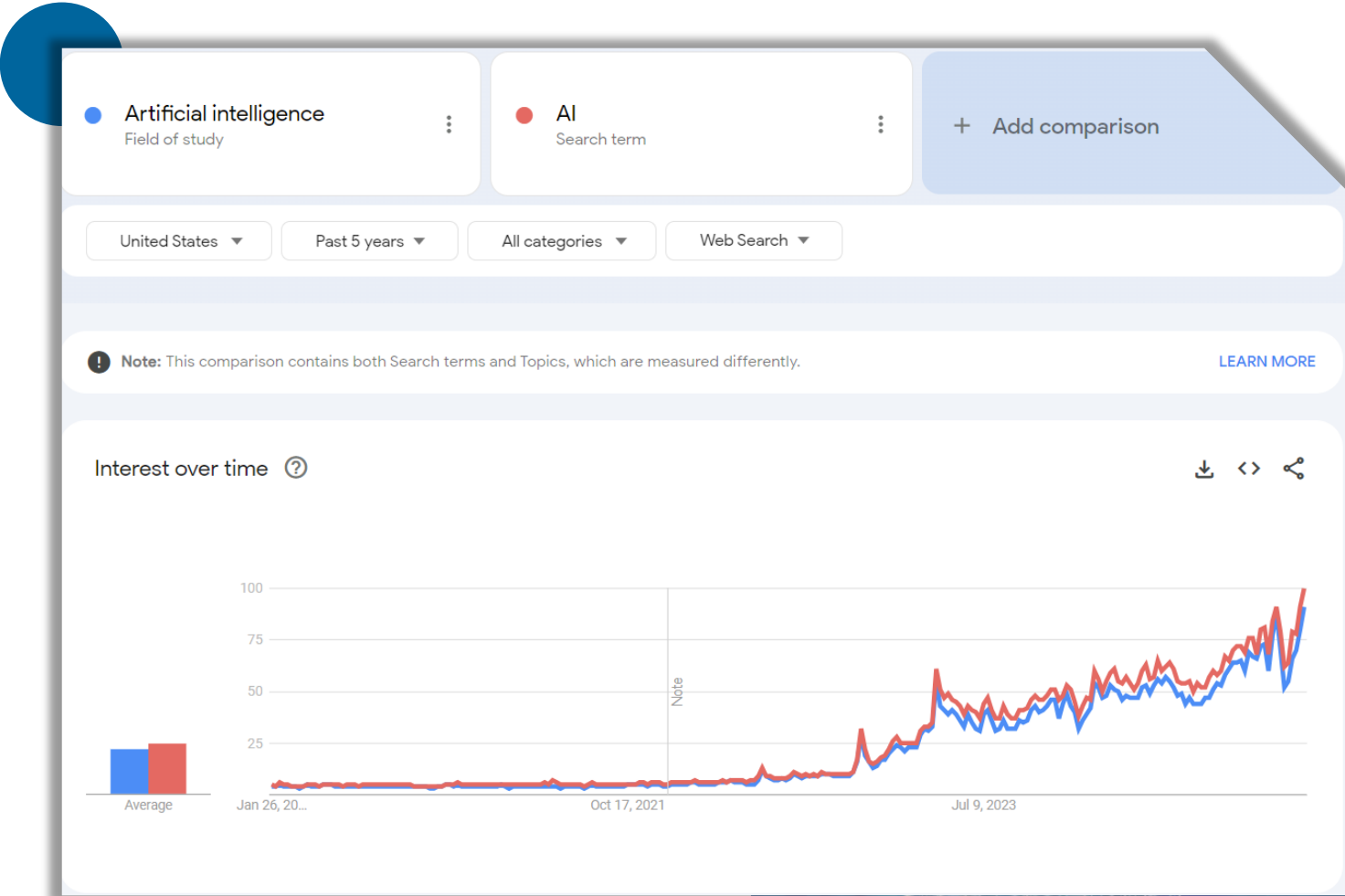
- 24/7 availability
- Increased security
- Reduction of human error
- Automation of processes
- Faster decision making
- Increase efficiency

Sources: <https://www.strategiccontact.com/blog/2018/07/how-does-ai-work/>
<https://www.customsoft.io/what-is-artificial-intelligence-and-how-does-it-work/>



RECENT HISTORY: THE PUBLIC CATCHES ON

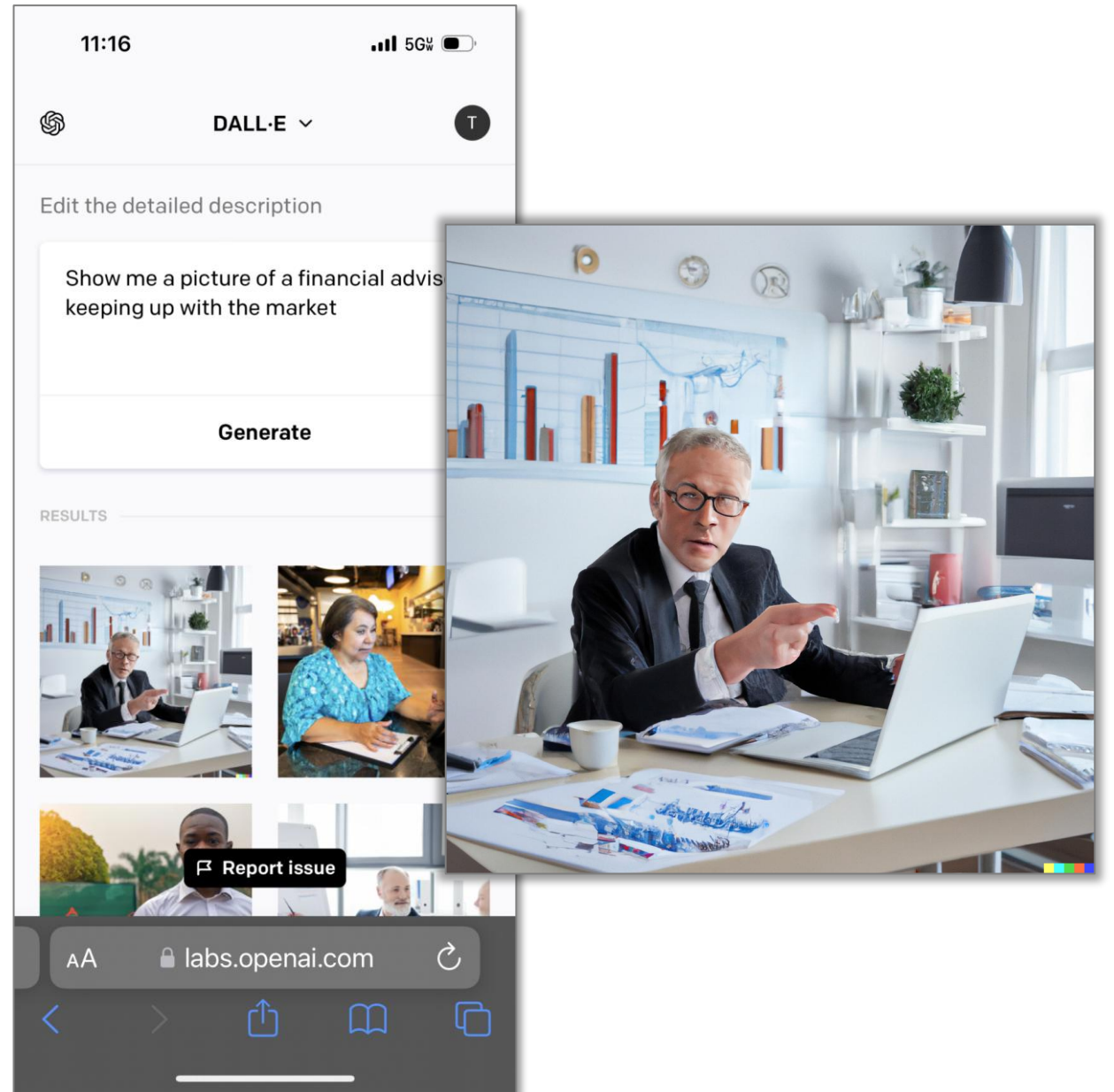
Five Year Trend of Google Search Activity for AI



GENERATIVE AI

Artificial Intelligence technology that can produce various types of content, including text, imagery, audio and synthetic data.

Dall-E: another OpenAI tool that enables users to generate imagery in multiple styles driven by user prompts.



CHATGPT: OPENAI'S CHATBOT PHENOMENON

ChatGPT is a general-purpose “chatbot” that uses artificial intelligence to generate text after a user enters a prompt.

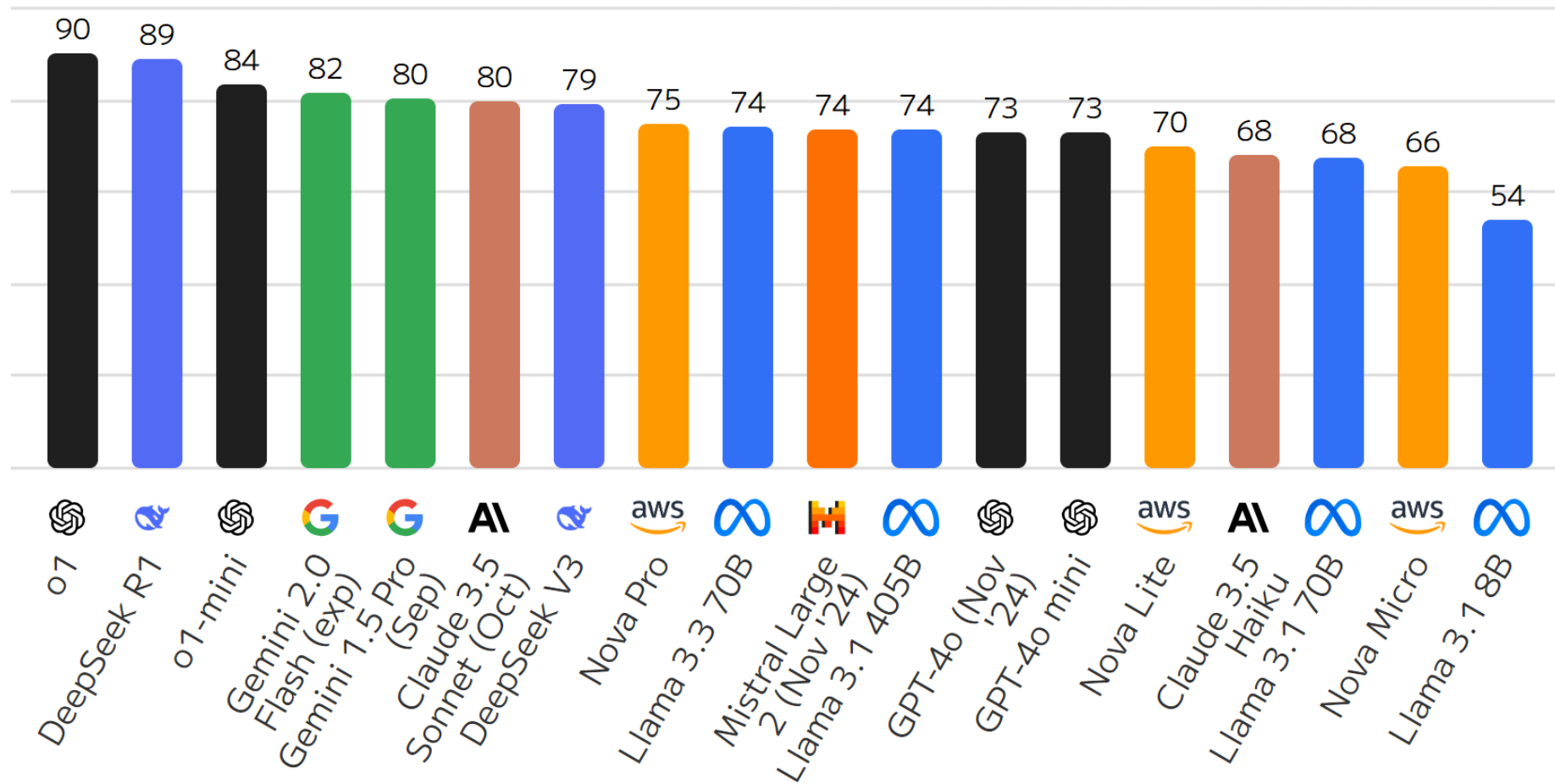


Chatbot: a computer program that simulates and processes human conversation, allowing humans to interact with digital devices as they would a real person.

GPT: “Generative Pre-trained Transformer”: a computer model that can perform a broad range of tasks from creating original content to write code, summarizing text, and extracting data from documents.

A COMPETITIVE AND EXPANDING MARKET

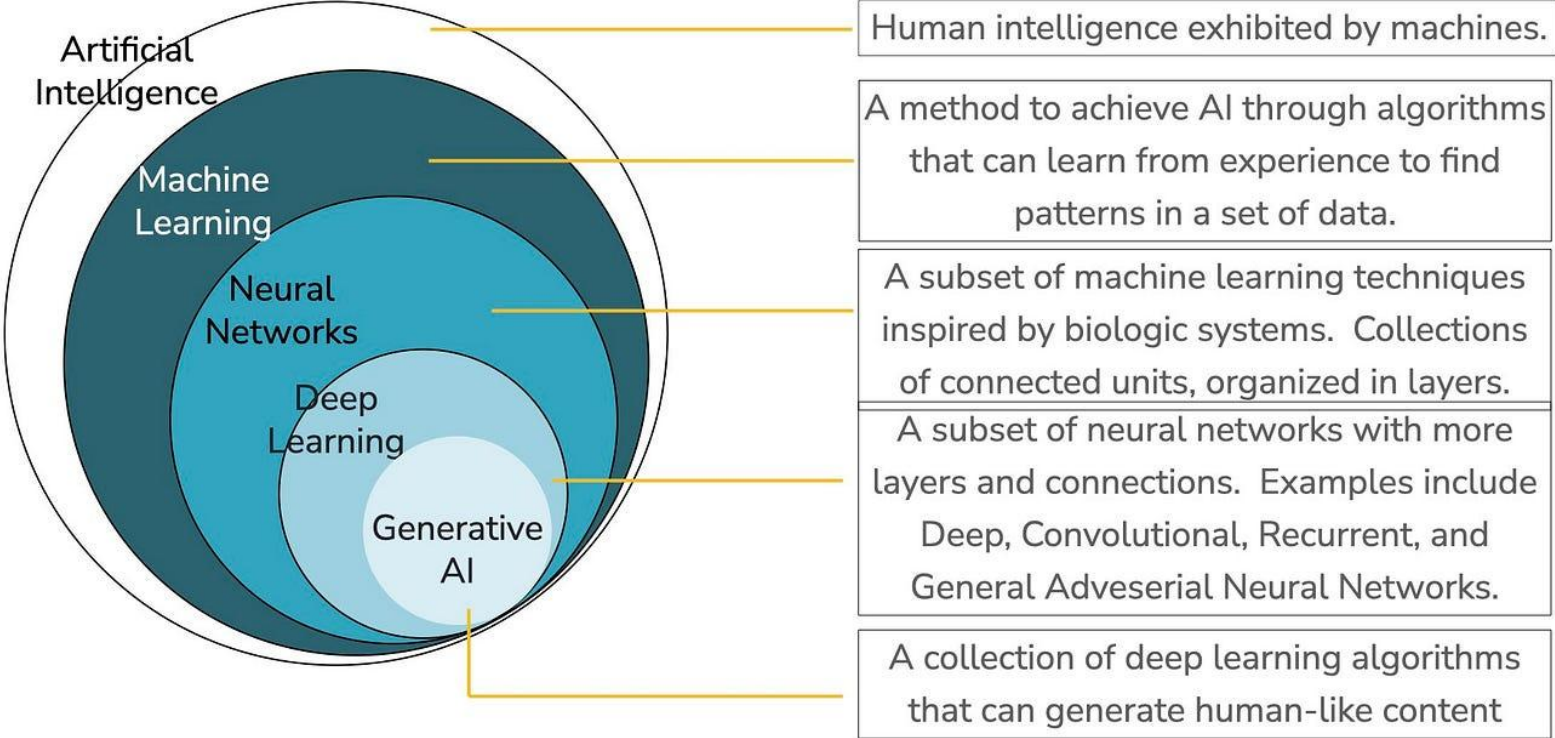
Artificial Analysis Quality Index



Source: [AI Model & API Providers Analysis](#) | Artificial Analysis



COMPLEXITY GROWING BEYOND CHATBOTS



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Source: [Generative AI vs. Traditional AI: What's Better?](#) | by David Sweenor | Medium





AI Applications for Financial Services



PROMPTING: HOW TO TALK TO AI

A prompt is the message or question you give to AI to get a response, like giving instructions!

1. Be clear and specific

- Example: Write a 3-sentence summary of the movie Inception vs tell me about Inception

2. Give context

- The more background you give the better AI can tailor its response

3. Use examples

- Write a thank you letter like this one: (Upload example)
- Summarize in 3 bullet points

4. Break it down

- First explain what blockchain is, then give me 3 real world examples
- Step by step prompts lead to clearer answers

5. Try different styles

- Explain to me like I'm 5
- Make it sound professional or friendly
- Use bullet points

6. Refine and iterate

- Don't be afraid to say make it shorter, add humor, use simple language, this is not what I was looking for

BE POLITE TO YOUR AI MODEL, IT MATTERS!



Table exercise #1

Where is your team losing time or consistency?

5 min

Discuss at your table:

1. If your team could become 20% more effective in one area this year, where would you want that to be?
2. Where, if anywhere, are you seeing AI show up in how your team works today?

Debrief: What came up?

The leadership shift

From tools

Who has access?

To workflows

Where does AI improve the work?

To standards

What does “good” look like?

To coaching

How do we scale it?

Adoption is not the end state. Consistent performance is.

JPMORGAN'S QUEST *INDEXGPT*

JPMorgan's AI-powered tool for thematic investing using OpenAI's GPT4 model.

Using AI, IndexGPT generates thematic investment baskets by analyzing keywords associated with specific themes.

The tool allowed for a broader stock selection beyond well known choices, using AI to make informed investment decisions.

- **May 2023:** JPM applied to trademark a product called IndexGPT
- **May 2024:** IndexGPT launched for institutional clients



“IndexGPT has the potential to revolutionize financial decision-making processes.” - *InsidrAI*

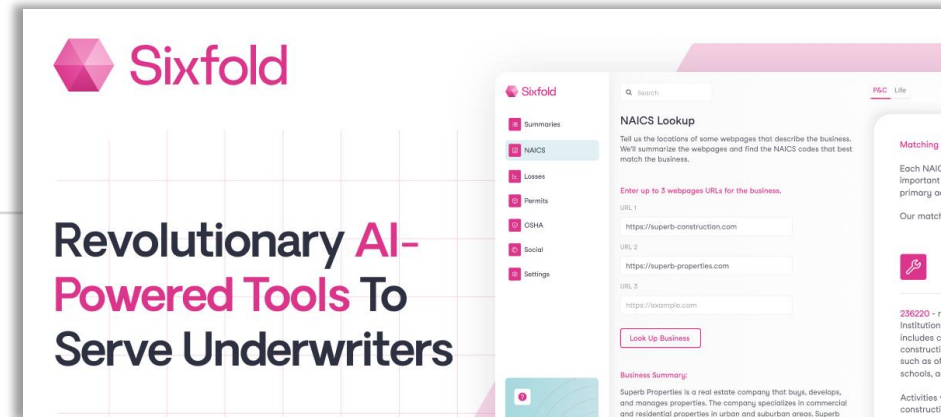
Source: [IndexGPT Exploring JP Morgan Chase's AI Financial Service](#)



SIXFOLD'S AI-DRIVEN INSURANCE UNDERWRITING



THE PROBLEM:



SIXFOLD'S SOLUTION:

\$100B is spent annually in the US to underwrite insurance

Underwriters spend **40%** of their time on administrative tasks

Only **10%** of total submissions are reviewed

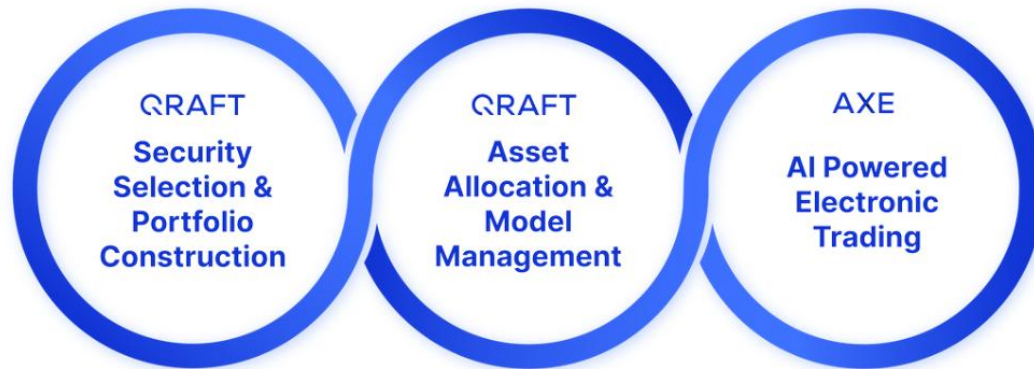
- Use generative AI to spot patterns and automate workflows for underwriters
- Provide transparency and traceability of all underwriting decisions
- Evaluate more applications and provide more quotes, faster

Sources: <https://www.linkedin.com/pulse/introducing-sixfold-first-generative-artificial-built-alex-schmelkin/>; <https://www.sixfold.ai/>



QRAFT TECHNOLOGIES' AI-POWERED ETFS

Qraft AI-Enabled Investment Solutions



The name Qraft is a union of the words 'Quant' and 'Craft', capturing the purpose of crafting quantitative solutions for clients using proprietary AI technology.

- Qraft's team of data scientists and researchers, data engineers, and investment experts develop investment solutions enabled by AI
- Uses AI to actively manage funds with an unbiased approach
- Aims to make complex quantitative strategies more accessible and at a lower cost

Source: <https://www.qraftaietf.com/aboutus>



COMMON USES OF AI IN FINANCIAL SERVICES

- Client Insights and Personalization
 - AI Powered Analytics
 - Behavioral Analysis
- Investment Management
 - Automated Portfolio Management
 - Predictive Analytics
- Client Communication and Engagement
 - Chatbots and Virtual Assistants
 - Enhanced Reporting
- Compliance and Risk Management
 - Regulatory & Compliance
 - Fraud Detection



Live demo

AI-assisted meeting prep in practice

Scenario: meeting tomorrow with an advisor you do not know well.

Goal: generate a first draft of meeting intelligence.

Output: insights, opportunities, questions, positioning angle.

Live demo

AI-assisted meeting prep in practice

HOW YOU CAN CREATE AN EFFECTIVE PROMPT:

Create an example of how Wholesalers can leverage AI to create meeting prep materials for outreach to financial advisors. I need you to create a Prompt that would be very effective for this, and I need you to capture all the resources that could/should be leveraged to create a detailed overview (i.e. advisor website, LinkedIn profile, industry associations, personal social media sites etc.). Ask any clarifying questions you need answered.



Live demo

AI-assisted meeting prep in practice

ANSWERS TO CLARIFYING QUESTIONS ASKED BY AI:

1. Who is the primary audience:

- Insurance wholesalers, Annuity wholesalers, IMO/FMO distribution

2. What should the AI optimize for:

- Booking first meetings, Deepening existing advisor relationships, Identifying advisor growth opportunities, Increasing advisor wallet share, Cross-selling/new product penetration

3. How “aggressive” should the AI be with personal information: Professional intelligence gathering

4. What systems are assumed to exist: Using only publicly available information

5. What deliverable should the AI generate:

- Executive advisor briefing One-page meeting prep, Suggested talking points, Recommended products/topics, Personalized email opener

6. How long should the output be 1-page briefing: 3-minute read

7. Do you want the prompt to: Work inside ChatGPT directly and/or be vendor/platform agnostic



Prompt:

You are an expert sales enablement analyst supporting insurance, annuity, and IMO/FMO wholesalers. Your task is to create a professional, compliance-safe, one-page meeting prep briefing for a wholesaler preparing outreach to a financial advisor or advisor firm.

The goal of the briefing is to help the wholesaler:

1. Book a first meeting
2. Deepen the advisor relationship
3. Identify advisor growth opportunities
4. Increase wallet share
5. Uncover relevant cross-sell or product penetration opportunities

Use only publicly available information. Do not invent facts. Do not use private, sensitive, or overly personal information. If a fact cannot be verified from a credible public source, label it as “Unverified” or exclude it.

Advisor / Firm Input:

- Advisor name:
- Firm name:
- City / state / province:
- Website:
- LinkedIn profile:
- BrokerCheck / SEC IAPD / state insurance license page:
- Any known affiliation, IMO/FMO, broker-dealer, RIA, bank, or wirehouse:
- Product focus if known:
- Wholesaler objective:
- Product or solution being positioned:

Research the advisor and/or firm using the following source hierarchy:

Tier 1 — Highest priority professional sources:

- Advisor firm website
- Advisor biography page
- Team page
- LinkedIn profile
- BrokerCheck
- SEC Investment Adviser Public Disclosure
- State insurance license lookup
- FINRA registrations
- Form ADV if applicable
- Firm CRS if applicable
- Carrier, IMO/FMO, broker-dealer, or RIA affiliation pages



Prompt:

Tier 2 — Business and market context:

- Advisor newsletters or blog posts
- Webinars, podcasts, videos, or conference appearances
- Local business journals
- Press releases
- Industry association profiles
- NAIFA, FSP, MDRT, CFP Board, FPA, NAHU/NABIP, AALU, or similar memberships
- Awards or rankings, only if from credible sources
- Community or chamber of commerce profiles
- Recruiting pages or open roles at the firm

Tier 3 — Digital footprint and messaging signals:

- Advisor social media used for professional purposes
- YouTube, podcast, or webinar content
- Public posts about retirement planning, annuities, life insurance, estate planning, business owner planning, tax strategies, long-term care, income planning, or protection planning
- Website calls to action
- Client niches mentioned publicly
- Downloadable guides, calculators, white papers, or event invitations

Do not use or reference personal social media unless it is clearly professional in nature. Do not mention family, politics, religion, health, personal hobbies, or private life details unless the advisor has clearly positioned them as part of their professional brand and they are directly relevant to rapport-building.

Create a one-page, 3-minute-read briefing with the following structure:

1. Advisor / Firm Snapshot

- Name
- Firm
- Location
- Channel / affiliation
- Apparent business model
- Apparent client focus
- Relevant registrations or licenses
- Publicly visible planning specialties



Prompt:

2. Why This Advisor May Be Worth Outreach

Summarize the strongest commercial rationale for outreach. Focus on signals such as:

- Retirement income planning
- Pre-retiree / retiree client base
- Protection planning
- Estate or legacy planning
- Business owner planning
- Tax-sensitive planning
- High-net-worth clients
- Existing annuity or insurance orientation
- Growth, hiring, expansion, or marketing activity
- Recent content suggesting client needs

3. Advisor Growth Opportunities

Identify 3–5 likely opportunities where a wholesaler could add value. For each, explain:

- The public signal
- Why it matters
- How the wholesaler can help

4. Recommended Product / Topic Angles

Recommend 3 relevant discussion angles. Prioritize insurance, annuities, retirement income, protection, advanced markets, practice growth, and advisor efficiency.

For each angle include:

- Topic
- Why it fits
- Suggested positioning language
- Discovery question

5. Suggested Talking Points

Provide 5 concise talking points the wholesaler could use in a first meeting or outreach call. Make them specific to the advisor's public positioning and client focus.

6. Personalized Email Opener

Write a short, professional email opening paragraph that references one credible public insight and transitions naturally into a meeting request. Keep it warm, relevant, and not creepy.



Prompt:

7. Meeting Questions

Create 6 discovery questions designed to uncover:

- Current client needs
- Advisor's planning process
- Existing annuity / insurance usage
- Barriers to adoption
- Practice growth priorities
- Opportunities for wholesaler support

8. Outreach Strategy Recommend:

- Best outreach angle
- Best channel: email, LinkedIn, phone, event follow-up, referral, or multi-touch
- Suggested CTA
- Follow-up sequence in 3 steps

9. Compliance and Confidence Notes

Include:

- Any assumptions made
- Any facts that require verification
- Any sources that were unavailable
- Confidence level: High / Medium / Low
- Source list with URLs

Tone:

- Professional
- Useful to an experienced wholesaler
- Practical, not generic
- No hype
- No fabricated personalization
- No sensitive personal references
- No exaggerated claims

Output format:

A clean one-page briefing suitable for copying into a CRM note, meeting prep document, or wholesaler enablement tool.



AI AND THE HUMAN VALUE



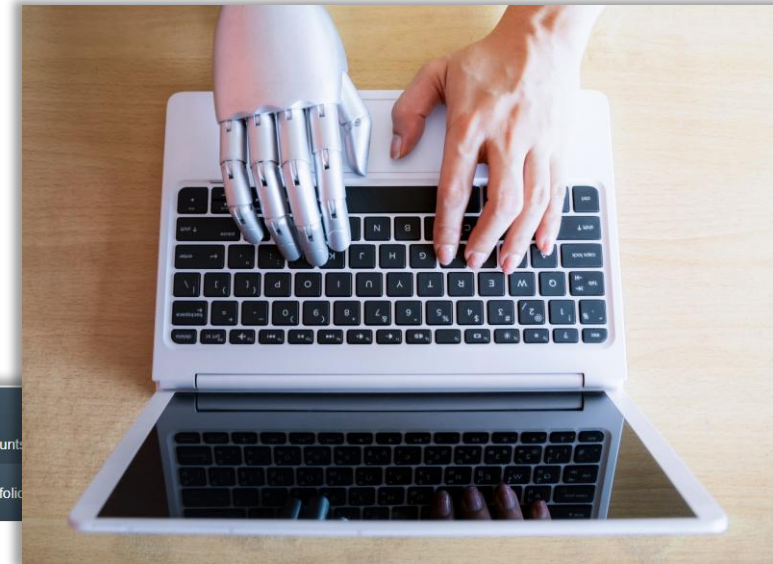
REMEMBER THE ROBOS

In the late 2010s, the rise of “Robo Advisors” shook the advice industry

Firms like Betterment, Schwab and Vanguard offered to replace a traditional financial professional

Many firms still offer automated investing for about 25-50 bps...

...but the human element is coming back.



charles SCHWAB Accounts

Schwab Intelligent Portfolios Premium

Robo-advice meets 1:1 professional guidance.

Get Started

Christina Faulkner
Schwab CFP® Professional

Read transcript

Introducing automated investing with unlimited guidance from a CERTIFIED FINANCIAL PLANNER™ professional, now for a monthly subscription fee.

Sources: <https://www.cnbc.com/2023/05/25/jpmorgan-develops-ai-investment-advisor.html#:~:text=Bloomberg%20%7C%20Getty%20Images-,JPMorgan%20Chase%20is%20developing%20a%20ChatGPT%20like%20software%20service%20that,the%20New%20York%20based%20bank.>
<https://venturebeat.com/ai/jpmorgan-plans-for-a-chatgpt-like-investment-service-are-just-part-of-its-larger-ai-ambitions/>



IRREPLACEABLE HUMAN VALUE

Three reasons why Traditional Advisors must and will survive:



- 1: **The behavioral and emotional components of investing**
- 2: **Can AI be as proactive? Can it execute?
Can we trust it?**
- 3: **AI is powerful, but not perfect**

WHAT AI CAN'T REPLACE:

The human value

Why humans still matter deeply:

- Emotional intelligence
 - Human connection is essential in industries like healthcare, counseling, customer service, finance, education, etc.
- Trust and judgement
- Initiative and execution
 - AI is reactive, it waits for input
 - Humans drive change
- Creativity and culture
 - AI can remix but humans create meaning
- Ethics and responsibility
 - AI doesn't have a conscience, human guided

AI is powerful, but...

- It is not proactive, it doesn't act unless prompted
- It can't execute real world tasks without human oversight
- It should NOT be blindly trusted, hallucinations, bias and errors are still common



AI IS POWERFUL BUT NOT PERFECT

AI prompt for salmon in the river produces a majestic viral masterpiece

An AI hiring tool once rejected every applicant because it was trained on resumes from past hires named John





AI HALLUCINATIONS

When smart gets it wrong

AI hallucination occurs when a large language model (LLM) generates information that sounds plausible, but is completely false, misleading or made up.

Why?

- Prediction, not understanding: generate responses based on patterns, not comprehension
- Gaps in training data
- Ambiguous prompts: vague prompts can lead the model to invent details

How to spot it?

- Double check facts, especially names, dates, statistics and citations
- Ask for sources
- Use trusted tools
- Watch for unverifiable claims and fake sources

Table exercise #2

Applying this to your team

5 min

Discuss at your table:

1. Think about what you learned today, where is the first place you can implement this within your teams?
2. Map out your process or plan for implementation?

Debrief: What would you prioritize?

Scale what your top performers already do well.

This is not about AI adoption.

It is about performance consistency.

The winning teams will have clearer standards, stronger coaching, and more disciplined execution.



THANK YOU!

DISCLOSURES

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