

 slant

# Financial advice in the age of AI



# Financial advice in the age of AI

Smarter clients, stronger relationships, and why advisors matter more than ever.

Something fundamental has shifted in the last two years—quietly, and faster than most advisors realize.

Pre-retirees, the same group historically seen as “technology resistant,” are now turning to AI chat tools every day for financial guidance. Not occasionally. Not just for fun. But for real questions about retirement income, taxes, investment choices, significant purchases, and even how much money to give their children.

In our interviews with pre-retirees across the country—from former CFOs, engineers, and business owners to educators and healthcare professionals—we saw a pattern emerge:

- ChatGPT, Gemini, and Grok have become the new first opinion.
- Financial advisors have become the second.

Clients are no longer walking into meetings cold. They come prepared, informed, and curious. They’ve run scenarios. They’ve summarized PDFs. They’ve compared annuities. They’ve checked contribution limits. They’ve tested retirement-income strategies. They’ve pressure-tested the very products an advisor may be recommending.

And they see this as empowerment—not replacement.

One retiree told us, “My advisor knows I can’t be fooled anymore. And that’s a good thing.”

Another said, “I don’t feel dumb in meetings. I can finally ask better questions.”

And yet, not a single person we spoke with said they wanted to replace their advisor with AI.

Not one.

Why? Because knowledge is not the same as judgment.

AI can surface rules, compare options, and model scenarios. But it can't understand the complete picture of a family's goals, the nuances of their tax situation, the emotions tied to retirement, or the fears behind making the wrong decision late in life. It can't calm someone when markets shake. It doesn't know when to push, when to caution, or how to translate data into a life worth being proud of.

Pre-retirees are using AI to learn more—but they still rely on advisors to make good decisions.

This ebook explores that new dynamic:

- How pre-retirees are actually using AI chat tools today
- How does this change the way they engage with a financial advisor
- And most importantly: how advisors can deepen value in an AI-first world

AI isn't taking over financial advice.

It's raising the bar for it.

And for advisors who embrace that shift, the future has never looked more promising.

## How Pre-Retirees Use AI Today

When we spoke with pre-retirees, one theme became unmistakably clear: AI is no longer a novelty. It has quietly become a core tool in how people in their 50s, 60s, and early 70s think about money. Many described opening ChatGPT or Gemini the same way they once opened Google—instinctively, casually, and often multiple times a week. The difference is that these tools don't just provide links or articles; they also offer explanations, comparisons, and personalized guidance, all written in plain language. And that shift has changed everything about how people gather information.

Most interviewees said they now ask AI about the everyday financial questions that used to require a long Google search or a phone call to an advisor. They're checking contribution limits, asking about the pros and cons of converting a 401(k) to a Roth, and trying to understand how new rules affect them personally. What once felt like "small" questions that weren't worth a meeting are now answered instantly.

AI has also become a natural place to test scenarios. People told us they routinely ask questions like,

- *"What happens if I retire in two years instead of five?"*
- *"Should I put more into a CD while rates are high, or stay invested?"*
- *"If I gift money to my kids now, how does that affect my long-term plan?"*

These aren't hypothetical exercises. They're real choices people are actively evaluating. AI provides them with a baseline understanding before they involve their advisor.

Another major pattern is that pre-retirees are using AI to understand—or verify—advice they receive. Several described uploading annuity brochures, private equity pitch decks, or investment summaries into AI and asking for a plain-English explanation. One retiree laughed about how she refuses to say “yes” to anything until she has “run it through ChatGPT” to make sure she fully understands it. It’s not mistrust—it’s empowerment. AI gives them clarity, enabling them to have a more meaningful conversation with their advisor without feeling lost or overwhelmed.

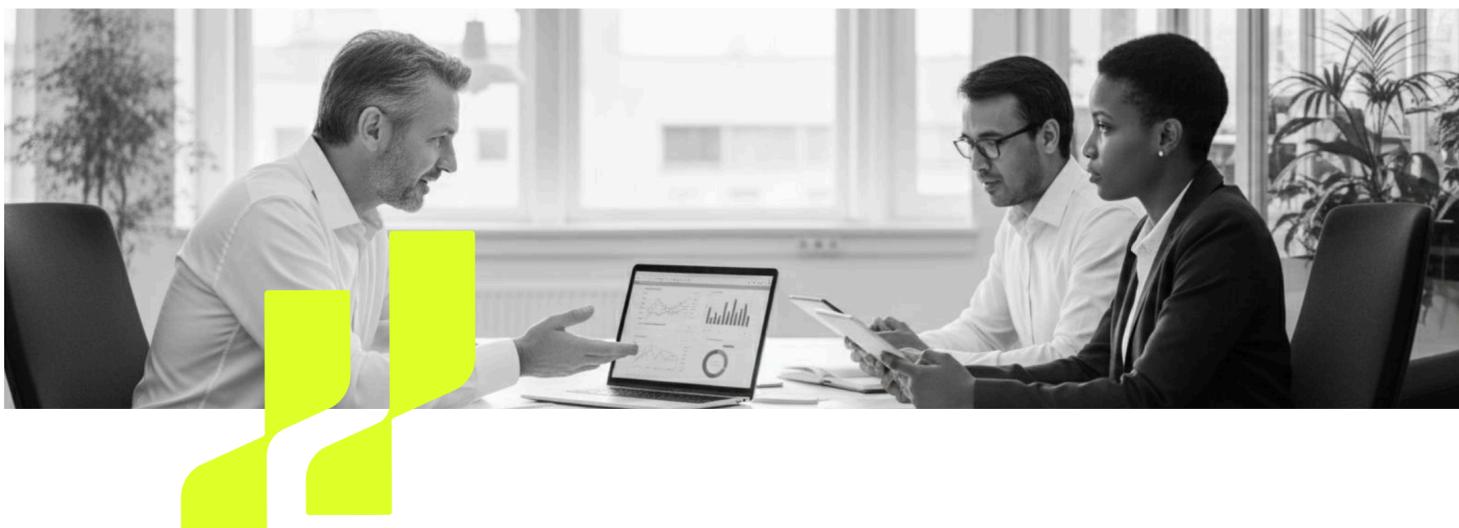
People also rely heavily on AI for parts of their financial lives that advisors typically don’t manage. Questions about HSAs, employer 401(k) menus, ESPP shares, or even crypto holdings often go straight to AI. Clients see these topics as essential but outside the scope of a formal review. AI fills that gap immediately, and without the friction of scheduling time with a professional.

Some of the most surprising uses of AI weren’t investment-related at all. Pre-retirees use it for big financial decisions that advisors rarely hear about: deciding whether to replace a car, figuring out how much to gift a child for a wedding, weighing the pros and cons of building a second home, or structuring a household budget. These are decisions that meaningfully shape someone’s financial life, and AI has become the first place they go to talk them through.

What emerges from all this is a new portrait of the pre-retiree: someone who is more informed, more confident, and more curious than ever before. They don’t feel intimidated by financial questions because they have a tool that explains anything without judgment. They come to advisor meetings better prepared, and they follow up afterward with even sharper questions. AI isn’t pulling them away from professional advice—it’s pulling them deeper into it.

Pre-retirees are not replacing their advisors.

They are upgrading themselves as clients.



# The new client behavior: what advisors need to know

The rise of AI hasn't just changed where clients get information—it has changed who clients become by the time they show up to an advisor's office. Across all our interviews, one theme was unmistakable: pre-retirees aren't coming in confused, passive, or overwhelmed anymore. They are coming in informed, engaged, and surprisingly sophisticated.

If the old pattern was, *"Tell me what's going on,"* the new pattern is, *"Here's what I learned—help me make sense of it."*

This shift doesn't diminish the advisor's role. In fact, it elevates it. But it does require understanding how clients' behavior is evolving.

## They come more prepared than ever.

Every advisor has had meetings where the first twenty minutes are spent explaining concepts: what a Roth conversion is, how interest rates affect bonds, and what fees mean in practice. Those days are disappearing. Clients arrive having already explored multiple AI-generated scenarios. They've asked ChatGPT whether CDs make sense at today's rates, what a blended annuity structure looks like, or how a rule change affects their catch-up contribution.

They now come in:

- Understanding basic terminology
- Aware of key tradeoffs
- Equipped with charts, summaries, or breakdowns
- Ready with pointed, specific questions

## They keep researching after meetings, too

The AI loop doesn't stop once the meeting ends. Clients return home, open their laptops, and run the conversation back through an AI lens.

They're using AI to:

- Validate the recommendation
- Check whether fees are competitive.
- Summarize documents or disclosures
- compare alternatives
- Understand risks they didn't think to ask about

This post-meeting behavior isn't adversarial—it's protective. It gives clients the comfort of a second opinion, especially when dealing with complex products or long-term commitments.

One retiree told us, "I never sign anything before running it through ChatGPT." Not because she doesn't trust her advisor, but because she wants to understand the decision on her own terms.

## They feel more empowered—not less.

AI has changed the emotional dynamic in financial conversations. Clients no longer fear sounding uninformed. They're not embarrassed to ask questions. They're not intimidated by jargon.

Several interviewees said versions of the same thing:

- *"I don't feel dumb in meetings anymore."*
- *"I can pressure-test my advisor's ideas."*
- *"I finally understand the product before I say yes."*

This empowerment builds confidence, not skepticism. Advisors aren't losing authority—they're gaining a more engaged partner.

## They still want advisors—but for different reasons

Despite extensive use of AI, no one we interviewed said they wanted to replace their advisor. The opposite, actually. They trust AI for clarity, but they trust their advisor for wisdom.

Across all interviews, the reasons clients still value their advisor were remarkably consistent:

- **Context:** how everything fits together
- **Wisdom:** judgment shaped by decades of seeing real people make real decisions
- **Behavioral guidance:** especially in moments of fear or excitement
- **Emotional coaching:** preventing panic selling or impulsive moves
- **"Second brain" thinking:** someone who knows their whole financial picture
- **Long-term planning:** taxes, estate issues, sequence risk, and life transitions

The simplest way clients expressed this was:

AI gives me knowledge.  
My advisor gives me judgment.

And judgment—human, contextual, relational judgment—is what still matters most.

Clients are changing, not by abandoning advisors, but by showing up smarter, more curious, and more prepared than ever before. In the next section, we'll explore why this shift doesn't diminish the advisor's role—and how advisors can use it to reinforce their value in ways that AI alone never could.

## Where AI stops, and advisors shine

AI has changed the way pre-retirees learn, compare options, and prepare for financial decisions, but it has not changed the deepest reason they seek out human advisors. Every interview made one thing abundantly clear: while AI can explain the “what,” only an advisor can guide the “why,” “when,” and “should I?”

Clients repeatedly told us they feel smarter, more informed, and more confident thanks to AI. Yet no one suggested they could navigate retirement on their own with AI. They may trust AI to summarize, simplify, or compare, but they trust advisors to *interpret, contextualize, and shepherd* decisions that genuinely affect their lives.

### Emotional and behavioral guidance

Financial decisions are rarely just financial. They're emotional, personal, intertwined with identity, fear, and hope. AI can tell a client whether a portfolio is diversified; it cannot hold their hand during a market downturn. It can outline the logic of staying invested; it can't calm the panic of watching retirement savings fall 15% in a single month.

Several interviewees described moments when their advisor talked them off a ledge—moments when fear, not logic, was in the driver's seat. No AI can replicate the human ability to empathize, reassure, challenge, or coach someone through anxiety.

Even highly knowledgeable clients still need someone who can say, “I've seen this before. You're going to be okay.”

### Comprehensive planning and coordination

AI excels at answering specific questions.

It does not excel at asking the *right ones*.

Many pre-retirees told us that AI helped them understand products and scenarios, but their advisor helped them see blind spots. Pam, for example, said she never would have considered long-term care insurance without her advisor. It simply wasn't on her radar, and she never would have thought to ask AI about it.

Advisors routinely uncover gaps that clients don't know exist:

- Long-term care decisions that affect the entire household
- Tax-efficient withdrawal sequencing
- Coordinating multiple accounts into a unified plan
- Survivor income and “what happens to my spouse if something happens to me?” planning
- Big-picture household risk management

AI can analyze what it's given. Advisors analyze *what's missing*.

That difference is enormous.

## Interpreting the client's entire situation

AI sees numbers. Advisors see lives.

Across interviews, pre-retirees consistently described using AI for isolated questions: a Roth conversion, a car purchase, a new contribution rule, or an annuity explanation. But only their advisor could integrate all those pieces into a coherent strategy.

Advisors bring insight into:

- Major life transitions
- Family dynamics and expectations
- Taxes that unfold over decades, not months
- Employer plan limitations and opportunities
- Withdrawal timing and Social Security coordination
- Sequence-of-returns risk and longevity planning

AI can answer questions quickly, but it cannot form a narrative around a client's entire financial life. It cannot weigh emotional priorities against mathematical optimization. It cannot anticipate the second-order effects of a decision—what a Roth conversion means not just today, but at age 72, or what gifting money now might mean for long-term security.

Advisors provide that interpretation. Clients know it, and they depend on it.



## Accountability and follow-through

Finally, AI can suggest what to do.

Only an advisor can help someone *actually do it*.

Advisors:

- Set priorities
- Help clients follow through
- Adjust plans when life changes
- Keep clients disciplined and focused
- Prevent impulsive decisions
- Create structure and momentum

AI gives answers. Advisors drive action.

One interviewee captured this perfectly:

“ ChatGPT tells me what’s possible.  
My advisor tells me what to do next.

AI has become a powerful companion for clients—one that makes them more intelligent and more confident. But the deepest parts of financial advice remain profoundly human. The following section explores how advisors can leverage this shift not only to stay relevant but to become more valuable than ever.

## How advisors can stay indispensable in an AI-first era

Advisors aren’t losing relevance—they’re gaining a new kind of client. A smarter client. A more curious client. A client who shows up prepared, empowered, and eager to make decisions. But this only benefits the advisor who adapts. The ones who resist AI, dismiss it, or pretend their clients aren’t using it risk falling behind.

Advisors who thrive in the AI era share one thing in common: they treat AI not as competition, but as a catalyst. A force multiplier. A way to elevate their conversations and focus on the kind of guidance that only a human can provide.

Here’s how advisors can stay indispensable, starting right now.

## **Encourage clients to use AI—don't resist it.**

The advisors who win will be the ones who openly support their clients' use of AI tools. Instead of viewing AI as a threat, they position it as an on-ramp—something clients should use before meetings to clarify questions, explore scenarios, and learn terminology.

When advisors encourage this behavior, meetings become sharper and more productive. Clients arrive with better questions. Advisors spend less time defining terms and more time applying judgment. It's not a loss of control; it's a gain in efficiency.

One decisive mindset shift:

**AI is your client's pre-meeting homework assignment.**

AI has become a powerful companion for clients—one that makes them more intelligent and more confident. But the deepest parts of financial advice remain profoundly human. The following section explores how advisors can leverage this shift not only to stay relevant but to become more valuable than ever.

## **Build meetings around judgment, not basics.**

If clients already understand what a Roth conversion is, you don't need to spend time explaining it. The advisor's value is no longer in covering the ground floor—it's in building the second and third floors.

Advisors should design meetings around:

- Interpretation
- Tradeoffs
- Consequences
- Prioritization
- Long-term strategy

When AI already covers the basics, the advisor's expertise shines brighter, not dimmer. You no longer need to be the explainer. You get to be the strategist.

## **Ask better, more profound questions.**

AI can give clients definitions, context, and numerical answers. But it cannot understand human priorities. It cannot help clients articulate their values, fears, or hopes. Advisors can.

This is where advisors win—by asking questions AI is incapable of asking.

For example:

- “Chat can tell you the contribution limits... but tell me what you want this money to do for your daughter.”
- “You’ve researched this annuity—what part of that insight matters most to you?”
- “You told ChatGPT you want to retire in 2026. Why 2026? What’s meaningful about that year?”

These questions don’t just build rapport—they uncover the truth behind the math. They elevate the conversation from information to intention.

## **Leverage AI inside the practice (without losing the human element)**

Clients aren’t the only ones who benefit from AI. Advisors who adopt AI behind the scenes gain enormous efficiency. The tools can handle the time-consuming tasks that once filled evenings and weekends:

- Preparing for meetings
- Summarizing client emails
- Explaining policies or rule changes
- Translating portfolio moves into plain language
- Condensing long PDFs into actionable notes
- Generating follow-up tasks and messages
- Nurturing prospects with educational content

Used well, AI doesn’t depersonalize the practice—it frees up advisors to spend more time on the human parts of their work: listening, guiding, and coaching.

Advisors become more available, more responsive, and more consistent.

## **Become the client’s “AI translator”**

This may be the most important shift of all.

Clients are already getting answers from AI. But they’re not sure which answers apply to them. They’re not sure what to trust, or how to interpret a recommendation, or whether a scenario modeled by AI captures the nuances of their actual life.

This creates a new role for advisors:

### **The AI interpreter.**

Clients increasingly ask questions like:

- *“Is this AI answer correct for my situation?”*
- *“ChatGPT said X—do you agree?”*
- *“Here’s what Gemini recommended. How should I read this?”*

Advisors who welcome these questions instantly deepen trust. They become the filter, the guide, the human who takes general knowledge and turns it into personal advice.

AI gives broad answers.

Advisors provide tailored wisdom.

That combination is powerful—and clients love it.

AI has changed the client. It has changed the questions they ask, the way they prepare, and the confidence they bring to the table. But it has not changed the advisor’s purpose. It has amplified it.

## **What’s coming next**

If the last two years have taught us anything, it’s that AI isn’t a temporary trend or a novelty—it’s a permanent shift in how people understand and engage with their financial lives. And while the tools will continue to evolve rapidly, the direction of travel is already clear.

Clients will increasingly rely on AI for their first-pass financial answers. They’ll ask ChatGPT or Gemini before they call an advisor. They’ll gather context, test scenarios, and clarify concepts long before a meeting begins. AI will be the front door to financial curiosity, and it will remain open 24/7.

For advisors, this isn’t a threat, but a filter. It means clients come to meetings better informed, less intimidated, and more ready to have meaningful conversations. Advisors who welcome this shift will effortlessly deepen trust. These advisors will spend less time explaining and more time interpreting. Less time defining terms and more time defining strategy. They’ll move from being a client’s primary explainer to becoming their primary decision partner.

And as AI becomes smarter behind the scenes, advisors who use it operationally will scale their capacity in ways the industry has never seen. Meeting prep, follow-up, summaries, scheduling, research, documentation—the work that once consumed evenings and weekends can now be handled in seconds. Advisors who embrace this will serve more clients with greater precision and personal attention than was ever possible in the traditional model.

But the opposite is also true.

Advisors who resist this shift—who minimize AI, dismiss it, or pretend clients aren't using it—will slowly lose relevance. When clients feel more clarity from ChatGPT than from their advisor, something fundamental breaks in the relationship. When AI empowers them, but their advisor does not, trust erodes. And in a competitive advisory landscape, that erosion is costly.

The future advisory model is not AI or human. It is AI-informed, human-led.

AI will handle context, comparison, explanation, and exploration.

Advisors will handle interpretation, prioritization, judgment, empathy, and accountability.

AI will make clients smarter.

Advisors will make them wiser.

AI will answer their questions.

Advisors will ask the ones that matter.

Financial advice is entering its most transformative decade yet—not because technology is replacing advisors, but because it's expanding what advisors can do and redefining how clients arrive at the table.

The advisors who thrive will be the ones who understand the new dynamic:

AI empowers the client.

The advisor empowers the outcome.

And that combination is the future of modern financial advice.

# Conclusion

The rise of AI in personal finance isn't a replacement story. It's a story about elevation. Across every interview, every pattern, and every insight, the message was unmistakable: **AI is not replacing advisors. It's replacing uninformed clients.** It's removing the fog that once made financial decisions intimidating. It's giving people clarity, vocabulary, and confidence. It's helping them ask better questions, make more thoughtful decisions, and engage more deeply with their finances.

Advisors aren't being pushed aside—they're being pushed *upstream*. Clients no longer need them for definitions or basics. They need them for interpretation, judgment, context, and wisdom. They need them to navigate uncertainty, to understand long-term consequences, and to make decisions that reflect their values and their future—not just their numbers.

AI has become the first stop in a client's financial journey. The advisor remains the final stop—the one who synthesizes everything, who brings it together, who turns possibility into a plan. And in that sense, AI isn't eroding the advisor's value. It's sharpening it.

The clients entering advisory offices today are more informed, more curious, and more empowered than any generation before them. And that's good for everyone. The better prepared the client, the more meaningful the conversation. The more clarity they have, the more they can trust. The more confident they feel, the more they can commit to a plan that truly works for them.

Financial advice is evolving. AI is accelerating that evolution. But the heart of the profession—human connection, human judgment, and human guidance—remains irreplaceable.

This is the future:

**AI-informed. Human-led.**

**Smarter clients. Stronger relationships.**

**Better advice, delivered with more trust than ever.**

And that future is already here.



**Your clients are getting smarter.  
Your systems should, too.**

Slant gives advisors the automations, insights, and AI tools needed to match the way pre-retirees now learn, prepare, and make decisions.

**See for yourself**

