

Turn Compliance Obligations into Client Opportunities with AI

Presented by:



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Agenda

- Introduction
- Opportunities in archiving client communications
 - **Helping clients achieve their goals faster**
 - **Delivering more personalized, timely advice**
 - **Elevating the client experience and outcomes**
- AI adoption concerns and how to address them
- Considerations for choosing secure and compliant AI technologies for financial advisory
- Q&A

Evolving your compliance strategy over time

- Investment Advisers Act, Rule 204-2 mandates meticulous record keeping of client communications
- Oversight expanding with digital platforms like instant messaging and social media
- Future policies to include virtual meetings
 - >60% of advisor meetings happen over video conferencing platforms

Advisors must proactively enhance archiving to mitigate compliance risks

If compliance regulations mandate retaining most client communications, can firms **turn that data into valuable and actionable insights to better serve clients?**

Looking into the challenges

- **Gaps in capturing data**
 - 60% of client insights are in conversations
 - < 25% of client conversations are archived
- **Disparate systems**
 - Client data is scattered across multiple disconnected platforms, making information retrieval expensive
- **Only have 24 hours in a day**
 - > 40% advisor hours spent on admin tasks; not enough time to manually organize information and derive insights
- **Archiving can become a liability**
 - Without the right strategy, archiving can be operationally burdensome and increase compliance risk

Leveraging AI to navigate these challenges

- Automate capturing client conversations through **AI-powered transcription and summarization** with remarkable accuracy
- Streamline your tech stack and build a single source of truth to **accelerate information retrieval**
- Transform archival data into strategic assets
 - **Recognize patterns**, derive insights, refine processes, drive outcomes
- **AI is an enabler, a force-multiplier**
 - **Help clients achieve their goals faster**
 - **Deliver more personalized, timely advice**
 - **Elevate client experience and outcomes**

**AI empowers advisory firms to
turn compliance into a competitive advantage
for clients**

Helping clients achieve their goals faster

- **Smart meeting execution**
 - Focus client facetime on strategic discussions while AI automates data gathering
 - Identify recurring client questions/topics to handle upfront, so progress isn't slowed
- **Streamlined actions and priorities**
 - Recognize patterns in client needs from past meetings to standardize workflows that keep plans moving forward
 - Use intelligent meeting templates to ensure critical steps are never missed
- **Low-touch, comprehensive meeting prep**
 - Provide clients with clear, accurate agendas, action items, and next steps before meetings—helping them arrive prepared and ready to act
 - Keep momentum high by reducing delays from manual prep work



Turn compliance archives into a playbook for operational excellence

Delivering more personalized, timely advice

- **Recall key client details instantly**
 - Surface client preferences, financial goals, key concerns automatically from past conversations; no more scrambling through notes
- **Reinforce trust by demonstrating attention to detail**
 - Example: Proactive financial planning
 - *Six months ago, a client mentioned a potential inheritance*
 - *AI flags this insight alongside their lagging 529 plan contributions*
- **Ensure a consistent experience across your firm**
 - Use data-backed best practices to ensure every advisor provides advice that's both tailored to the individual and consistent with your firm's standard



Timely, actionable insights from compliance records empower you to enhance client engagement

Elevating the client experience and outcomes

- **Remove friction from the client journey**
 - Identify and address process bottlenecks so clients experience smoother, more responsive service
- **Make decision that protect client value**
 - Example: A client indirectly mentions a job change
 - *AI can flag the life event based on keywords*
 - *AI can prompt advisor to initiate a conversation about adjusting the client's financial plan*
- **Anticipate and respond to client needs at scale**
 - Spot common concerns, interests, and goals across your client base to enhance offerings, tailor communications, and deepen loyalty



AI unlocks the full potential of your compliance archive—fueling smarter service and decisions

Addressing AI adoption concerns

- **Regulatory compliance**
 - Advisor in the loop - AI should assist, but client interactions should remain advisor-led
 - Human judgment is essential for financial recommendations
 - Effective AI disclosures with increasing SEC scrutiny – how it's used, who developed
- **Security and privacy considerations**
 - Data protection and SOC 2 compliance are critical, do your due diligence
 - Clear data governance policies empowers advisors and ensures client trust
- **Client perceptions and communication style**
 - Transparency in data usage builds comfort and buy-in
 - Offering clients control over AI-driven insights fosters trust

Turning obligation into **opportunity**

- **Go beyond compliance**
 - Use archives to understand and serve your clients better
 - Embrace AI-driven automation, it's an enabler and a force-multiplier
- **Select the right AI partner**
 - Ensure compliance, security, and transparency in AI solutions
 - Understand how your client data is stored, accessed, and used
- **Gain first-mover advantage**
 - Early adopters will maximize ROI with stronger client relationships
 - Balance AI investments with measurable benefits that support client satisfaction



The obligation may be in the future, but the opportunity is now

Q&A