

Smarter Financial Planning, Built on Technology You Can Trust

Evaluating Intelligent Technology with Confidence



Financial Professionals and the AI Question

Are you using AI?

What this question looks like depends on where you sit, but you've almost certainly been asked this question or one just like it.

- **Independent planners** might see others using AI and want to avoid being left behind
- **Firm leaders** might be evaluating vendors and competitive positioning
- **Enterprise buyers** might be managing technology risk across their platform

Different roles, different stakes, but everyone is asking: ***“Can I trust it?”***

Financial professionals say this about AI:¹

67% cite the potential for inaccurate output

61% worry about a lack of human oversight

60% are concerned about data security/breaches

Although AI is everywhere in financial services, most planners still don't trust it enough to use it where it matters most.



Adapting to Intelligent Technology in Real Time

We've been here before. Each new wave of technology arrives with a mix of promise and uncertainty, and planners who take the time to understand the tools tend to find their footing as the landscape changes.

AI might be an even bigger wave. Those most ready are asking the right questions before they adopt new technology.

The concerns are legitimate, and the response depends less on whether AI is being used, and more on whether it's being used in ways that actually make responsible planning better.



Instead of asking "Should we be using AI?" you should be asking: **"How can I use intelligent technology to strengthen my planning process—and what are the risks?"**

For most of us, hesitation around AI isn't resistance, but rather a lack of clarity about what intelligent technology can and cannot do.

"You had pen and paper for the longest time, then you had a slide rule, then calculators. Then we get into computers and Microsoft Excel. Then you get into planning software like eMoney. You can see that hockey stick motion, and it's about to go straight vertical with AI."²

Danny Lohrfink,
Co-Founder of Wealth.com

What We Know: How Planners Use Intelligent Technology

In our eBook, [AI in Financial Advice: What's Next](#), we found that planners see genuine potential in AI while remaining knowledgeable about where it falls short today.

Where financial professionals are already using AI today:

71% see AI helping in routine report generation.

68% see AI helping in summarizing complex documents.

64% see AI helping in summarizing meeting notes.

These are meaningful efficiencies; however, they don't sit at the core of financial planning, which requires consistency, oversight, control, and specificity.

Generating a helpful summary is one thing. Generating a recommendation that can withstand compliance audits and client trust is something else entirely.

"What we see today is a productivity tool. Folks are incorporating [AI] into their CRM systems to take meeting notes, schedule emails, send happy birthday emails to their clients, and things like that."²

Alisa Stendardo, VP, Market & Business Intelligence,
Fidelity Investments

Financial Planning and Technologies That Create Time

Making more time for clients sounds like an obvious goal, but getting there isn't reality.

Building relationships takes time. The analytical side of planning is real work; it also takes real time.

The issue isn't time, it's speed plus efficiency.

Technology that saves time doing something faster isn't impressive for its own sake; it's useful only if it clears the way for that work to be integrated seamlessly into your practice.

What improves a plan comes down to how decisions are evaluated and applied.



Advancing the Conversation from “AI” to Intelligence

At the heart of questions about AI usage is the root of what many are actually trying to figure out: “*Am I keeping up?*”

This is a good question, and it deserves better than a yes-or-no answer.

The eMoney approach to this conversation is grounded in a cornerstone philosophy for building and adopting responsible planning technology.

This approach means every feature on our platform must:

- Produce repeatable outcomes until the inputs change
- Apply clearly defined logic
- Remain transparent and explainable
- Keep control firmly with the planner



Shift the conversation from “Are you using AI?” to: ***“Am I integrating intelligence into my platform in a way that strengthens client decisions?”***

Before any tool touches a client’s plan, it should be able to answer yes to four questions:

1. Does it behave consistently: same inputs, same outputs, every time?
2. Can every recommendation be traced and explained?
3. Does the planner retain full control over what goes into the plan?
4. Was it actually built for this kind of work?

Setting the Standard for Every Tool in Your Practice

General-purpose AI is designed to produce responses that sound right. Financial planning requires responses that are right, and that can be proven to be right after the fact. Those are different problems, and they require different solutions.

Financial planning technology must:

- Apply defined logic every time
- Deliver identical baseline outputs for identical client inputs
- Allow firm-level configuration for consistent standards
- Maintain a clear audit trail after recommendations are saved

The result is:

- ✓ Deterministic behavior
- ✓ Predictable outputs
- ✓ Traceable logic
- ✓ Transparency

Consistency is foundational. A tool that produces different core recommendations for identical scenarios introduces unnecessary risk. Logic-based systems address this by applying defined rules and thresholds developed by planning experts, not probabilistic pattern recognition from training data.



CoPlanner: Empowering Planners with Intelligent, Transparent Planning

CoPlanner from eMoney analyzes client data holistically and surfaces structured planning approaches for planner review. It never alters a client's plan independently. Nothing changes until the planner chooses to save it. Once saved, the recommendations function like any other plan element: visible, auditable, and explainable. Most of all, it functions based on human-created decision tree logic.

Effective intelligent technologies such as CoPlanner can reliably narrow the field of options, while the planner still always makes the decision.

Logic-based systems apply defined rules and thresholds developed by planning experts, not pattern recognition from training data. The output is consistent, traceable, and explainable. CoPlanner from eMoney is one example of this approach: it analyzes client data and surfaces planning approaches for planner review, with a full audit trail and no changes made until the planner decides.

What is rules-based logic technology?

The simplest (yet still powerful) form of AI, rules-based engines use predefined conditions or “rules” developed by humans. When provided with a specific input, these engines follow programmed logic to produce a corresponding output. These are effective for well-defined scenarios where the rules are clear and consistent.

Compliance as a Competitive Advantage

In financial planning, clarity of responsibility matters. A system that supports analysis is not the same as one that makes decisions. The most durable technology models keep roles clearly defined:

- The system analyzes
- The planner decides
- The plan reflects documented human judgment

When a client asks why their plan looks the way it does, there is a traceable answer. This is why planning professionals should always:

- Review and evaluate each surfaced planning approach
- Know which techniques fit and don't fit a client's situation
- Shape and own the final recommendation



Consistency at Scale: For Enterprise Teams

Enterprise buyers often ask a version of this question: *“If four planners input the same client profile, will they get the same baseline analysis?”* With logic-based systems, the answer is yes: identical inputs at the same point in time produce identical outputs.

That consistency reduces disparity between planners and ensures that firm-level planning standards are reflected across the organization. At the same time, personalization remains intact.

Consistency governs the structure while judgment governs the outcome. That balance is critical.

How to Talk to Clients When They Ask About AI

Clients are going to ask. Some already have. The question often comes from the same place as most planner questions: a desire to understand what's happening with their financial life and who is involved in the decisions being made.

Tips for client conversations:

- Lead with what you're optimizing for, not what tools you use. Clients care that their plan is accurate, personalized, and thoughtfully constructed. They care less about the underlying technology than about whether someone accountable is in charge of it.
- Be specific about the human role. You evaluate the options. Nothing changes in their plan until you've reviewed it and made a call. That's worth saying plainly.
- Don't oversell or undersell. Clients know when a planner isn't being genuine about technology. A straightforward "Here's what we use, here's what it does, here's what I still decide" works best.

Planners who handle these conversations well will come out of them with stronger client relationships. Clients who understand how their planner works (and why) are less likely to wonder what they're paying for.



Planners Leading the Way: Navigating AI with Confidence and Clarity

Planners who effectively utilize new technologies won't be the ones with the most sophisticated tech stack. They'll be the ones asking the right questions before they adopt anything.

Questions for adopting any new technology:

- Does this make my planning more consistent while remaining personalized?
- Does it make my recommendations easier to defend?
- Does it free up time for higher-value conversations?
- Does it keep accountability clearly in my hands?

When the answer is yes, the label of the technology matters less. When the answer is no, it's reasonable to wait.

In the end, compliance will help drive innovation, clients will respect your transparency, and their financial plans will be better for it.

[If you'd like to see how a structured, planner-centered approach to intelligent planning works inside the eMoney platform, read more about CoPlanner.](#)

Sources:

¹ AI in Financial Planning: What's Next, Trends and Guidance for Forward-thinking Planners, eMoney, 2025

² Next Era in Financial Planning, eMoney, 2025

