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AI in Wealth & Risk Management

From Intelligence to Impact

FA-0074 · one-day

AI for Leaders & Business

Introduction

Understanding how AI works, where it creates value, and how to use it responsibly in wealth and risk management.

Artificial intelligence is moving rapidly from experimentation into the everyday machinery of financial services. In wealth management, it can help advisers digest research, prepare for client meetings, personalize communications, analyze portfolios and remove hours of administrative work. In risk management, the same technologies can identify patterns across enormous datasets, accelerate monitoring and reporting, support scenario analysis and help professionals detect risks that traditional processes may overlook.

Yet AI is not a financial oracle. Modern systems, including machine learning models, large language models and emerging AI agents, work by identifying patterns and producing predictions or responses from data. They can be extraordinarily capable while still producing inaccurate, biased or poorly grounded results. Understanding that distinction is particularly important when client assets, suitability decisions, regulatory obligations and institutional risk are involved.

The industry is consequently moving toward a model of **AI-assisted rather than unquestioned AI-driven decision-making**. FINRA's 2026 regulatory material highlights growing financial-industry use of generative AI while emphasizing supervision and associated risks, while the SEC continues to focus on the implications of AI for investment management and investor protection. Recent wealth-management developments also show firms applying AI to adviser support, personalization, research and operational workflows rather than simply replacing the adviser.

This one-day introductory course is therefore designed around practical understanding rather than technical depth. Participants first learn what AI actually does and how today's major AI technologies work, before moving directly into their implications for wealth management, investment activities and financial risk. The course concludes with real-world industry use cases, limitations, governance considerations and the direction in which AI-enabled financial services are developing.

The instructor brings **over 30 years of industry experience** and will approach the subject through real industry requirements, practices and decision-making rather than an academic treatment of artificial intelligence.

Learning outcomes

By the end of this course, participants should be able to:

- Explain AI, machine learning, generative AI and large language models at a practical level
- Describe broadly how modern AI systems learn, generate responses and make predictions
- Distinguish traditional analytics, predictive AI and generative AI
- Identify important AI applications across wealth and risk management
- Recognize opportunities for AI-assisted investment research and portfolio analysis
- Understand how AI can improve adviser productivity and client engagement
- Identify applications of AI in financial and operational risk management
- Recognize hallucination, bias, privacy, cybersecurity and model-risk concerns
- Understand the importance of human oversight, governance and regulatory accountability
- Evaluate where AI can realistically add value within a financial institution

Prerequisites

- Basic familiarity with financial services, wealth management or risk management
- General understanding of investments and financial markets
- No programming or data science experience required
- No previous knowledge of artificial intelligence required

Training outline

1. Artificial Intelligence Fundamentals

What Artificial Intelligence Actually Is

1. AI versus traditional software
2. Machine learning
3. Deep learning
4. Generative AI
5. Large language models
6. AI agents

How Modern AI Works

1. Data and training
2. Models and pattern recognition
3. Predictions and probabilities
4. Neural networks and parameters
5. Tokens and language generation
6. Training versus inference

Understanding Generative AI

1. Foundation models
2. Prompts and context
3. Retrieval-Augmented Generation
4. Reasoning capabilities
5. Multimodal AI
6. Agentic AI

2. AI's Impact on Financial Services

Changing Financial Workflows

1. Automation of knowledge work
2. Human and AI collaboration
3. Decision-support systems
4. Productivity and scalability

Changing Roles in Wealth and Risk Management

1. Adviser augmentation
2. Analyst augmentation
3. Risk professional augmentation
4. Changing skills and competencies
5. Human judgement and accountability

3. AI in Wealth and Investment Management

Adviser Productivity

1. Client meeting preparation
2. Meeting summarization
3. Research synthesis
4. Document generation

5. Knowledge retrieval

Client Engagement and Personalization

1. Client segmentation
2. Personalized communications
3. Client intelligence
4. Digital assistants
5. Next-best-action capabilities

Investment Research and Portfolio Management

1. Market and investment research
2. Financial information extraction
3. Sentiment and alternative data
4. Portfolio analytics
5. Investment idea generation
6. Portfolio monitoring

4. AI in Risk Management

Financial Risk Applications

1. Market risk
2. Credit risk
3. Liquidity risk
4. Portfolio risk
5. Scenario analysis

Operational and Enterprise Risk

1. Fraud and anomaly detection
2. Transaction monitoring
3. Compliance monitoring
4. Cybersecurity risk
5. Risk reporting
6. Early-warning indicators

5. Real-World AI Use Cases

Wealth Management Industry Applications

1. AI adviser assistants
2. Client-service automation

3. Investment research support
4. Portfolio personalization
5. Internal knowledge assistants

Risk Management Industry Applications

1. Pattern and anomaly detection
2. Risk intelligence
3. Document and regulatory analysis
4. Scenario generation
5. Automated monitoring

Current Industry Direction

1. Generative AI adoption
2. Enterprise AI platforms
3. AI copilots
4. AI agents
5. Human-in-the-loop operating models

6. AI Risks, Governance and Responsible Usage

Limitations of AI

1. Hallucinations
2. Bias
3. Data quality
4. Explainability
5. Model limitations

Financial Services Governance

1. Client confidentiality
2. Data privacy
3. Cybersecurity
4. Model risk
5. Third-party AI risk
6. Auditability and recordkeeping

Responsible AI Usage

1. Human oversight
2. Output verification
3. Suitability and fiduciary considerations
4. Regulatory accountability

5. AI governance frameworks

7. The Future of AI in Wealth and Risk Management

1. Increasing Automation
2. Agentic AI
3. Hyper-personalized Wealth Management
4. AI-Augmented Investment Decision Making
5. Continuous Risk Intelligence
6. Evolving Role of Financial Professionals

Current Industry Context

The outline reflects developments visible through **2026**. FINRA is now explicitly tracking generative-AI use cases and associated supervisory concerns, while regulators and financial institutions are placing increasing attention on data governance, third-party risk and controls around AI deployment.

In wealth management specifically, recent industry activity points toward AI-supported personalization, adviser productivity, research and client servicing. HSBC, for example, announced in July 2026 that it would build additional AI capability in Singapore with personalized wealth management among the areas of focus. FINRA also notes that AI applications are already being used across securities-industry functions, reinforcing the value of teaching AI as an operational business capability rather than merely a technology trend.

Disclaimer

This training outline is intended as a guiding framework for course delivery. The trainer reserves the discretion to amend, reorganize, expand, reduce or substitute topics as considered appropriate in light of participant requirements, available training time, industry developments and instructional priorities, without prior notice.

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