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The Future of Wealth: How AI Is Reshaping Financial Advisory

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As with all investments, your capital is at risk

Reflexivity

Turning off noise, turning on insights
for the capital markets industry

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US FINTECH AWARDS

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15 SINGAPORE FINTECH FESTIVAL

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TOKYO FINANCIAL AWARD

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The Future of Wealth: How AI Is Reshaping Financial Advisory

From automation to predictive insights, AI is accelerating the evolution of advisory services. This session breaks down the strategic advantages leaders can leverage right now.

AI is approaching the capabilities of financial analysts

AI is often comparable to human analysts in some areas, though performance can vary depending on the task and context

You can offload time-consuming but mission-critical operations like portfolio monitoring – freeing time for higher value-added activities



Moving away from prompts

Asset and Wealth managers are moving away from one-liner prompts, towards detailed “scope of work” directives to unleash AI on complex tasks

A 3-pages Word doc on Portfolio Monitoring...

...can be run on a daily basis for position review



SENIOR EQUITY STRATEGY: SHORT BASKET FOR RISK-OFF REGIME
EXECUTIVE SUMMARY
Macro Context & Thesis:

- **Current regime:** Market pricing 96.85% probability of 25 bps Fed cut by Dec 2025 (Polymarket, Jan 15, 2026), representing extreme dovish positioning that creates asymmetric repricing risk if "higher-for-longer" narrative reasserts
- **Stress scenario:** 10Y UST +25-50 bps (to 4.43-4.68%), VIX +5-10 pts (to 21-26), HY OAS +25-75 bps (to 300-350 bps) translates to ~5-7% SPX drawdown with amplified impact on High Beta ↑, Volatility ↑, Quality ↓ factors
- **Catalyst timing:** Year-end 2026 institutional profit-protection meets AI monetization scrutiny as enterprises reassess ROI on FY2026-2027 budgets; higher rates stress FCF-negative names requiring capital markets access
- **Expected downside:** Portfolio-weighted average **-12.5% (1-month)** to **-18.7% (3-month)** under stress; portfolio beta -2.0x implies 2-3x amplification vs SPX -6% base case
- **Factor tilt:** Emphasize high beta (avg 2.0x), high volatility (avg 52%), moderate negative rate sensitivity to capture both equity and duration stress
- **Fundamental fragility:** 60% of basket has negative or marginal TTM FCF; EV names face near-term refinancing needs; all have unresolved business model economics
- **Narrative vulnerability:** AI exposure faces monetization scrutiny (PLTR, NVDA, SNOW, DDOG); EV lacks profitability path (LCID, RIVN); crypto has regulatory overhang (COIN)
- **Crowding risk:** NVDA, TSLA, PLTR have VIP-style institutional concentration vulnerable to degrossing; retail/momentum ownership amplifies technical fragility

DELIVERABLE 1: SUMMARY TABLE (RANKED BY VULNERABILITY SCORE)

SHORT Basket: Ranked Vulnerability Analysis

Rank	Ticker	Sector/Theme	Beta (60D/120D)	Rate Beta	QM
1	PLTR-NYSE	AI/Data Analytics	3.38 / 2.74	0.12	Low
2	COIN-NASD	Crypto Infrastructure	3.58 / 3.32	0.07	Jur
3	LCID-NASD	EV Manufacturing	2.85 / 2.03	-0.17	Jur
4	RIVN-NASD	EV Manu	2.25 / 1.53	0.35	Jur
5	NVDA-NASD	AI Infrastructure/Semiconductors	1.78 / 1.83	0.11	Mo

Customize Alfred and format the answers however you like. X

Think, analyze, calculate

+ Mode Auto

How are Leading Wealth Managers using AI?

Global institutions are offloading an increasing set of tasks to AI, allowing Advisors to focus on strategic advice and business development

- Automating prep work Generate pre-meeting briefs
- Improving Personalization Use Customer 'logs' to achieve personalization for each Customer
- Answering customer queries *'what do you think about this new bond?'*
- Drafting Customer updates bespoke, focused updates drafted along your guidelines
- Discovering new ideas original AI content, across all asset classes
- Providing Early Warnings monitor whether a position is performing in line with expectations
suggest changes or replacements
- Reviewing Portfolios review a portfolio's risk levels, positions make up, and performance
suggest amendments
- *Any complex task* *any complex task Advisors conduct regularly for their Customers*

Experience AI in Action

What follows is a live demonstration on Reflexivity's applications for delivering insights, automating portfolio reviews, and enabling proactive client guidance

