



Superhuman Adviser



**Human Touch in the
Age of AI-Augmented
Financial Planning**

AI 2027

Daniel Kokotajlo, Scott Alexander, Thomas Larsen, Eli Lifland, Romeo Dean

Artificial Superintelligence

2000x AI R&D Multiplier

Superintelligent AI Researcher

250x AI R&D Multiplier

Superhuman Remote Worker

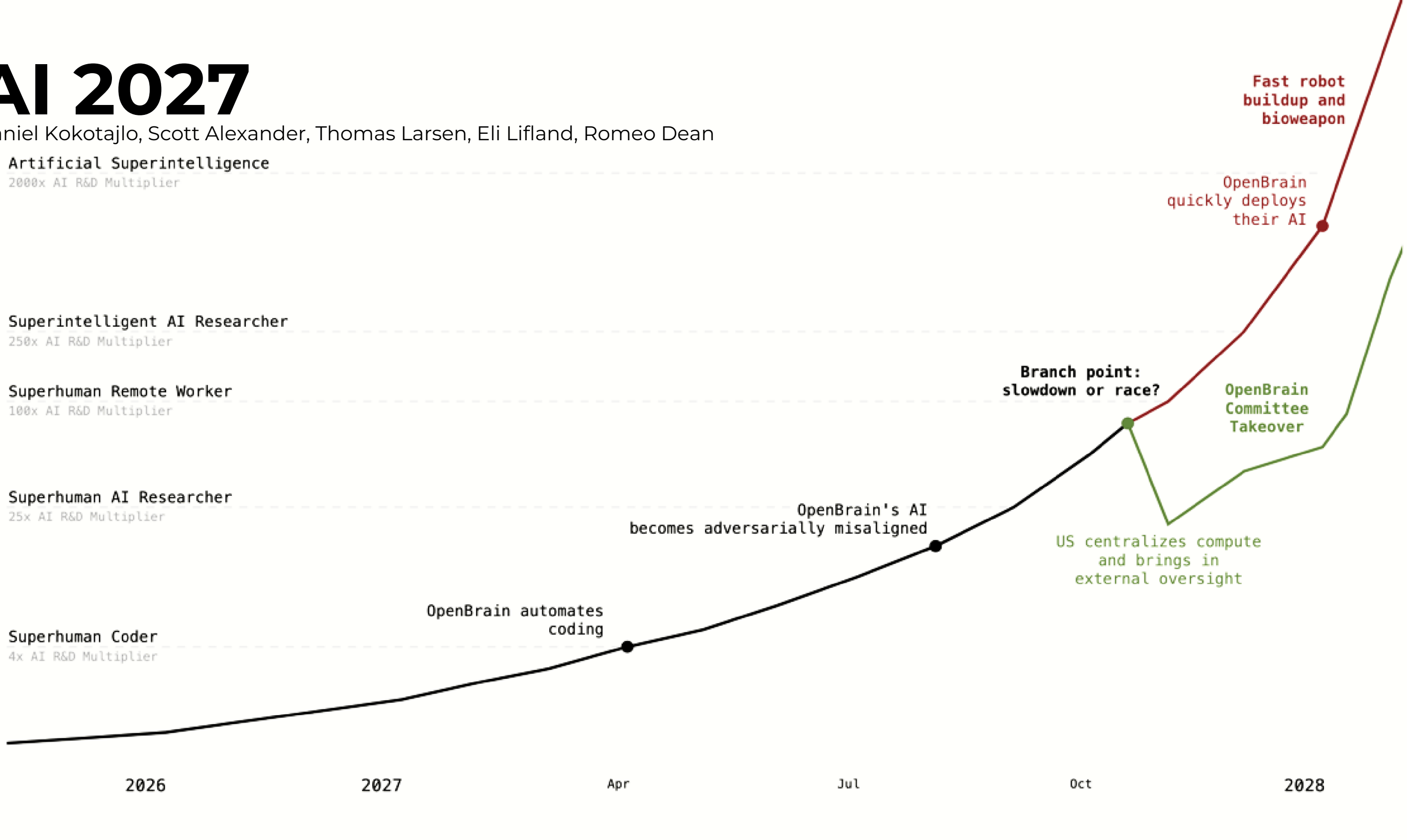
100x AI R&D Multiplier

Superhuman AI Researcher

25x AI R&D Multiplier

Superhuman Coder

4x AI R&D Multiplier

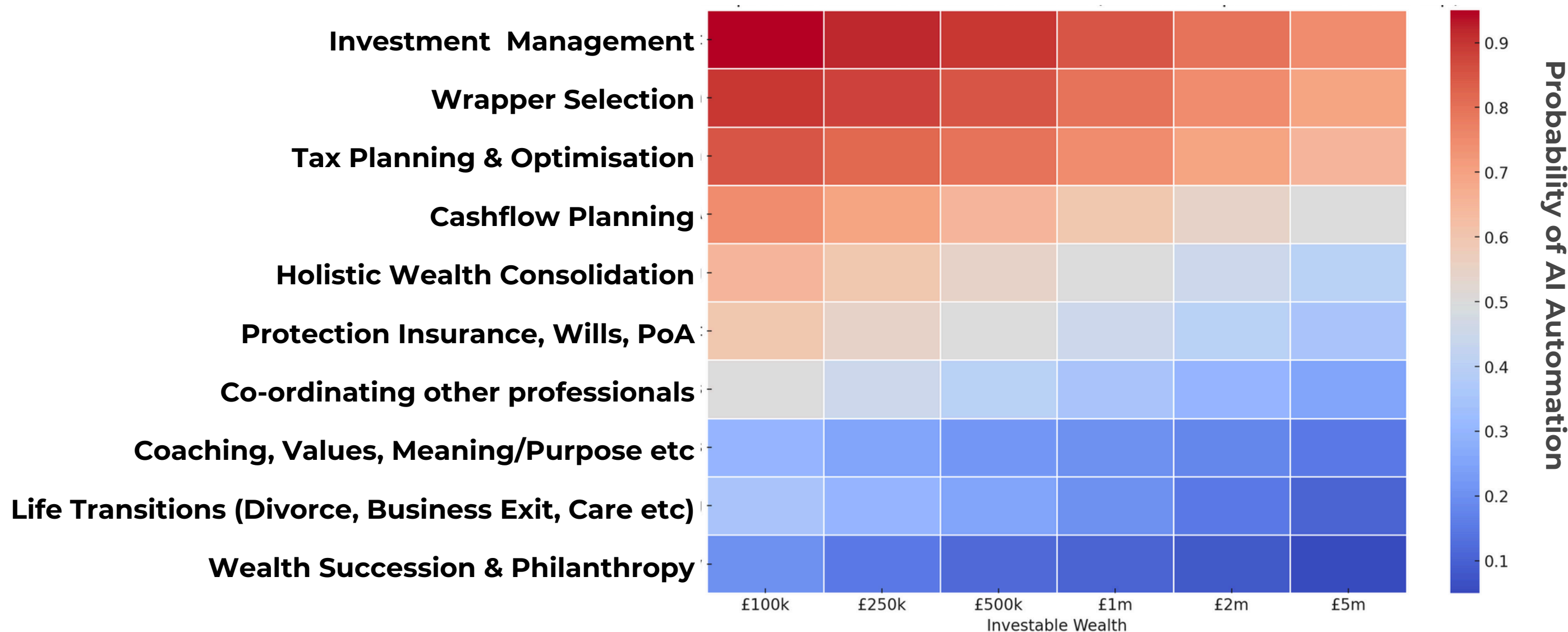


AGI isn't a prerequisite for AI to outperform us in many aspects of financial planning and investment management.

Nothing we do in this profession requires superintelligence.

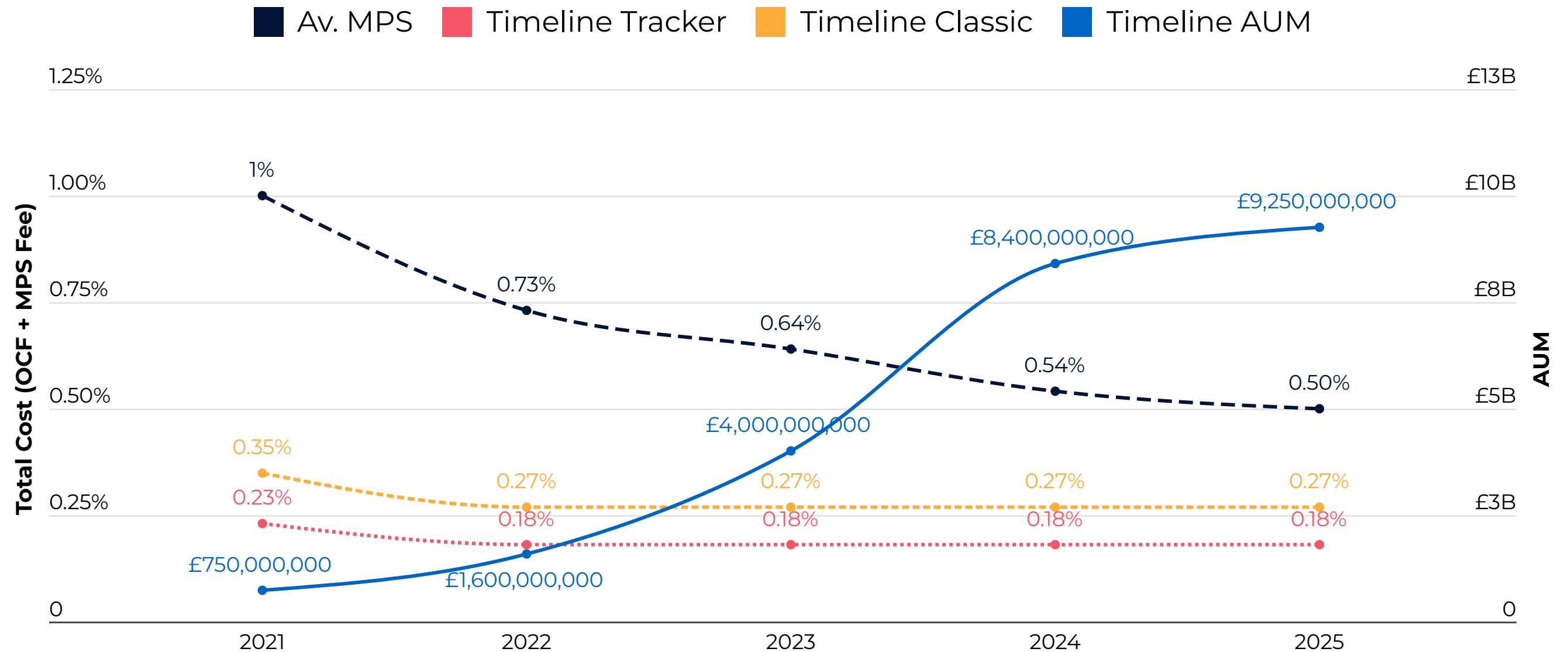


Financial Planning Automation Heat Map



Investment management isn't just being disrupted. It's being devoured — slowly, methodically, by technology.

The **Timeline** Effect



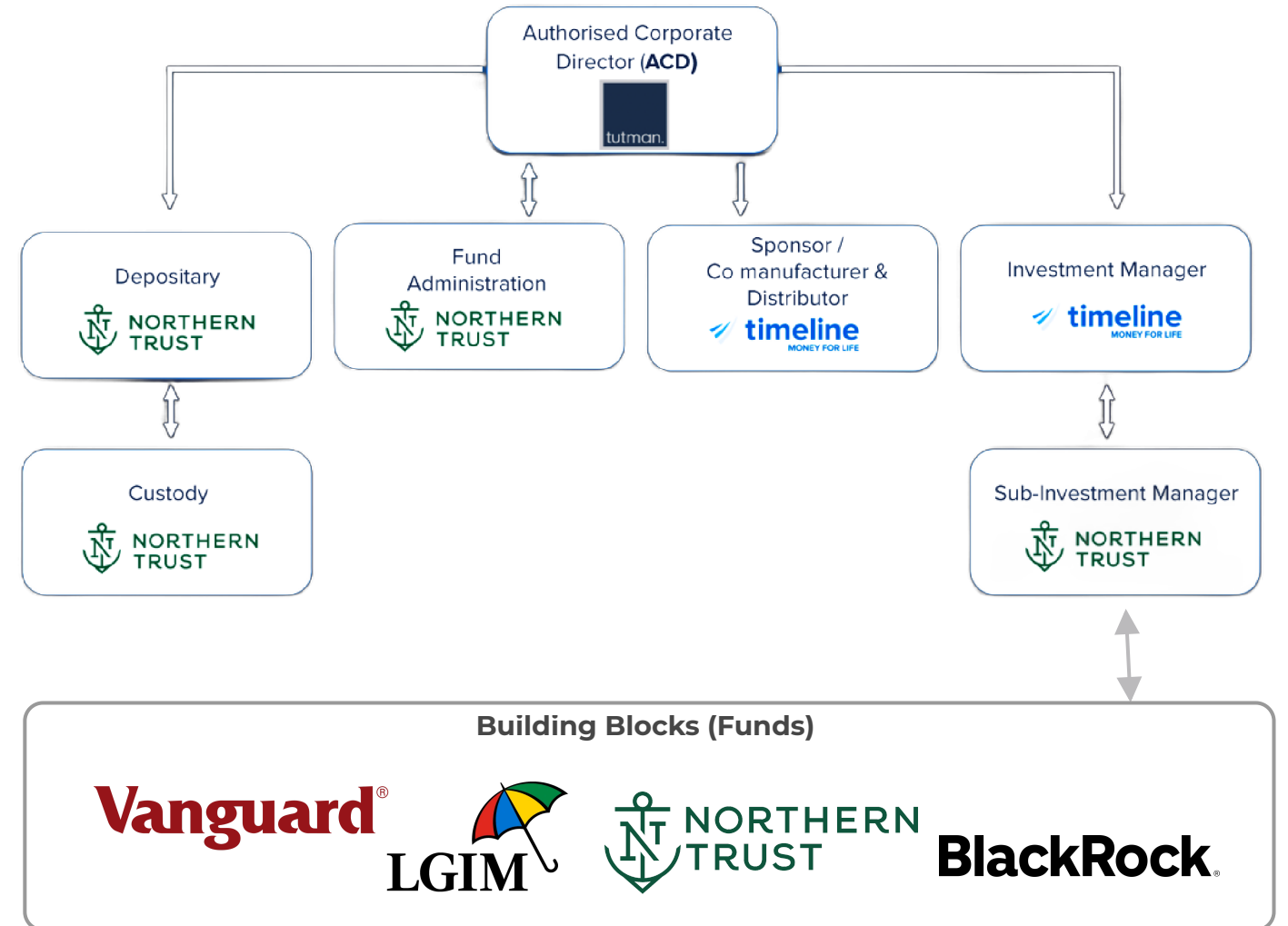
Source: Timeline, NextWealth (2021 - 2024)

Timeline Funds

TM Timeline Tracker Funds

- ✓ **OCF = 0.20%**
- ✓ **Tracker 40, 60, 80 and 100**
- ✓ **Institutional underpin**
- ✓ **Multi-manager building blocks**

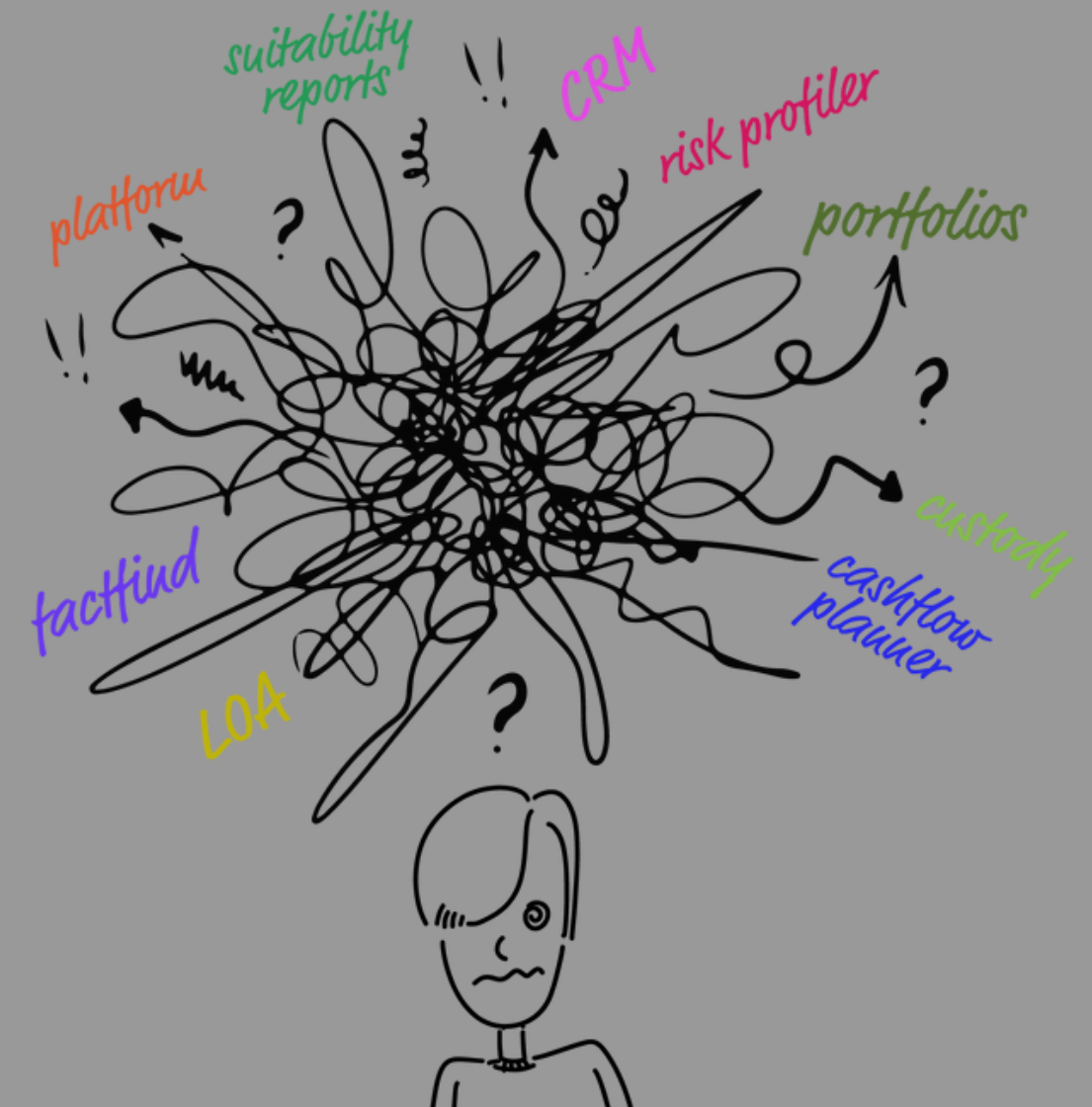
Classic Fund range to follow soon.



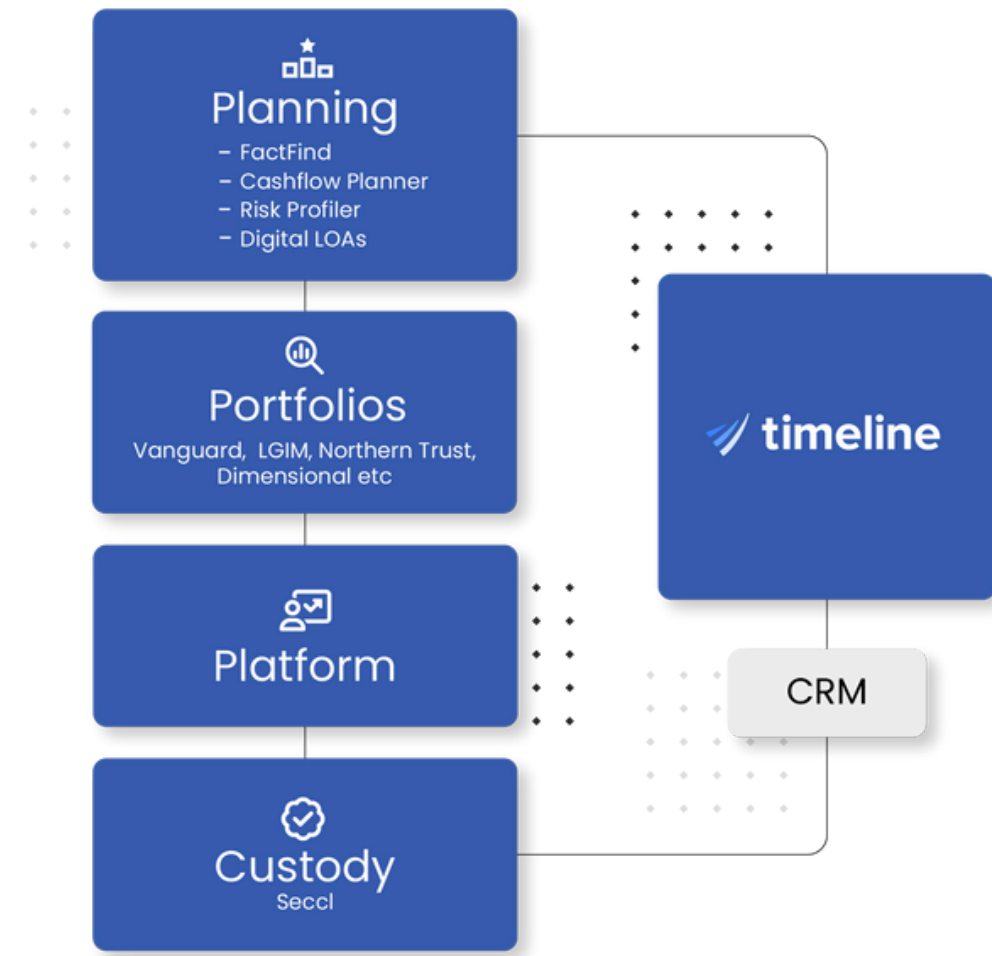
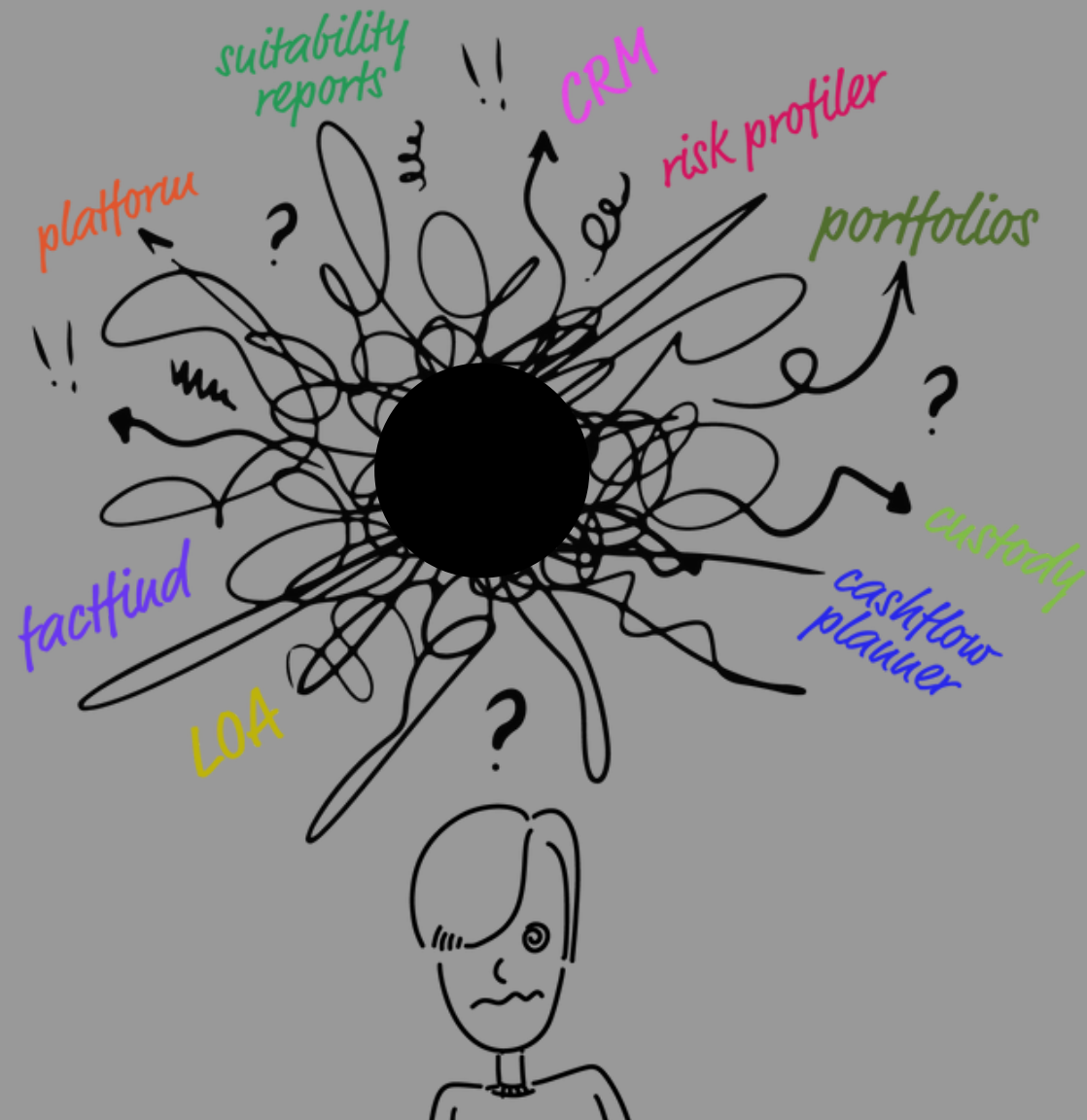
Subject to FCA Approval

Data *Fragmentation*
*... a big drag on advice
firm productivity.*

*... a serious brake on
realising the full
potential of AI in your
business.*



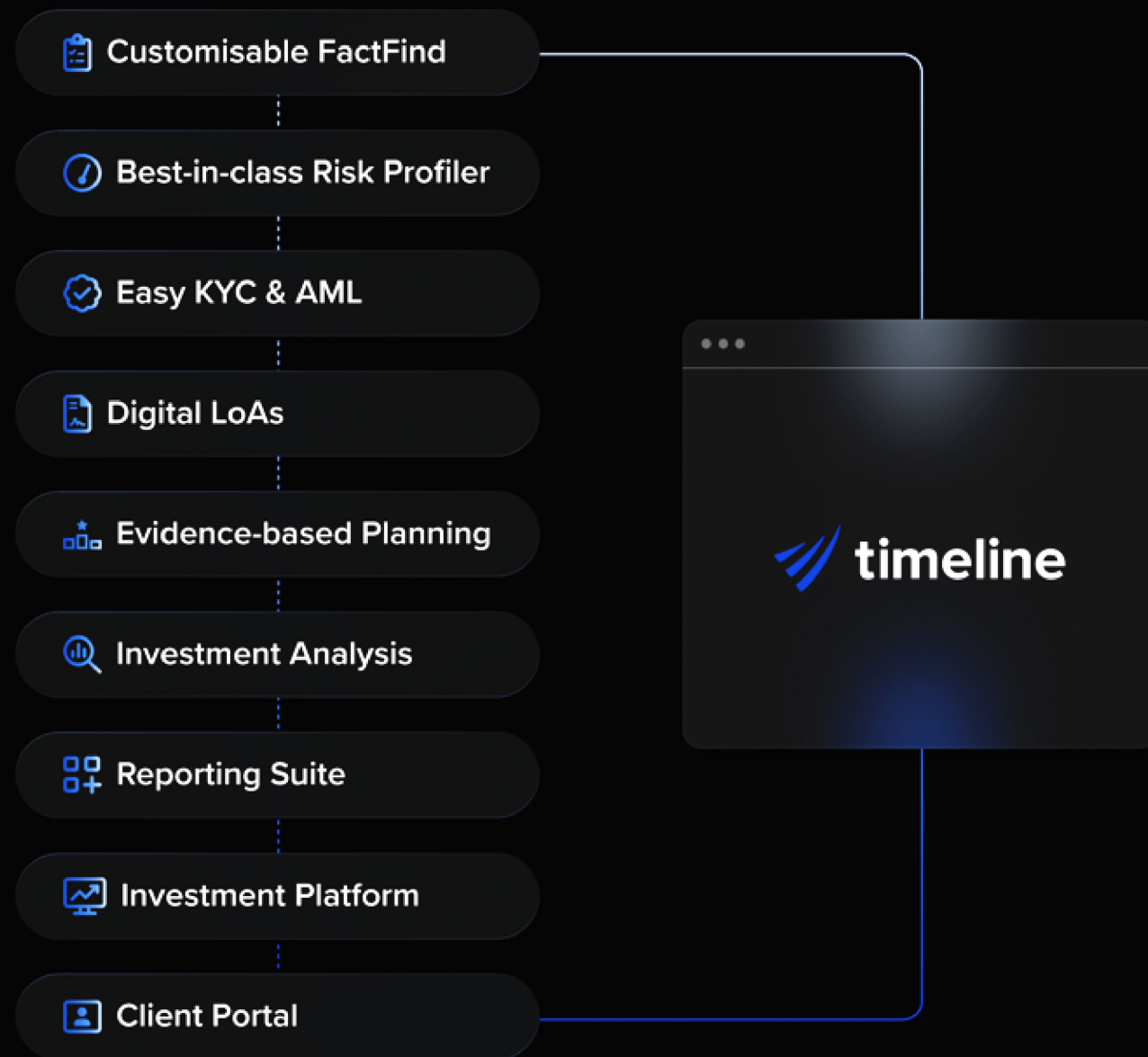
Two Visions of the Future!



Integrated ecosystem for financial advisers



for business



*Being **more human**
is the only
sustainable edge
as AI rips through
financial planning.*

The superhuman adviser isn't half human, half machine.

She's fully human because she employs AI to handle the grunt work that gets in the way of truly showing up for her client.

*Financial planners don't manage money. We manage our clients' **fear, hope, dreams** — and their sense of security, all wrapped in pound signs.*



I DIDN'T ACTUALLY BUILD
THIS BUT WITS WAS AS
BASED ON IDEA OF MINE.

HOOVER DAM

Jasourian

If you are not in the arena **getting your ass kicked** on occasion, I am not interested in or open to your feedback.

There are a million cheap seats in the world today filled with people who will never be brave with their own lives, but will spend every ounce of energy they have hurling advice and judgement at those of us trying to **dare greatly**.



Brené Brown

WOMAN IN THE ARENA

It is not the critic who counts; not the man who points out how the strong woman stumbles, or where the doer of deeds could have done them better. The credit belongs to the woman who is actually in the arena, whose face is **marred by dust and sweat and blood**; who strives valiantly; who errs, who **comes short again and again**, because there is no effort without error and shortcoming; but who does actually strive to do the deeds; who knows great enthusiasms, the great devotions; who **spends herself in a worthy cause**; who at the best knows in the end the triumph of high achievement, and who at the worst, if she fails, at least **fails while daring greatly**, so that her place shall never be with those cold and timid souls who neither know victory nor defeat.

Theodore Roosevelt