

# From Enablement to Growth

How AI-powered sales enablement drives strategic value in wealth management



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# The new competitive landscape



Wealth management has always been a relationship business. The firms that built trusted relationships with clients, understood their needs, and delivered relevant guidance at the right moment captured the most value. That fundamental truth hasn't changed. What has changed is what it takes to deliver on it consistently.

For decades, the playbook relied on experienced professionals, strong brands, and established networks. Those advantages still matter. But the firms pulling ahead today are building new capabilities on top of them. They are

closing the gap between what the enterprise knows and what client-facing teams can deliver in real time. They are turning product knowledge, compliance requirements, and client insights into practical support that shows up in the flow of work, rather than obstacles teams have to work around.

This shift is not driven by a single disruption. It reflects multiple forces converging at once, each raising the bar for what client-facing professionals must understand and deliver. Understanding these forces is the first step toward building the infrastructure to meet them.

# Challenges facing the financial services industry

Wealth management is experiencing a convergence of pressures unlike anything the industry has seen in decades. Any one of these shifts would require significant adaptation. Together, they are reshaping competitive dynamics and raising the baseline for how firms prepare and support client-facing teams.

The lines between wealth management, asset management, and banking have blurred as new entrants bring sophisticated products to broader investor segments. Structured products, alternative strategies, and hybrid offerings that once served only institutional clients are now reaching retail investors. For client-facing professionals, that means keeping pace with a product universe that expands and grows more complex each quarter.

Client expectations have shifted in parallel. Eighty-one percent of next-gen high-net-worth individuals plan to switch away from their parents' wealth management firm quickly, driven by lack of preferred digital channels (46%), unavailability of alternative investments (33%), and inadequate value-added services (25%).<sup>1</sup> Clients want seamless, personalized experiences and proactive advice tailored to their circumstances. They will move to firms that deliver it.

Regulatory complexity compounds the challenge. From the SEC's focus on fiduciary duty to the FCA's Consumer Duty framework, regulators are moving from rules-based compliance to outcomes-based accountability. Data privacy, operational resilience, and communication surveillance requirements create a web of obligations that frontline professionals must navigate in real time.

At the same time, artificial intelligence has moved from experimental initiative to operational necessity. In a recent PwC survey, 92% of financial services executives agreed that firms need to become technology companies that happen to

offer financial products.<sup>2</sup> Yet technology alone does not win markets. The firms that succeed will be those that combine technological capability with human judgment, empathy, and expertise.

Together, these forces have exposed a persistent gap between enterprise strategy and frontline execution. Research shows that client-facing professionals spend less than a quarter of their time actually meeting with clients, with administrative tasks and information searching consuming the rest.<sup>3</sup> The common thread across the financial services industry is a disconnect between what the enterprise knows and what frontline professionals can deliver in the moment. The opportunity is to close this gap. Firms that build this capability for their client-facing teams will set a new standard in financial services. The mechanism for doing so is modern enablement.

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## Factors driving the intent to change



Lack of preferred digital channels



Unavailability of alternative investments



Inadequate value-added services

Source: <https://www.capgemini.com/insights/research-library/world-wealth-report/>



# Enablement: The new strategic imperative

Across the wealth management industry, practice management, advisor business development, recruiting and onboarding, marketing, and sales coaching have too often been approached as separate, independent initiatives. This fragmented approach has historically limited effectiveness and has not produced optimal, sustainable results.

That model no longer serves the demands of the modern financial services enterprise. The pace of product innovation, the sophistication of client expectations, and the density of regulatory requirements demand a fundamentally different approach. Bringing together these functions with a comprehensive enablement strategy positions wealth management firms to achieve their vision for growth.

Modern enablement is a data-driven approach to helping client-facing teams deliver confident, compliant experiences. It puts the right content, guidance, training, and tools in place, then uses analytics to identify gaps, personalize support, and measure what improves results. It turns readiness into an ongoing process built into daily work, not a one-time training event.

Legacy enablement often relied on occasional training, static materials, and disconnected systems with limited measurement. Modern enablement focuses on continuous, role-based readiness with guidance embedded in workflow. It adds AI-supported recommendations, meeting assistance, and real-time compliance guardrails—and it ties enablement efforts to business outcomes like growth, retention, productivity, and risk reduction.

The result is a virtuous cycle. Better-equipped financial advisors deliver better client experiences. Better experiences generate stronger relationships and increased revenue.

Stronger performance improves advisor satisfaction and retention. And experienced, engaged advisors become the foundation for further improvement. This dynamic explains why enablement leaders consistently outperform peers across multiple metrics simultaneously.



# Enablement economics: A new way to connect vision to outcomes



The case for modern enablement rests on its direct, measurable connection to financial outcomes. Enablement maturity drives growth across five critical dimensions: client acquisition and relationship management, advisor productivity, client satisfaction, risk reduction, and talent retention. Understanding this connection transforms enablement from an operational expense into an investment with quantifiable returns.

# Client acquisition and relationship management

Gaining and growing relationships with clients is harder than ever before. Financial products have grown more complex at the same time the expectation for more comprehensive, thoughtful, and highly personalized advice has increased. Client-facing professionals must master expanding product portfolios that include products like alternatives, structured notes, managed strategies, and hybrid solutions. They face accelerating product update cycles that require rapid adoption where speed-to-market often determines who captures the opportunity, increasingly competing against agile FinTech entrants and specialized private credit managers.

But mastering products is only part of the challenge. Today's clients want more than investment advice. They expect comprehensive, personalized guidance from professionals who understand their full financial picture. Increasingly, they expect a holistic experience that extends beyond portfolios to encompass tax planning, estate strategies, insurance needs, multi-generational wealth transfer, and other interconnected considerations. Clients want to work with someone who truly knows them, understands their goals, remembers what matters to them and their family, and connects each conversation to the broader context of their financial lives. This evolution from product specialist to trusted advisor creates pressure across the organization. Client-facing teams need deeper preparation and broader fluency across disciplines, while home office teams must find new ways to equip and support them consistently and at scale.

Delivering on this expectation is difficult. Professionals must build fluency across an expanding product set while also developing expertise in planning disciplines that may fall outside their traditional training. They are required to synthesize information scattered across multiple systems, connecting portfolio data and risk profiles with

family circumstances, tax considerations, and long-term goals. Too often, the knowledge and context required for holistic conversations lives in disconnected places, forcing professionals to spend valuable preparation time searching rather than thinking strategically about their clients. According to Forrester's 2025 analysis, 65% of organizations experience between 26% and 75% content waste, largely because professionals cannot find what they need when they need it.<sup>4</sup> The result is advice that feels transactional rather than personal and connected, and conversations that fail to advance the broader relationship.

Modern enablement closes this gap by bringing together a complete view of each client with the product knowledge, planning context, and guidance professionals need to serve them effectively. Instead of hunting across systems, professionals see what they need when they need it, including product details alongside client history, suitability guidance alongside stated goals, and relevant planning

Today's clients want more than investment advice. They expect comprehensive, personalized guidance from professionals who understand their **full financial picture.**





considerations alongside portfolio data. AI-powered preparation builds confidence ahead of meetings, while AI meeting tools surface contextual insights that help connect each interaction to the client's full financial picture. After the meeting, the same workflow captures commitments and next steps, reinforcing continuity and a more personal experience across every interaction.

The impact translates directly to AUM and revenue growth. When client-facing teams move more quickly from awareness to confidence to personalized, client-ready execution, responsiveness improves and opportunities stop stalling in follow-up. Product adoption accelerates because new offerings are easier to explain and position consistently. Professionals equipped to deliver holistic advice become the primary relationship, consolidating assets that clients might otherwise spread across multiple providers. Over time, greater fluency across the full product set creates more natural opportunities for cross-sell and upsell, while conversations that feel informed and personal deepen relationships and increase share of wallet. In a market defined by client mobility and intensifying competition, enablement determines whether firms grow client relationships or merely work to retain them.



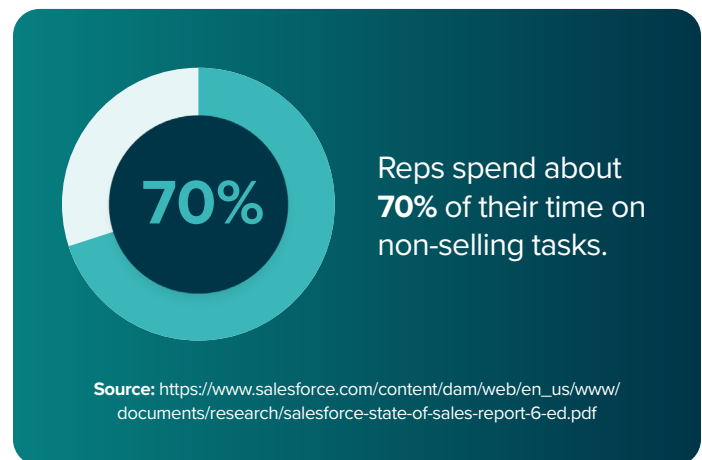
# Productivity

As product and compliance complexity intensifies, frontline professionals face escalating administrative demands. Many manage larger books across more channels, with more complex planning needs. Documentation, CRM updates, and compliance tasks can consume hours that would otherwise be spent with clients. The expectation for personalized advice at scale adds further pressure.

The productivity challenge in financial services is well quantified. Salesforce reports that reps spend about **70%** of their time on non-selling tasks.<sup>5</sup> Kitces Research, which has studied advisor time allocation across multiple studies from 2018 through 2025, has found that advisors spend only about 20% of their working time actually meeting with clients. More than twice that amount goes to behind-the-scenes work such as meeting preparation, financial planning analyses, and investment management. In practical terms, that means advisors spend more than two hours behind the scenes for every one hour in client-facing meetings.<sup>3</sup> In a profession where relationships drive revenue, this is a significant misallocation of capacity.

Modern enablement reclaims lost capacity by removing the day-to-day friction that keeps client-facing teams in preparation and paperwork mode. AI-powered search can surface the right content, answers, and playbooks in seconds, while AI meeting tools streamline the full meeting lifecycle, from generating pre-meeting briefs that synthesize client history, recent interactions, and relevant market context to capturing structured notes during the conversation. Afterward, they can produce compliant summaries for CRM documentation and draft personalized follow-up communications, turning what used to take hours into minutes while improving consistency and compliance. Over time, performance-informed learning paths help professionals build skills faster, and integrated systems reinforce a single source of truth so teams spend less time reconciling versions and more time serving clients.

The productivity gains translate directly to financial performance. McKinsey projects that demand for advised wealth management relationships could reach 67 to 71 million by 2034, a 28 to 34 percent increase from 53 million relationships in 2024. Yet the advisor workforce is projected to decline. Addressing this gap requires productivity improvements of 10 to 20 percent across the industry.<sup>6</sup>



Modern enablement initiatives can drive the gains needed for companies to address these shifts and drive financial performance. Seismic research finds that users of modern enablement tools report saving an average of 13 hours per week, with 83% saying the time is redirected to revenue-generating activities.<sup>8</sup> McKinsey estimates that technology-enabled productivity gains, including gen AI, could add the equivalent of 30,000 to 60,000 advisors at 2024 productivity levels. That matters in a market where the advisor workforce is projected to decline, potentially creating a shortage of 90,000 to 110,000 advisors by 2034 at current productivity levels.<sup>9</sup> In other words, modern enablement is increasingly the most practical way to expand capacity and sustain growth without relying on headcount alone.

# Client satisfaction and retention

Client expectations have shifted in ways that make loyalty harder to earn and easier to lose. Nearly three in ten wealth management clients plan to switch their primary provider, a figure that rises among Millennials and in high-growth regions. And when clients leave, they take significant assets with them: 45% plan to move between a quarter and half of their portfolio.<sup>8</sup> At the same time, customers are raising the bar for relevance and personalization. In a recent study, 74% of consumers asked for more personalized banking experiences, and 66% said they are comfortable with their financial institution using data to personalize those experiences.<sup>9</sup>

Meeting these expectations puts real pressure on frontline teams. Financial advisors must keep pace with the ongoing complexity of the global capital markets, the growth of new investment vehicles, the broadening array of new products and services while translating fragmented client data into clear, consistent recommendations. When guidance varies across channels, trust erodes and it becomes harder to deliver advice that feels tailored to the client's full context.

Modern enablement closes this gap by making each client interaction feel informed and intentional. Real-time product and suitability guidance shows up directly in the workflow, helping recommendations stay current and compliant without slowing the conversation. Before a meeting, tools can assemble a brief that pulls together client history, recent life events, and open action items so the conversation picks up right where the relationship left off. Afterward, the same workflow captures commitments and next steps, making timely, personalized follow-up the default rather than the exception. When a client mentions a child's graduation or a planned business transition, that detail carries forward into the next interaction automatically instead of living in someone's memory or disappearing into scattered notes.

The impact on client outcomes is direct. When interactions feel relevant and continuous, clients stay more engaged and relationships deepen over time. Personalized guidance supports satisfaction and share of wallet, while proactive outreach reduces attrition by reinforcing trust and attentiveness. As experiences improve, advocacy rises as well, supporting referrals and more durable organic growth. In today's market, delivering a differentiated client experience is no longer optional. It is a core competitive requirement.

**Nearly three in ten** wealth management clients plan to switch their primary provider.



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Source: [https://www.ey.com/en\\_us/wealth-management-research](https://www.ey.com/en_us/wealth-management-research)



# Risk reduction

Regulatory complexity continues to expand across data privacy, suitability, disclosures, and digital communications. From the SEC's focus on fiduciary duty to the FCA's Consumer Duty framework, regulators are shifting from rules-based compliance to outcomes-based accountability. At the same time, clients increasingly engage through channels where traditional controls may not apply. Scrutiny of record-keeping, documentation, and communications has intensified. And this scrutiny is not theoretical. In August 2024, the SEC announced that 26 firms would pay more than \$390 million combined to settle charges tied to recordkeeping failures.<sup>10</sup>

This environment creates daily risk for frontline teams. Keeping up with regulatory change takes constant attention, and every client interaction carries potential exposure. Uncertainty about permitted channels and acceptable language can slow momentum, while manual record-keeping introduces gaps and inconsistencies that increase audit vulnerability. The cost of failure extends well beyond fines. It can include reputational damage, client attrition, and constraints on business activity.

Modern enablement embeds compliance into the natural flow of work rather than layering it on as an afterthought. Approved language, required disclosures, and suitability rules surface in real time as client recommendations come together. Meeting tools can automatically generate structured, compliant documentation from each conversation, reducing the gaps and inconsistencies that often come with manual note-taking. Content governance keeps teams working from current, approved materials, while predictive alerts can highlight emerging risk patterns early, before they escalate. The result is safer engagement across channels without the friction that slows responsiveness.

The benefits compound over time. When compliance is embedded and documentation is consistent, issues are prevented rather than remediated. Audits run faster and with fewer exceptions. Outcomes become more predictable

across the population, reducing variability that drives risk. Most importantly, firms can expand client engagement across channels while maintaining appropriate controls, turning compliance capability into an enabler of growth.



# Talent retention

Competition for experienced advisors has intensified as firms recognize that talent is their most valuable asset. The wealth management industry is facing an advisor shortage. McKinsey projects that demand for advised relationships could reach 67 to 71 million by 2034. Meanwhile, an estimated 110,000 advisors, representing 38% of the current total, are expected to retire in the next decade. At current productivity levels, this contributes to a projected shortage of 90,000 to 110,000 advisors by 2034.<sup>6</sup> At the same time, workloads are expanding as products proliferate, portfolios grow more complex, and omnichannel engagement becomes the norm.



That pressure shows up in day-to-day execution. Constant change and expanding responsibilities can leave professionals feeling behind before the day begins. Expectations are not always clear, coaching quality can vary,

and administrative drag steadily erodes job satisfaction. New hires can also face a longer time-to-proficiency, which increases early-stage attrition. Technology gaps are a recurring factor. Ninety-two percent of advisors would consider leaving their firm over inadequate technology, while 58% report having already lost business due to technology shortcomings.<sup>11</sup>

Modern enablement directly addresses the factors that drive advisor turnover. Structured, data-driven learning paths show professionals exactly how to grow and succeed. Automated administrative support frees time for client work. In-workflow guidance increases confidence and reduces uncertainty. AI-driven coaching insights improve manager effectiveness. Modern enablement tackles the daily frustrations that push client-facing talent toward the door. Structured, data-driven learning paths make growth expectations clear and achievable. Meeting tools reduce administrative drag by handling preparation, notes, and follow-up, giving professionals back meaningful time for client work. In-workflow guidance builds confidence in new products and complex situations, while AI-driven coaching insights help managers deliver consistent, targeted development across teams and regions.

The retention economics are compelling. When professionals ramp faster and feel supported, early attrition declines and engagement improves. Recruiting and onboarding costs fall, client relationships remain more stable, and productivity rises as teams spend more time on client work. In a business where a single experienced departure can put meaningful client assets at risk, enablement investment can pay for itself through retention alone.



# The compounding effect

These five domains do not operate in isolation. When performance improves, client satisfaction follows. When productivity rises, teams gain capacity to deepen relationships. Stronger risk controls make it possible to engage across more channels with confidence, and higher retention preserves institutional knowledge and continuity in client relationships. The greatest impact comes when firms design enablement as an integrated system, so progress in one area reinforces gains in the others.

This is why enablement leaders outperform across multiple measures at once. They avoid false tradeoffs, such as productivity versus compliance or employee experience versus client experience. When implemented as a strategic discipline, modern enablement delivers these outcomes together and creates an advantage that strengthens over time.



# The AI amplifier

Artificial intelligence is not just a feature of modern enablement; it is the capability that makes modern enablement possible at scale. Without AI, the personalization, real-time guidance, and predictive insights that distinguish

modern approaches from legacy enablement programs would require prohibitive resources. With AI, these capabilities become economically viable and operationally practical.

## AI transforms enablement in four critical ways.

### From reactive reporting to predictive intervention

Legacy systems report on who fell short last quarter. AI identifies who needs help next week, before gaps show up in client outcomes. This shift from lagging to leading indicators changes the value enablement delivers.

### Personalization at scale

Every advisor has unique strengths, knowledge gaps, client portfolios, and development needs. AI makes it possible to deliver individualized coaching and learning paths for thousands of professionals simultaneously, each path optimized based on performance data and behavioral signals.

### Continuous skill development

AI-powered simulations allow professionals to practice challenging conversations on demand, including complex product explanations, objection handling, and compliance-sensitive discussions. This transforms skill development from scheduled training events to continuous improvement integrated into daily work.

### Compliance as acceleration

Real-time AI review of communications flags risk and opportunity before issues emerge. Instead of compliance functioning as a bottleneck that slows client engagement, it becomes a high-speed guardrail that enables faster, more confident action.

The practical implications of AI-powered enablement extend across the entire client-facing workflow. Consider meeting preparation: AI analyzes the client's portfolio, recent interactions, life events, and market conditions to generate a comprehensive brief with tailored talking points and relevant product recommendations, work that would otherwise require an hour of manual research condensed into seconds. During the meeting itself, real-time guidance surfaces compliance requirements, product suitability criteria, and competitive positioning. After the meeting, AI generates structured notes, identifies follow-up actions, and drafts personalized communications—all with appropriate compliance review built in.

The cumulative effect transforms the advisor role. Professionals spend less time on administrative work and more time on relationship building and advising. They approach client conversations with greater confidence because they have practiced challenging scenarios and have real-time support at their fingertips. They deliver more consistent, compliant service because guardrails are integrated into their workflow rather than imposed after the fact. And they develop faster because learning is continuous, personalized, and immediately applicable rather than episodic and generic. In sum, AI makes modern enablement scalable by improving speed, consistency, and compliance across every client interaction.





# Your roadmap to frontline excellence



The competitive dynamics of financial services have shifted permanently. This creates a clear opportunity for firms to modernize enablement and turn readiness into an advantage. Those that act now can strengthen market position by moving faster from strategy to execution, delivering more consistent client experiences, and capturing the productivity and risk benefits that modern enablement enables.



1

## Audit your current maturity.

Assess your organization's current enablement maturity. Review how well content is governed and how easily teams can find and use it. Examine readiness processes, workflow integrations, and how analytics and AI are applied. Finally, evaluate alignment across enablement, product, marketing, compliance, and frontline teams. This creates a shared baseline and clarifies the capabilities needed to advance.

2

## Prioritize a strategic use case to prove value.

Select an initiative where modern enablement will deliver clear, measurable return, such as launching a new product, reducing time-to-first-deal for new advisors, improving conversion in a specific client segment, reducing compliance escalations in a high-risk channel, or increasing wallet share within existing portfolios. Apply integrated content, embedded compliance, real-time guidance, and personalized readiness, then measure the financial impact.

3

## Build the modern enablement foundation.

Build the infrastructure that accelerates performance at scale. Start by centralizing content into a single, governed source of truth. Standardize role-based learning paths and frontline playbooks, and integrate product, policy, and compliance workflows, and connect enablement systems with CRM and daily advisor tools. Then establish readiness metrics that tie directly to business outcomes.

4

## Introduce AI where it eliminates friction immediately.

AI adoption does not need to be all at once. Start with use cases that deliver immediate value, such as AI-generated meeting notes and follow-ups, AI-powered product briefs and suitability guidance, real-time content recommendations, simulations for complex conversations, and predictive alerts for performance gaps or risk patterns. These capabilities free capacity, build confidence, and reduce risk from day one.

5

## Scale toward a predictive, growth-driven model.

Once early wins are proven, expand across the full client-facing lifecycle. Introduce ongoing readiness measurement tied to real performance. Roll out predictive coaching and real-time enablement where work happens. Deepen integration across product, marketing, compliance, and analytics. Then use AI-generated insights to strengthen pipeline execution, client engagement, and cross-sell initiatives.

6

## Institutionalize enablement as a strategic function.

Enablement becomes transformational when it is embedded in how the firm operates. That requires clear leadership and governance. It also requires shared KPIs tied to revenue outcomes, and tight alignment across product, compliance, and frontline leadership. Quarterly enablement reviews should be part of business planning, with a clear line of sight from readiness to productivity and client value.

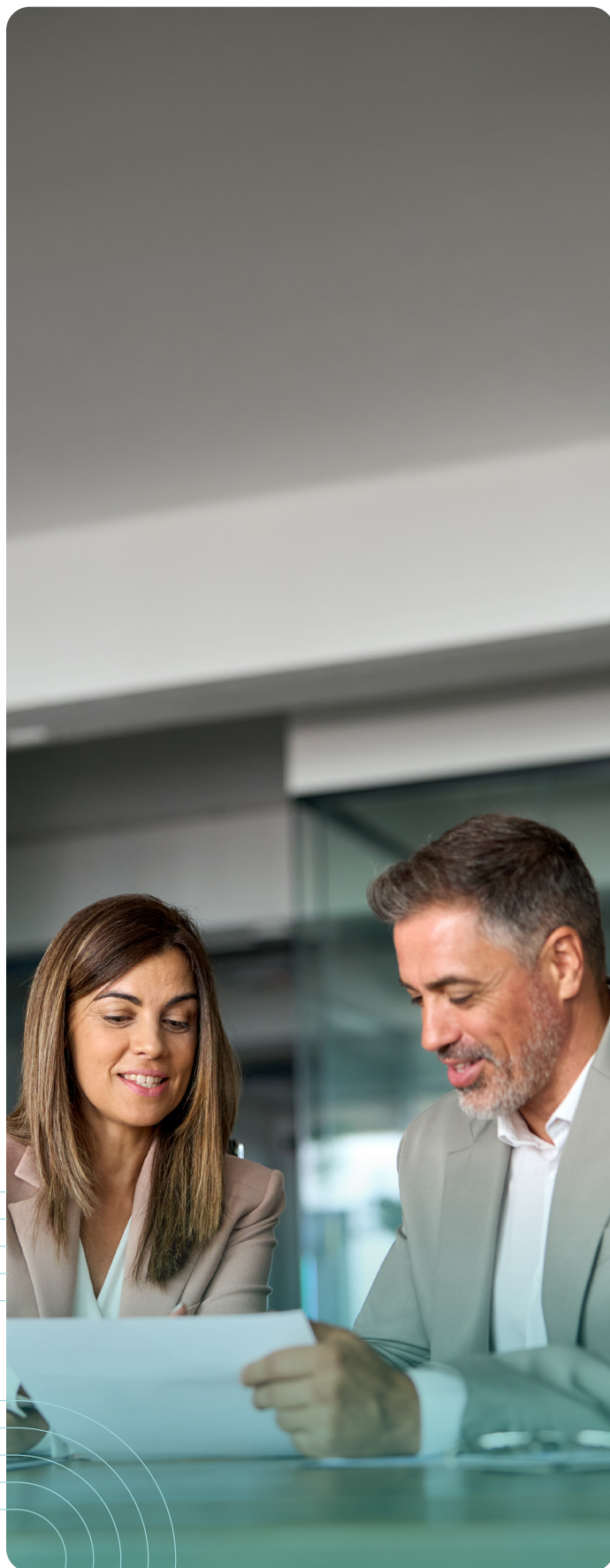


Financial services firms cannot win in today's market with yesterday's fragmented approach to enablement. The organizations that move first—centralizing readiness, embedding compliance, integrating AI, and treating enablement as a strategic discipline—will establish the new standard for frontline excellence. They will outperform competitors across every meaningful dimension: advisor confidence, client satisfaction, revenue productivity, and risk control.

The firms that will lead the next decade of growth share a common view: frontline excellence is not built through periodic training initiatives or incremental technology upgrades. It requires a shift in how organizations equip, support, and measure client-facing professionals. Modern enablement is the discipline that makes that shift possible, and keeps it sustainable.

For financial services executives, the question is no longer whether to invest in modern enablement. The market has already made that case. The question is whether your organization will lead the change, or follow competitors that have already begun.

The opportunity is clear. The path is defined. The advantage belongs to those who act.



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# About Seismic

Seismic is the global leader in AI-powered enablement, empowering go-to-market leaders to drive strategic growth and deliver exceptional client experiences at scale. The Seismic Enablement Cloud™ is the only unified AI-powered platform that prepares client-facing teams with the skills, content, tools, and insights needed to maximize every client interaction and strengthen relationships.

The platform integrates content management, learning and coaching, client engagement, and enablement intelligence into a single system of record to ensure advisors, bankers, relationship managers, and partner teams operate with consistent messaging, current content, and actionable insights. AI-powered capabilities including content recommendations, guided selling, skills assessments, and analytics connect enablement investments to measurable business outcomes.

Trusted by approximately 2,000 organizations worldwide—including leading financial services institutions—Seismic helps businesses achieve measurable outcomes and accelerate revenue growth. For financial services organizations navigating the challenges outlined in this report, Seismic provides the strategic infrastructure required to close the gap between enterprise strategy and frontline execution.

Seismic is headquartered in San Diego with offices across North America, Europe, Asia, and Australia.

[Learn more at seismic.com](https://seismic.com)

