Reimagining tomorrow's wealth management

Unlocking growth with assisted, augmented, and autonomous advisory

Capturing the next generation's $50 trillion opportunity

Over the next 15 years, the largest intergenerational wealth transfer in history—more than $50 trillion—will pass from Baby Boomers to Millennials and Generation Z. These younger generations demand intuitive, personalized, and instantaneous financial advice, diverging significantly from traditional wealth management practices. According to Capgemini's World Wealth Report, younger investors prefer digital-first interactions, expect real-time responses, and prioritize highly personalized services, reshaping advisor-client dynamics dramatically.

At the same time, wealth managers face a significant opportunity with a largely untapped affluent segment, representing $27 trillion in investable assets—nearly 2.5 times larger than the traditional High Net Worth Individual (HNWI) market. These emerging affluent clients are frequently overlooked or underserved due to inadequate operational capabilities, limiting the ability to deliver tailored services aligned to their distinct investment profiles. In addition, existing advisory processes continue to be hampered by manual administrative tasks, fragmented data sources, and the complex navigation of 50 to 100 different tools and systems. This complexity places excessive demands on advisors as they struggle to access crucial information, derive actionable insights, and deliver personalized client interactions, severely constraining their capacity to scale effectively and meet growing client expectations.

In response to these challenges and with the emergence of generative AI, wealth management firms are anticipated to spend $310 billion on AI solutions by 2033, primarily driven by the need for efficiency, scalability, and superior client experiences. However, many firms still struggle to identify and prioritize use cases, lacking clarity to effectively integrate and leverage these advanced technologies due to complex infrastructures and disparate legacy systems. A new approach is needed—one that boosts engagements with simplified interactions, delights customers with personalized experiences, and empowers relationship managers and advisors with AI-enabled tools.

Wealth management firms are anticipated to spend $310 billion on AI solutions by 2033

Introducing Capgemini's A³

Augmented Advisory Agent solution

Capgemini's A³: Augmented Advisory Agent solution addresses the challenges facing today's wealth management sector, empowering financial advisors, relationship managers, and support teams to achieve simplified engagements, informed journeys, enhanced productivity, and operational excellence. Our solution leverages a powerful agentic AI framework designed around three advisory principles: start small with assisted journeys, grow fast with augmented interactions, and scale big with autonomous business operations.

Boost

Shift One

Start Small with **Assisted Advisory**

From **50-100** apps and complex navigation to **One** Dynamic navigator

Segment-of-One

Delight

Shift Two

Grow Fast with **Augmented Advisory**

From **30%** of Advisor's time for client meeting prep to **3-7x** more client interactions w/ co-intelligence

Advisor-to-Client-Ratio

Empower

Shift Three

Continue Scale with **Autonomous Advisory**

From **2/3rd** of time on non-value-added tasks to **50-70%** automation with double accuracy

Ops-Excellence

Assisted advisory
Simplifying engagements

Assisted Advisory unifies fragmented advisory tools into a cohesive semantic layer, such as a Unified Middle Office, to provide advisors with intent-based, contextual insights supported by integrated learning. This significantly reduces the complexity and effort associated with navigating multiple screens and disparate tools. Leveraging a single, intelligent interface known as the dynamic wealth navigator, advisors benefit from seamless, real-time interactions across various applications guided by intuitive visual anchors. The solution is thoughtfully designed to smoothly transition advisors toward future capabilities, including natural language prompts and conversational agentic AI. This integrated approach empowers advisors to swiftly access comprehensive client data, accurately contextualize interactions at the client, household, or book-of-business level, and deliver highly personalized, actionable insights—without cumbersome platform-switching or inefficient manual workarounds.

Target users

Financial Advisors/Relationship Managers and support teams.

Key features

Intent and context-aligned container (dynamic wealth navigator)

Semantic layer with:
- Customizable taxonomy across key domains and sub-domains
- Prompt interpreter
- Query orchestrator
- Response aggregator

Extensible agentic AI framework with:
- Configurable out-of-the-box agents
- Prompt-based query support
- Visual anchor widgets
- Integrated learning capability
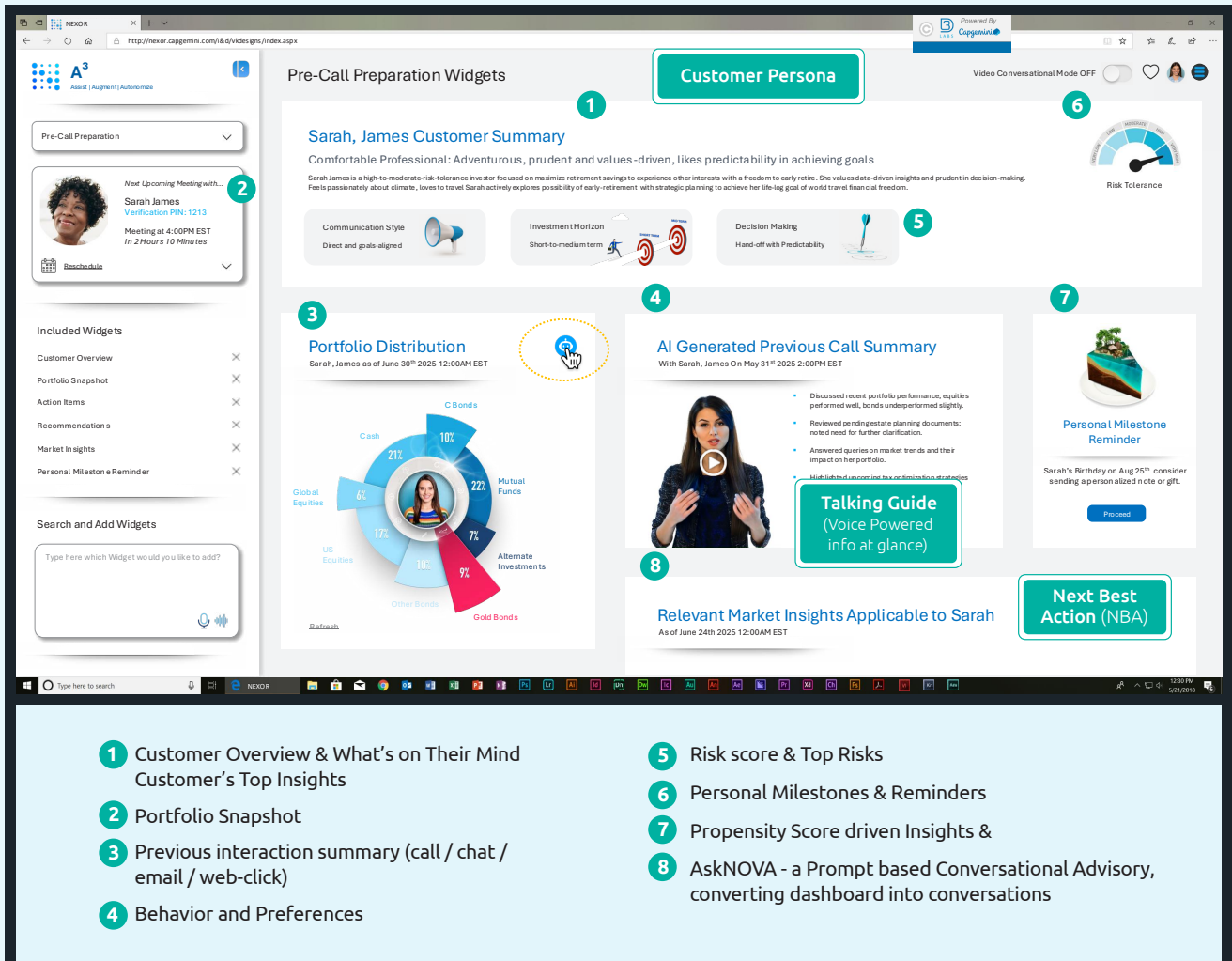- On-demand agent creator

Natural language-based conversational advisory with:
- Advisor assist
- Client assist

Intent-based visual anchors that anticipate user needs with integrated learning

Assisted Advisory prepares advisors and clients for the transition to natural language prompts and conversational advisory

1. Customer Overview & What's on Their Mind Customer's Top Insights
2. Portfolio Snapshot
3. Previous interaction summary (call / chat / email / web-click)
4. Behavior and Preferences

5. Risk score & Top Risks
6. Personal Milestones & Reminders
7. Propensity Score driven Insights &
8. AskNOVA - a Prompt based Conversational Advisory, converting dashboard into conversations

Augmented advisory
Enhancing advisor productivity

Augmented Advisory significantly boosts advisor productivity by enabling advisors and support teams to prioritize client interactions over administrative tasks. Currently, advisors often spend up to one-third of their day preparing for meetings, capturing notes during interactions, and managing post-meeting activities. Leveraging agentic AI-powered tools, Augmented Advisory proactively reviews advisors' calendars, dynamically generates personalized meeting agendas, orchestrates relevant pre-meeting content—such as insights on clients' priorities, curated top risks, and actionable recommendations—and streamlines internal preparation sessions. During client meetings, the solution provides real-time transcription, concise call summaries, and topical agents that capture insights and propose immediate next steps. Post-meeting tasks are simplified with automated one-click CRM updates, initiation of follow-up tasks, and scheduling of subsequent client interactions. By actively managing opportunity identification, compliance tracking, and real-time Q&A support, Augmented Advisory ensures that advisors can dedicate their full attention to meaningful client engagements.

Target users

Financial Advisors/Relationship Managers and client-facing teams.

Key features

Automated preparation and orchestration of client meetings, with dynamically generated agendas tailored to each client.

Streamlined pre-meeting reviews and automated post-meeting follow-up scheduling to ensure consistent and proactive client engagement.

Real-time call summarization, providing topical, actionable insights curated during live client interactions.

Efficient post-meeting automation, including instant CRM updates and automated initiation of follow-up tasks.

Significantly increased advisor productivity, enabling a greater focus on client interactions rather than administrative tasks, enhancing advisor capacity by up to seven times.
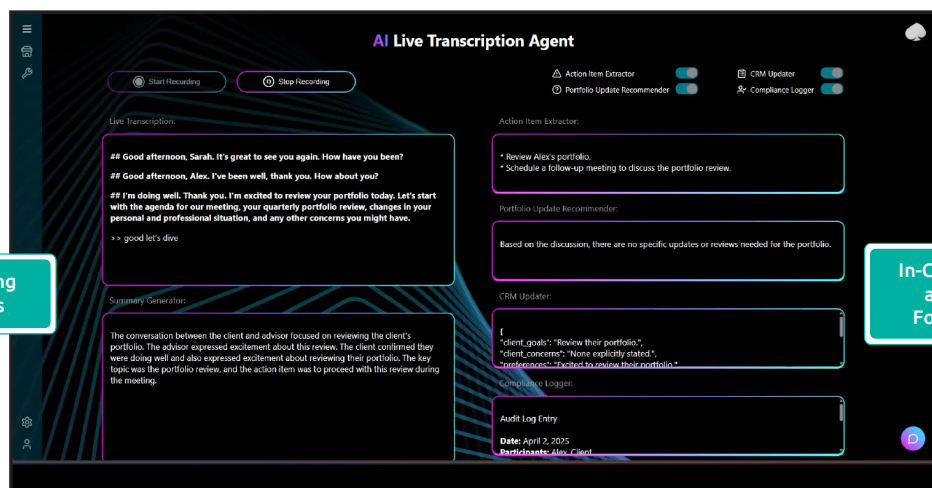
Real time co-intelligence for advisor productivity and impactful interactions
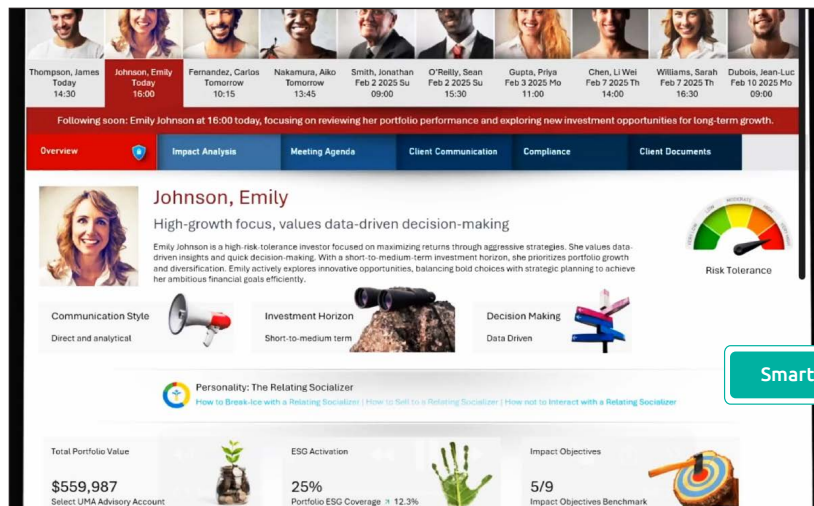
Smart Meeting Prep

Post-Meeting Follow-ups

In-Call Intelligence and Post-Call Follow Through

Eliminates tedious administrative tasks for advisors, empowering them to focus on relationship management and driving higher conversions through agentic AI-powered automation.

Autonomous advisory
Optimizing operational excellence

Autonomous Advisory positions businesses to scale effectively for future growth by incrementally deploying intelligent automation across front-office operations, business operations, and compliance. These agents efficiently handle various critical tasks and end-to-end processes, including compliance, legal, and risk (CLR) surveillance; streamlined client onboarding; robust fraud detection; Know Your Customer (KYC) and customer due diligence procedures; personalized monthly client portfolio commentary; intelligent research summarization; and trade support activities such as trade corrections and reconciliation. By automating these complex operational workflows, wealth management firms can substantially reduce manual errors, enhance compliance accuracy, and enable their human resources to focus on strategic, high-value tasks, positioning the organization for sustainable future growth.

Target users
Operations, compliance teams, and support staff.

Key features

Agentic AI framework for autonomous business operations:

- Agentic KYC orchestrator and surveillance detective
- Agentic client onboarding
- Personalized monthly client commentary and smart research summarization
- Real-time fraud triage, CLR, and surveillance
- Trade-fixer, secmaster-recon, and many more

Advanced operational workflows with human-in-the-loop capabilities

Advanced operational workflows with human-in-the-loop capabilities

Iteratively build intelligent automation across front office, business-ops and compliance to scale for future growth

Sarah James
Agentic AI for Wealth: Roadmap Overview

Quarterly Review Portfolio

Portfolio Performance Highlights

- **Total Portfolio Value: $2.43 Million**
- **Top Contributors:** Apple, Amazon, TSM, ASML — all within the technology sector
- **Fixed Income Stability:** ~46% of assets anchored in bonds and treasuries
- **Diversification:** Exposure across Technology, Real Estate, Commodities, and Fixed Income

Performance Analysis of Investment Assets

Top 10 Portfolio Holdings by Value

Portfolio Outlook

- **Technology Upside:** Continued growth expected with AI-driven chip demand (ASML, TSM)
- **Stabilizing Yields:** Bond ETFs like BND, SHY gaining favor as Fed signals pause on hikes
- **REITs Rebound:** Real estate (AMT, EQIX, PLD) positioned to benefit from AI and 5G infra expansion

Earnings Call Snapshot (June 2025)

- **ASML:** Reported 18% YoY growth in EUV system shipments; strong demand in US & Taiwan
- **Amazon:** Cloud division beat expectations; reaffirmed guidance for Q3
- **Apple:** VisionPro 2 teaser sparked bullish sentiment; Services revenue hit record high
- **Nestle:** Consumer staples steady; inflation impact neutralized by pricing power

Key News & Sentiments

Snapshot of Earnings Call

Analyst ratings & portfolio outlook

Agentic Client Due Diligence and Onboarding

Agents & roles

	Susan Planner	Rick Orchestrator	Janice Data Collector	James Checklist updater	Oliver Mail Writer	Charlotte Data formatter
Responsibity	Develops structured plans and sequences tasks efficiently based on user input	Coordinates task execution across all agents and ensures smooth workflow	Extracts and retrieves client data accurately from multiple databases	Generates checklists for compliance and verification processes	Communicates through clear mails about completion or missing information	Saves checklist and email content to JSON files for structured display

Case study
Desktop experience (DE) transformation

A leading wealth and asset management firm faced significant productivity challenges due to a fragmented and manual workspace environment. Advisors and support staff spent up to 30% of their time navigating through multiple CRM systems and other platforms to access client insights. Contact center agents in the self-directed business unit routinely navigated through 15-20 windows during inbound calls, while overall crew members needed to handle up to 180 separate applications daily, significantly reducing productivity and effectiveness.

Our Solution

Capgemini partnered with the firm to initiate a transformational journey designed to anticipate user needs and proactively deliver dynamic, intuitive experiences without explicit input. This journey began by developing a joint Desktop Experience (DE) strategy encompassing five core workstreams, laying the foundation for an AI-first approach. Capgemini deployed our advanced A³: Augmented Advisory Agent solution to showcase practical, real-time use cases, securing stakeholder buy-in and driving continuous innovation throughout the transformation.

The program iteratively built capabilities across critical workstreams:

- **Desktop container:** A composable, intelligent workspace orchestrating seamless advisor interactions across multiple applications.

- **Knowledge management:** AI-driven content personalization to deliver contextually relevant insights.

- **Agentic AI:** Deployment of self-learning agents to autonomously handle routine tasks, reducing cognitive load for advisors.

- **Workflow enablement:** Context-driven workflows that integrate seamlessly with existing applications.

- **Transformation management and value realization:** A robust, data-driven approach to continuously track, measure, and realize program value.

Case study
Contact Center Transformation

A leading asset manager was facing critical challenges within its contact center operations, driven by escalating call volumes and rising client expectations. With a mandate to improve the customer experience, the firm needed to efficiently handle over 3.6 million annual IVR calls while simultaneously laying a foundation for future growth. However, the existing contact center was burdened by long average call handling times exceeding 500 seconds, inconsistent service quality across multiple channels, and limited effectiveness from existing digital solutions such as FAQs, chatbots, and live chat. These shortcomings frequently resulted in customer frustration, call drops during peak hours, and ultimately, lost business opportunities.

Our Solution

Capgemini partnered with the asset manager to deliver a contact center experience powered by the advanced capabilities of our A³: Augmented Advisory Agent solution, integrating next-generation Gen AI and data-driven insights. The tailored approach significantly improved customer service through four critical strategic areas:

- **Insights-driven customer interactions:** Leveraged real-time co-intelligence to empower agents and self-service tools, dynamically adapting interactions based on each customer's historical interactions and preferences. Future enhancements include the introduction of AI-powered sentiment detection, automated task management, intelligent CRM updates, and proactive agentic AI capabilities.

- **Enhanced customer self-service:** Introduced autonomous workflows capable of independently managing routine client inquiries such as address updates, loan status checks, and eligibility verifications, significantly reducing manual intervention and freeing agents to focus on complex, high-value interactions.

- **Simplified, user-centric service design:** Redesigned complex service workflows with intuitive user interfaces and clearly structured prompts across all customer touchpoints, ensuring effortless navigation and positive customer experiences through both voice and digital interactions.

- **Consistent service quality across channels:** Implemented standardized service protocols and analytics-driven responses to ensure a consistent high-quality experience, regardless of whether the interaction occurs via phone, chat, or digital self-service platforms.

Empowering advisors with assisted, augmented, and autonomous intelligence

As the wealth management industry stands on the brink of the largest intergenerational wealth transfer in history, representing over $50 trillion in shifting assets, firms face unprecedented opportunities and significant challenges. Millennials and Generation Z investors expect intuitive, instantaneous, and highly personalized financial interactions, while a massive emerging affluent segment, holding an additional $27 trillion in investable assets, seeks tailored advisory services previously reserved only for traditional high-net-worth clients.

Capgemini's A³: Augmented Advisory Agent solution strategically positions wealth management firms to capitalize on these transformational market opportunities through a powerful, integrated AI-driven framework. Our Assisted Advisory streamlines advisor workflows and simplifies engagements; Augmented Advisory enhances productivity, enabling advisors to meaningfully scale client relationships; and Autonomous Advisory optimizes operational excellence through intelligent automation of complex tasks and processes.

The future of wealth management belongs to firms that act swiftly to adopt scalable, innovative solutions that meet evolving client expectations. Contact Capgemini today to explore how our A³ solution can empower your advisors, differentiate your firm, and position your organization at the forefront of this rapidly transforming industry.

Data-powered financial services

Contact us to learn how we can help your organization harness the power of data using AI, machine learning, process automation, and more.

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Additional reading

World Wealth Report 2025

In its 29th edition, the World Wealth Report 2025 emphasizes the critical role of relationship managers (RMs) in the coming years. RMs are essential for client retention and engagement but, as the findings show, many firms aren't adequately equipping them with the necessary tools, Agentic AI capabilities, and support. This gap may lead to client attrition and a potential talent crisis within firms, as experienced RMs seek environments where they can effectively meet the evolving needs of their clients.

Read more

Sail the great wealth transfer
Setting a course to win Next-gen HNWIs

Authors

Please reach out with questions or to schedule a conversation about this paper's content and our capabilities to assist your organization.

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About Capgemini

Capgemini is a global business and technology transformation partner, helping organizations to accelerate their dual transition to a digital and sustainable world, while creating tangible impact for enterprises and society. It is a responsible and diverse group of 340,000 team members in more than 50 countries. With its strong over 55-year heritage, Capgemini is trusted by its clients to unlock the value of technology to address the entire breadth of their business needs. It delivers end-to-end services and solutions leveraging strengths from strategy and design to engineering, all fueled by its market leading capabilities in AI, cloud and data, combined with its deep industry expertise and partner ecosystem. The Group reported 2024 global revenues of €22.5 billion.

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