

## Solve the HNWI client experience disconnect: Let AI help drive competitive advantage in wealth management (WM)

Source for all: Capgemini World Wealth Report 2026 and underlying HNWI, wealth management executive, and relationship manager surveys.

### Strong global economic growth fueled the largest annual expansion in HNWI wealth and population in five years.

Global HNWI wealth increased by **8.7%** to reach **USD 98.3 trillion** by year-end 2025.

Highest regional growth stats include:

**10.5%**

in APAC, led by South Korea, China, Hong Kong, and Japan

**9.9%**

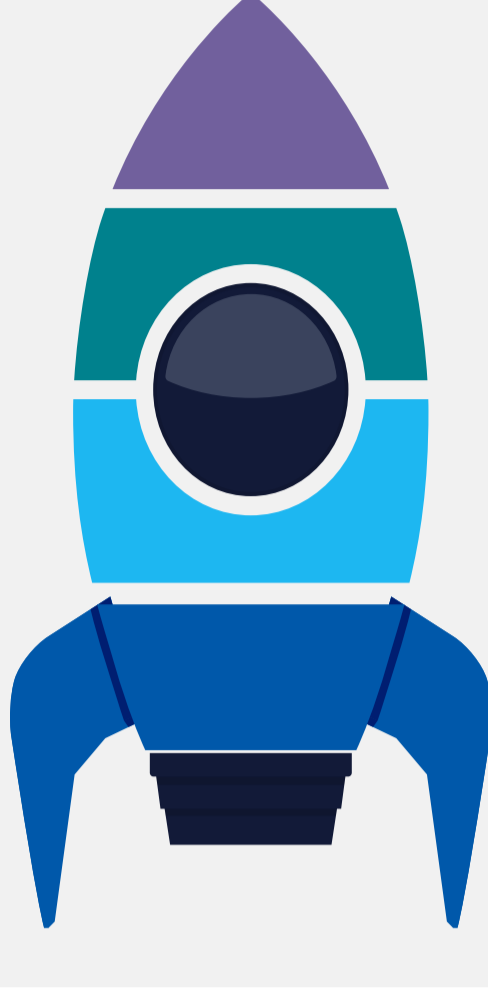
in North America, with a **10%** surge in the US and **8.2%** jump in Canada

**8.0%**

in Europe, led by a **12.7%** increase in Germany

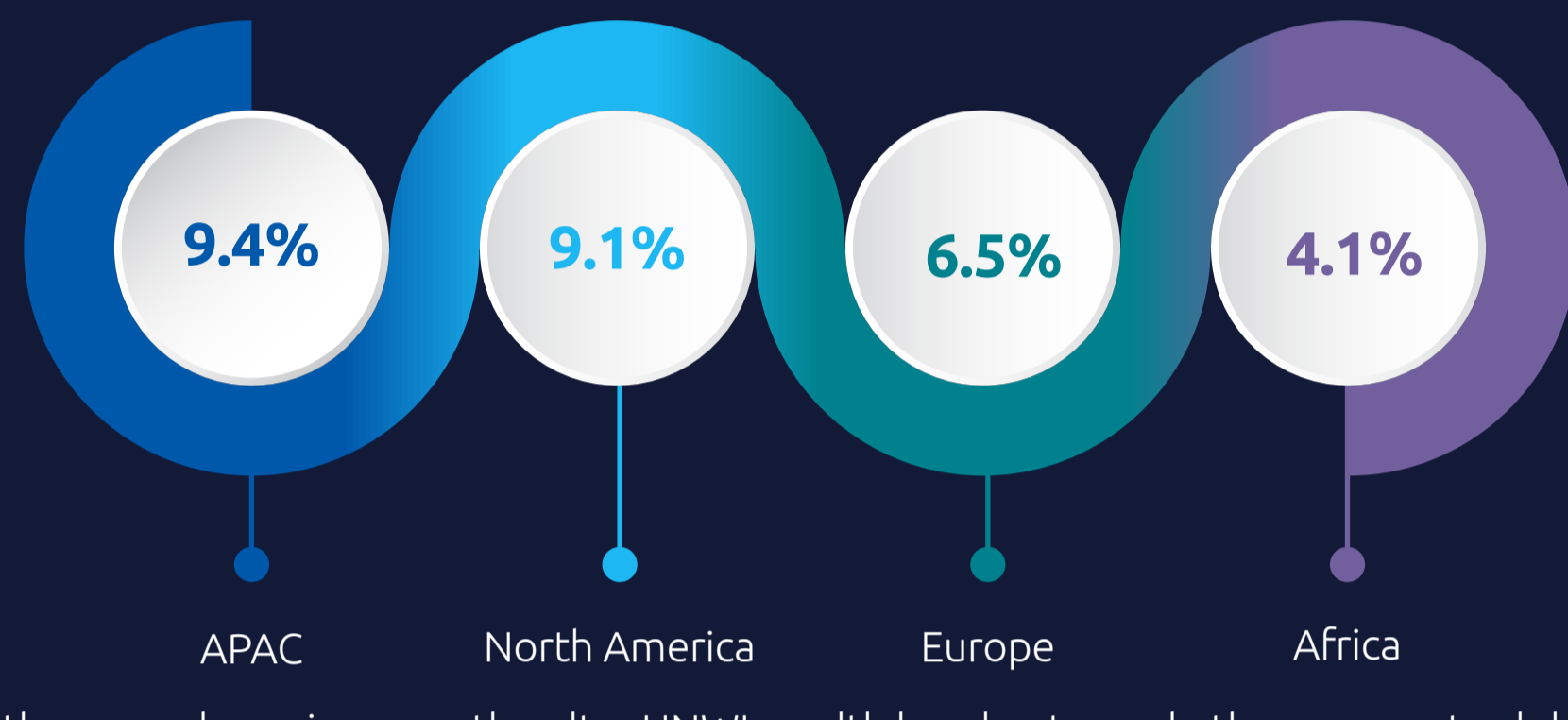
**7.0%**

in Africa, driven by strong precious metals price growth and foreign capital investment



Global HNWI population growth followed suit – expanding by **7.9%** to reach **25.3 million** individuals in 2025.

Highest growth stats by region:



For the second year in a row, the ultra HNWI wealth band outpaced other segments globally – with a **9.4%** increase in population and **9.7%** growth in wealth.

Our global HNWI survey shows a renewed appetite for equity market investments.

Changing HNWI asset allocations for 2025

**25%**

for equities, up 3 points

**20%**

for fixed income, up 2 points

**24%**

for cash and equivalents, stable YoY

**19%**

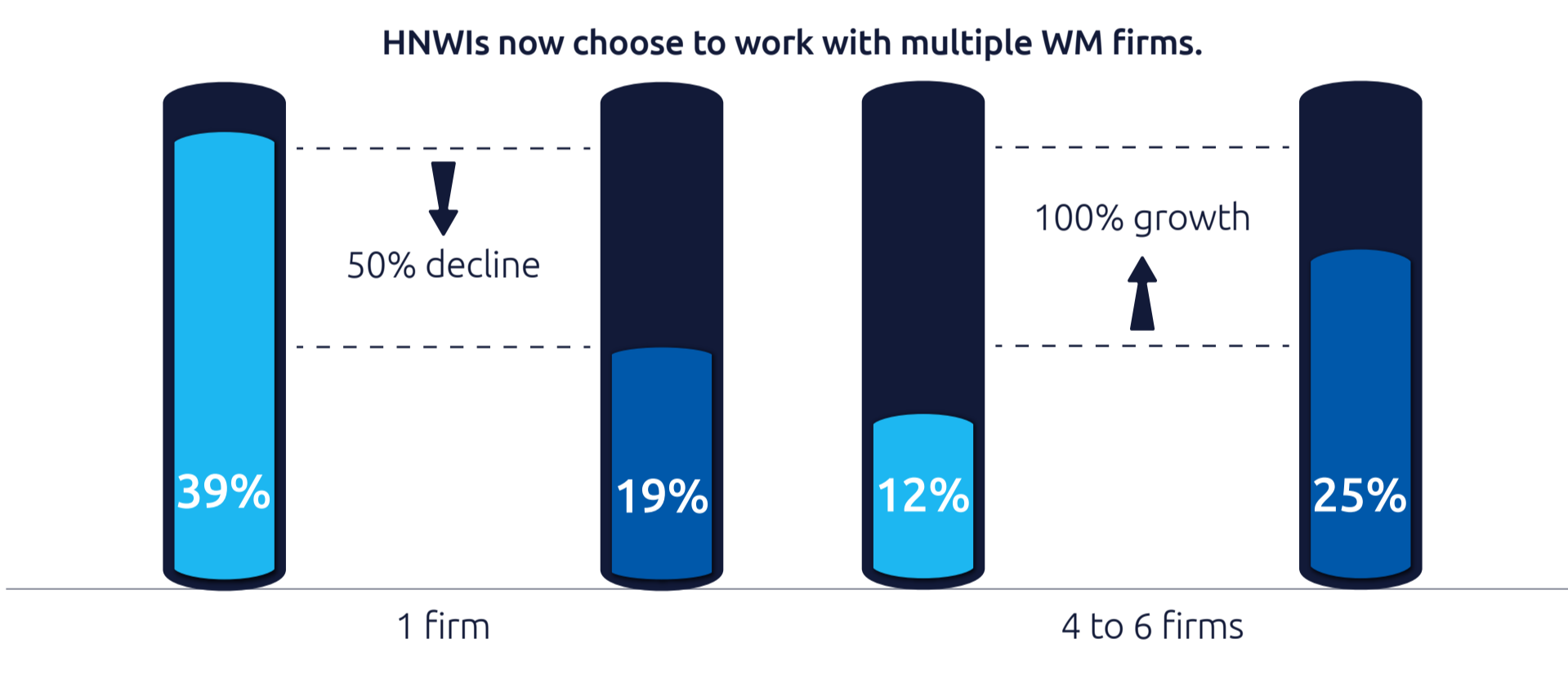
for real estate, unchanged YoY

**12%**

for alternative investments, down 3 points

### Navigate the WM personalization challenge

HNWIs now choose to work with multiple WM firms.



**3** interconnected pillars for operating model transformation: how to deliver superior personalization and client experiences

#### 1 Broaden available products and services

What HNWIs say they need:

**68%**

to invest more in private equity

**65%**

more specialized investment avenues

**42%**

access to digital assets

What WM executives say clients need:

**69%**

longevity planning and health-linked wealth solutions

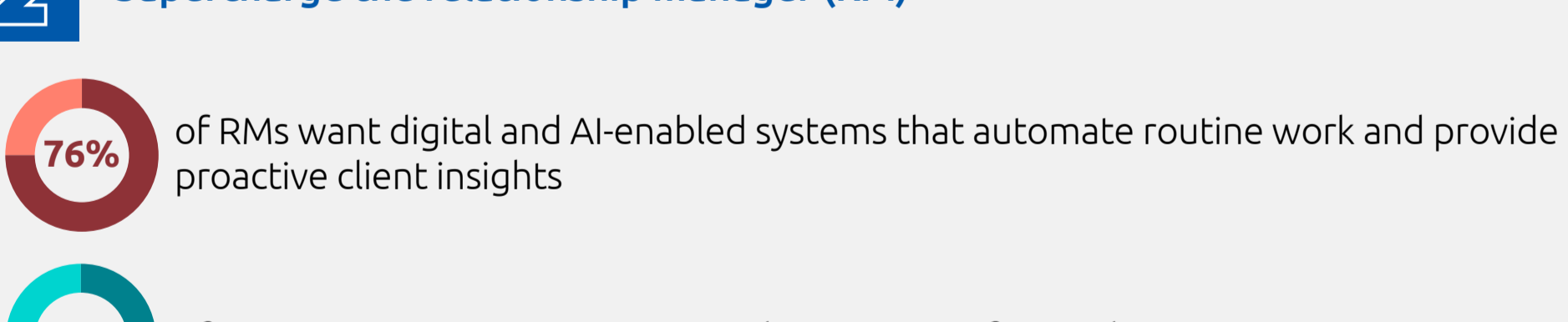
**47%**

the tokenization of real-world assets

**40%**

value-added services including tax, estate, and retirement planning

#### 2 Supercharge the relationship manager (RM)



#### 3 Design and enable an "intelligence layer" alongside the "human layer"

<p><b>The human layer</b></p> <ul style="list-style-type: none"> <li>Define RM roles</li> <li>Align firm objectives</li> <li>Set incentive structures</li> <li>Focus RMs on value-added advisory activities</li> <li>Turn data into client-empowering conversations</li> </ul>	<p><b>The intelligence layer</b></p> <ul style="list-style-type: none"> <li>Capture intelligence-ready data to understand clients more deeply</li> <li>Proactively generate insights at client moments that matter</li> <li>Set boundaries to control AI models</li> </ul>
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### Redesign the operating model to enhance HNWI client experience



How do WM firms know they're making progress? *Measure it over time!*

Compound your advantage in HNWI wealth management – one interaction, one insight, and one relationship at a time.

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