

The Wealth Coach.

---

# AI, Advice & the End of the Fund Manager?

A Guide for Accountants and Lawyers Navigating the Future of Wealth

---

*"In times of change, the learners will inherit the earth, while the learned find themselves beautifully equipped to deal with a world that no longer exists." - Eric Hoffer*

---



# Introduction -

## Why this matters to you

Artificial intelligence is changing everything. Not just in your world as a trusted adviser-but in how your clients manage their money, plan for their futures, and decide who to trust.

Your clients will soon be hearing big claims about AI and investing. Some of those claims will be dangerous. Others could be genuinely transformative.

If you're not ready to help them make sense of what's coming, someone else will be.

This guide offers a practitioner's perspective for professionals like you who want to help their clients ask better questions and get better outcomes.

# The Coming Disruption - How AI is changing wealth

For decades, wealth managers have sold high-margin services to wealthy individuals-often wrapped in complex products and active strategies that rarely deliver value.

AI threatens to blow that model apart.

From ChatGPT to BloombergGPT, intelligent agents are emerging that can:

- Explain financial concepts clearly

- Compare investments instantly

- Automate portfolio management

- Coach investors with personalised prompts

*"By 2030, AI-powered financial platforms could handle up to 80% of wealth management interactions." - McKinsey & Co.*

# What Fund Managers don't want you (or your clients) to know

Active fund managers have a problem: they're expensive, and they often underperform.

According to SPIVA, over 85% of active UK equity funds underperform their benchmarks over 10 years.

We believe AI will expose these inefficiencies, just as digital photography exposed Kodak.

Fund managers may double down on aggressive marketing and lobbying to preserve their margins. The result? More confusion and cost for the consumer.

# The DIY trap

DIY investing is rising, but most individuals who go it alone underperform.

Dalbar's QAIB found the average US equity investor earned 6.81%, while the S&P 500 returned 11.1% over 30 years.

This is due to emotional decision-making, poor timing, and lack of long-term strategy.

AI may help-or hurt-if misused.

That's why we believe in guided use of AI: smart tech plus human wisdom.



# A New Role for Accountants & Lawyers

As a professional adviser, you are a trusted first call for your clients.

You don't need to be a financial expert. But you can help clients: - Spot outdated or expensive investment setups

- Ask better questions

- Connect with transparent, tech-savvy specialists

This isn't about recommending products. It's about protecting client outcomes.

# Our Approach - Transparent, Tech-Savvy, Client-Led

We are not traditional wealth managers. Our model prioritises:

- Financial wellness, not product sales
- Low-cost, passive strategies backed by research - AI-enhanced decision making, used wisely
- Bespoke guidance, when it matters most

We also collaborate with accountants and lawyers to better serve your clients.



# Spot the Danger Signs

Your clients may already show signs of needing help: -  
Unclear about what they're paying for

- Disjointed investments and advisers
- Playing with crypto or ChatGPT unassisted
- Think it's all about 'beating the market'

A simple, impartial conversation can make all the difference.

# Let's Talk - How We Can Help

We offer:

- Educational briefings for your team
- Co-branded client content
- Trusted second opinions for your clients
- Guidance on adapting your firm to the AI era

We don't compete with you. We collaborate.

Let's book a short call.

Email: [hello@thewealth.coach](mailto:hello@thewealth.coach) Website:  
[thewealth.coach](http://thewealth.coach)

# About us

We're independent financial wellness specialists helping people over 55 gain clarity and confidence with their pensions and retirement plans. We don't sell products—we give straight answers.

This guide is for information purposes only and should not be taken as personal financial advice.

## Statutory Warning, Notices & Disclosures

The Wealth Coach and Trēowe Wealth Advisers are trading names of Murray Round Wealth Management Limited who is regulated by the FCA <http://www.fca.gov.uk> and subscribes to the Financial Ombudsman Service <http://www.financial-ombudsman.org.uk>.

The value of investments and the income derived from them can fall as well as rise. You may not get back what you invest. The guidance and/or advice contained in this website is subject to UK regulatory regime and is therefore restricted to consumers based in the UK. You voluntarily choose to provide personal details to us via this website. Personal information will be treated as confidential by us and held in accordance with the appropriate data protection requirements. You agree that such personal information may be used to provide you with details of services and products in writing, by email or by telephone.





