# Segmentation first. Then fill the empty surfaces.

UI audit: The dedicated advisor surface already exists in the app — but Meetings is empty, Tasks is empty, Financial Plan reads "In progress" indefinitely, and the Wealth Management link bounces clients to the marketing site. The infrastructure is there. The system that fills it isn't. Three segments, three motions — built on one shared engine.

## Builders

**~30% of book**

Founders, operators, equity-rich. Concentrated wealth, complex structures.

**Pain** · Tax timing on liquidity events · concentration risk · RSU/option scheduling.

**Motion** · High-touch around triggers (vest, sale, exit). Low-touch otherwise.

## Compounders

**~50% of book**

Dual-income professionals. Diversified. In accumulation phase.

**Pain** · Cross-account optimization · contribution discipline · life-event readiness.

**Motion** · Predictable cadence (quarterly). Education-heavy. Milestone-based.

## Stewards

**~20% of book**

Transitioning or decumulating. Multi-generational. Estate-complex.

**Pain** · Decumulation strategy · intergenerational transfer · charitable planning.

**Motion** · Deep, episodic, family-oriented. Network of external specialists.

## THE JOURNEY (ALL SEGMENTS — adapts per client)

**Phase 01**

### Welcome

Day 1–7

**TODAY**
Standard email. First call books week 2.

**BUILD**
Welcome Specialist + advisor intro video. Pre-call discovery in-app.

**Phase 02**

### Discovery & Plan

Week 1–3

**TODAY**
Strong plan. Static PDF. Dies on delivery.

**BUILD**
Plan delivered into the app. Sliders. Household view. Advisor edits live.

**Phase 03**

### Implementation

Month 1–2

**TODAY**
Investment proposal. Manual transfer hand-holding.

**BUILD**
Tax migration plan + weekly digest during transfer. Auto-pre-filled flows.

**Phase 04**

### Steady State

Year 1+

**TODAY**
Advisor surface exists but is empty. Meetings/Tasks blank. WM link bounces to marketing.

**BUILD**
Living plan inline. Moments feed (segment-tuned). 24/7 AI co-pilot. Annual Strategy Day.

**Phase 05**

### Family Office

Year 2+

**TODAY**
Doesn't exist.

**BUILD**
Estate concierge · charitable giving · external specialist network · health bundled.

# Three agents. Slack and email. Segment-aware.

Each tool is buildable in 3–6 weeks on existing CRM data + an LLM wrapper. Delivered where advisors already work — Slack and email. Segmentation drives what each agent surfaces.

**T1**

## Advisor Brief

Slack DM (daily 7am)
+ Email (24h pre-meeting)

**PAIN**

Advisors spend 30–60 min prepping each meeting; quality varies wildly across the team. No system summarizes the day.

**HOW**

7am Slack DM: today's calendar, urgent book items, market events affecting your clients. 24h pre-meeting email: portfolio changes, life events, draft agenda. Segment-aware throughout.

**V1 BUILD**

Calendar trigger → CRM query → segment-aware LLM → Slack/Gmail. 3 weeks.

**Prep time · 45 min → 8 min**

**T2**

## Tax Opportunity Radar

Email (weekly digest + ad-hoc alerts)

**PAIN**

Tax-loss harvesting, contribution gaps, asset-location wins go missed. No system watches every account every day.

**HOW**

Continuous scan across all advised HHs. Drafts personalized messages — Builders for liquidity-event timing, Compounders for contribution gaps, Stewards for charitable bundling. Advisor reviews + sends.

**V1 BUILD**

Daily cron over portfolio DB + LLM drafting in advisor's voice. 4 weeks.

**Tax saved per HH · +$3K avg/yr**

**T3**

## Atlas Co-pilot

In-app chat (client + advisor)

**PAIN**

Clients ask questions at 11pm. Advisors get pinged outside hours. Most questions never get asked at all.

**HOW**

Client-facing AI grounded in portfolio + plan + advisor notes. Cites sources. Per-segment escalation thresholds — Stewards escalate at lower stakes than Builders. Same model serves the advisor.

**V1 BUILD**

RAG over CRM + portfolio + transcripts. Approval queue. 6 weeks.

**Resolved w/o escalation · >70%**

**ALREADY BUILT** Pre-Meeting Brief running in n8n + GPT (built on receipt of this brief) · Facebook Ad Library scraper in production at Snapchat · multi-agent workflows in n8n + LangGraph.

# Three features. Fill the empty surfaces.

Two of these already exist as containers in the app — they just don't do anything yet. Each feature serves all segments but adapts depth and surface. Same data layer, three product expressions, two viewing surfaces (client + advisor).

**F1**

## The Living Plan

All segments · deepest for Compounders

**WHAT**

The placeholder card already exists ("Financial plan: In progress"). Atlas turns it into the active surface — sliders, household view, advisor edits inline. Confidence drops trigger outreach.

**BY SEGMENT**

Builders: scenario tab for liquidity events. Compounders: full sliders + milestones. Stewards: estate + decumulation modeling.

**DONE WELL**

94% of advised clients engage weekly. Plan confidence is a real-time service KPI.

**F2**

## Moments Feed

All segments · co-authored by advisor

**WHAT**

Notifications already exists as a transactional surface. Atlas upgrades it with proactive moments — tax dates, contribution windows, life events that affect the household specifically.

**BY SEGMENT**

Builders: vest dates, lockup expiries. Compounders: contribution + life-stage milestones. Stewards: estate + intergenerational events.

**DONE WELL**

Generation HHs get 6+ proactive touchpoints/yr. Service consistency stops being aspirational.

**F3**

## Atlas Co-pilot

All segments · escalation depth varies

**WHAT**

Conversational AI grounded in your portfolio, plan, and advisor's stated guidance. Cites the source. Escalates anything material.

**BY SEGMENT**

Builders escalate at higher stakes (concentration moves). Stewards escalate at lower stakes (estate-relevant). Compounders self-serve more.

**DONE WELL**

>70% of questions resolved without escalation. Advisor prep time drops 80%.

**THE BIG IDEA** The advised client experience and the advisor's tools should be one product, viewed from two angles. Segmentation is the precondition — without it, consistency is impossible. Build that, and consistency becomes a property of the system.