

# Wealth is real-time. Advice isn't. Yet.

Markets move minute by minute. Tax law changes mid-year. Best practices evolve every quarter.

A Wealthsimple customer's **life moves daily** — cashflow, life events, decisions all in real time. The financial world they live in moves faster still. But the advice motion at most firms is quarterly meetings, static PDFs, and form-fillable plans. That gap is the opportunity, and Wealthsimple is the only player with the data, surfaces, and trust to close it.

# Axis is one system, across every surface.

Not a feature. The connective tissue between client, advisor, and product.

**SURFACE 01**

### The Feed

Meetings & Tasks, re-ranked in real time. Ask any question; the feed re-ranks and explains.

**SURFACE 02**

### The Living Plan

Financial Plan card. Updates as markets, tax rules, and policy shift. Ask what-if and see the impact.

**SURFACE 03**

### The Pre-Meeting Brief

AI summary of recent activity before every advisor meeting.

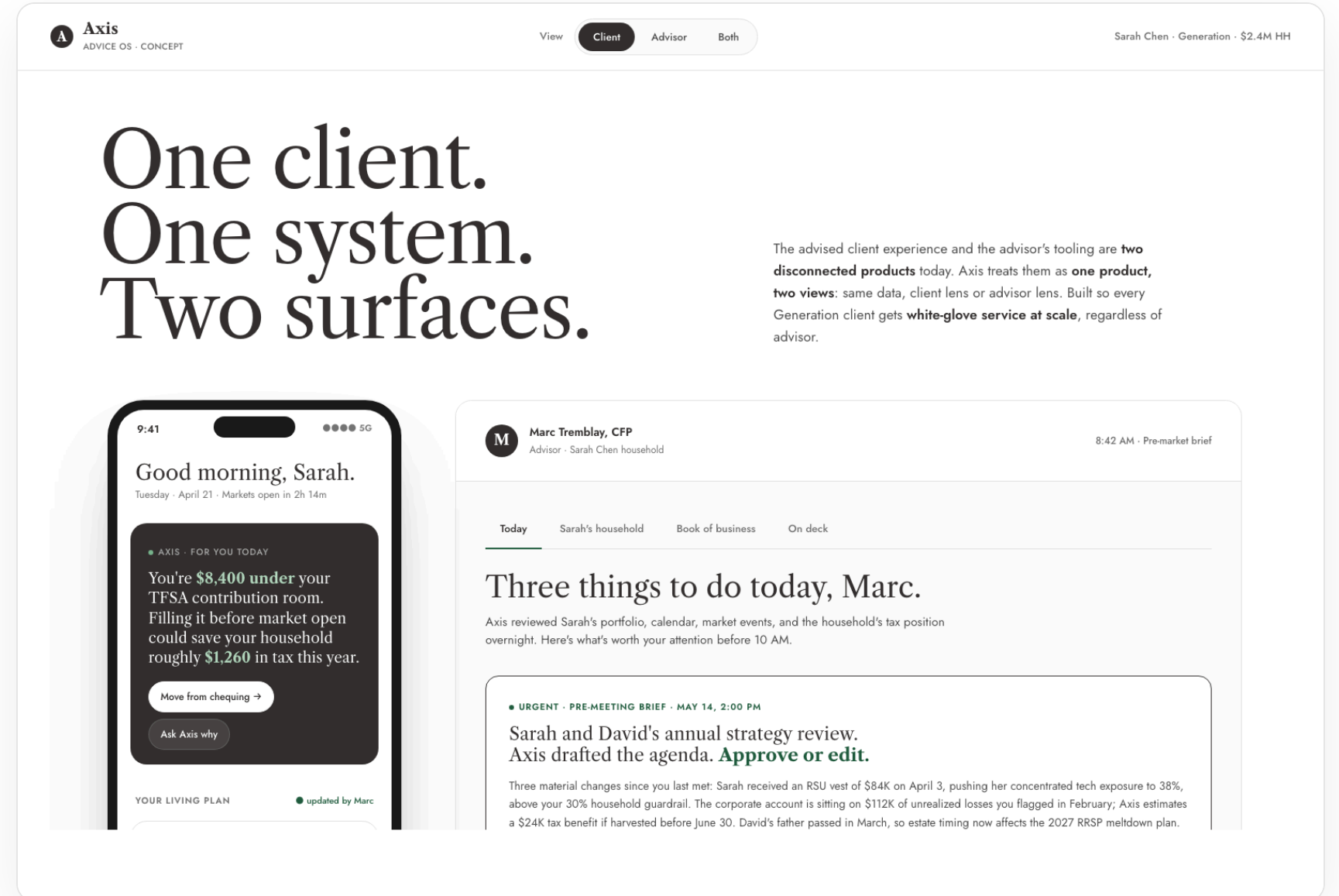
**SURFACE 04**

### The Membership Layer

Earned rewards tied to milestones and follow-through.

**ONE ENGINE**

Same data · Two views: client + advisor



## One client. One system. Two surfaces.

The advised client experience and the advisor's tooling are **two disconnected products** today. Axis treats them as **one product, two views**: same data, client lens or advisor lens. Built so every Generation client gets **white-glove service at scale**, regardless of advisor.

FROM THE LIVE PROTOTYPE · TWO OF FOUR SURFACES SHOWN

# From the agreement signed, to an established relationship.

Four phases for a \$1M+ household. For each: what the client should feel, the human touchpoints, and the gap I'd prioritize closing first.

<p><b>PHASE 01</b> <b>Sign &amp; onboard.</b> DAY 0 → WEEK 4</p> <hr/> <p><b>FEEL</b> Welcomed. Already known. Paperwork is invisible.</p> <hr/> <p><b>TOUCHPOINTS</b> Welcome call from named advisor within 24h. Personal video. Linked-account pull.</p> <hr/> <p><b>GAP TO CLOSE FIRST</b> <b>Discovery is cold.</b> Today the first meeting re-asks what was already filled in. Pre-Meeting Brief makes it warm.</p>	<p><b>PHASE 02</b> <b>First plan.</b> MONTH 1 → 3</p> <hr/> <p><b>FEEL</b> Confident. There's a plan I understand and trust.</p> <hr/> <p><b>TOUCHPOINTS</b> Live plan walk-through. Advisor co-screens. Cadence and goals set.</p> <hr/> <p><b>GAP TO CLOSE FIRST</b> <b>Plans go static.</b> The Living Plan card replaces the PDF — the plan lives in the app and updates.</p>	<p><b>PHASE 03</b> <b>First year.</b> MONTH 3 → 12</p> <hr/> <p><b>FEEL</b> Engaged. The plan is moving and so am I.</p> <hr/> <p><b>TOUCHPOINTS</b> Quarterly advisor call. Recommendation prompts in the feed. Tax-event checkpoints.</p> <hr/> <p><b>GAP TO CLOSE FIRST</b> <b>Engagement drops between meetings.</b> Feed + rewards keep the relationship warm continuously.</p>	<p><b>PHASE 04</b> <b>Ongoing.</b> YEAR 1+</p> <hr/> <p><b>FEEL</b> Long-term. This relationship compounds.</p> <hr/> <p><b>TOUCHPOINTS</b> Semi-annual deep-dives. Life-event triggered touchpoints. Membership tier progression.</p> <hr/> <p><b>GAP TO CLOSE FIRST</b> <b>Relationships flatten after Y1.</b> The membership layer creates new earned moments year on year.</p>
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# Three segments. Three different motions.

The same surfaces. Different content, cadence, and reward shape. Dedicated Advisory clients live in Compounders and Stewards.

**WHY SEGMENT?  
NOT PERSONALIZE?**

**Coherence**

Personalization-of-one is too noisy and too expensive. Segments give shared content, cadence, and reward shape that align with the client's actual chapter.

**Visible progression**

Status only works when the next tier is visible. Builders see the Compounder path. Compounders see the Steward path.

**Advisor cadence**

Segments tell the advisor how often to call, what to say, and what to push next. Hundreds of clients become a manageable book.

**SEGMENT 01**

## Builders

*Earning fast. Deploying capital. Velocity matters.*

PROFILE	Late 20s to mid 30s. Variable income. First serious balance sheet.
BEHAVIOR	Auto-deposits, FHSA, first investment account, employer match.
MOTION	Frequent prompts, small wins, micro-tasks. Advice via the feed.
REWARD	Stock fragments, deposit streaks, cashback boosts.

**SEGMENT 02 · DEDICATED ADVISORY CORE**

## Compounders

*Optimizing the engine. Risk-aware. Goal-led.*

PROFILE	Mid 30s to early 50s. Higher income. Mortgage, dependants, plan in motion.
BEHAVIOR	Maxing TFSA & RRSP, RESP, taxable accounts, allocation discipline.
MOTION	Quarterly deep-dives, advisor-led plan updates, tax-event prompts.
REWARD	Tax-event credits, allocation discipline badges, premium experiences.

**SEGMENT 03 · DEDICATED ADVISORY CORE**

## Stewards

*Preserving and transferring. Trust-led. Long horizon.*

PROFILE	50+. Pre-retirement or retired. Estate complexity. Family planning.
BEHAVIOR	Drawdown planning, will and trust, generational gifting, alternatives.
MOTION	High-touch advisor, scenario planning, low-frequency prompts.
REWARD	Pre-IPO access, concierge advisor time, private market opportunities.

# The feed knows who it's talking to.

Built on data Wealthsimple already touches. Captured three ways.

## PASSIVE

### Linked accounts.

Cashflow and transactions from connected accounts

Balance and allocation drift across registered and non-registered

Contribution room and tax events

Behavioral telemetry from in-app engagement

## EXPLICIT

### Onboarding and check-ins.

Life-stage signals (income, dependants, home purchase)

Goal updates and time-horizon shifts

Coverage gaps (insurance, will, emergency fund)

Risk preference revisits, quarterly

## CONTINUOUS

### Advisor and AI.

Advisor session notes after every meeting

Recommendation follow-through tracked automatically

AI-tagged signals from app activity and messages

Client self-edits (life updates, prefs)

## REAL-TIME EXTERNAL SIGNALS

### Markets

Live market data. Volatility events. Rate moves. The feed re-ranks within minutes when a position or plan is exposed.

### Tax & policy

Annual contribution limit changes. Mid-year tax law shifts. Regulatory updates absorbed automatically into every plan.

### Best-practice playbooks

Curated by Wealth Management. New playbooks (e.g., FHSA strategy, RRIF drawdown patterns) push to the relevant segment overnight.

# Beyond the investment proposal tool, three more I'd build.

For each: the pain point, how it works, how I'd build and test a v1 quickly, and how I'd measure whether it worked.

TOOL 01

## The Pre-Meeting Brief.

PROBLEM

20–30 minutes of prep time before every meeting. Across 8 meetings/day, that's 3+ hours of low-leverage work per advisor.

HOW IT WORKS

AI agent reads connected accounts, in-app activity since last meeting, and prior advisor notes. Outputs a one-pager: top 3 talking points, flags, suggested actions.

V1 BUILD

n8n + LangGraph reading from Salesforce/CRM. Pilot with 5 advisors for 2 weeks. **Already built and demoed in this case.**

MEASURE

Prep time per meeting (target –50%). Advisor NPS on brief. % of suggestions actioned.

TOOL 02

## Service Triage Assistant.

PROBLEM

Service ops handles a high volume of repeatable requests (transfers, contributions, address changes). **60–70% of inbound is auto-resolvable** but routes to humans first.

HOW IT WORKS

AI classifier + intent extractor parses inbound messages. Auto-resolves the common requests; escalates the rest with full context pre-loaded for the human.

V1 BUILD

Off-the-shelf LLM classifier + RAG over the existing knowledge base. Deploy to one channel (in-app messaging) for 30 days.

MEASURE

Auto-resolution rate (target 60%). CSAT parity with human-resolved. Escalation accuracy.

TOOL 03

## Recommendation Coach.

PROBLEM

Advisors send recommendations but follow-through varies. **They can't see why a client didn't act**, can't course-correct.

HOW IT WORKS

AI tracks recommendation lifecycle (sent → viewed → action). Generates a 'why' hypothesis (price, comprehension, timing, trust). Routes a tailored re-engagement nudge to the advisor.

V1 BUILD

Recommendation tracking in DB + LLM reading client behavior context. Pilot with 10 advisor-client pairs for 60 days.

MEASURE

30-day follow-through rate. Advisor time-to-re-engage. \$ AUM uplift from closed recommendations.

**BUILT BEFORE** At Snapchat: **email outreach agents, meeting-prep agents, and a customer guidance hub** powering recommendations in-platform and through Salesforce. Personal: **Polybacker**, a multi-agent prediction-market trading bot built in n8n and LangGraph.

# Advice that earns.

A four-step loop turns recommendation follow-through into measurable status.

## 01

### Action

Client takes a beneficial financial action: deposit, follow recommendation, hold through volatility.

## 02

### Recognition

The system tracks it automatically from linked accounts and in-app behavior. No forms.

## 03

### Reward

Tier-appropriate prize: stocks, crypto, points, experiences, advisor concierge time.

## 04

### Status

Visible progress to the next tier, unlocking better rewards and closer relationship.

#### WORKED EXAMPLE

Sarah · Compounder · Q2 2026

**ACTION** Sarah completes her annual TFSA top-up before the deadline. Third year running.

**RECOGNITION** Detected automatically from her linked CIBC chequing account. No claim needed.

**REWARD** **+\$200 in fractional stocks**, plus a 'Steady Hand' badge added to her profile.

**STATUS** Progress to Steward tier moves to **80%**. One more year unlocks pre-IPO access.

#### WHY IT WORKS

The reward Sarah unlocks is **tier-shaped**: stocks now, status next, pre-IPO at the top. The closer the relationship gets, the better the reward.

# The top three digital advice features I'd build for the client base.

For each: what it does and the problem it solves, why I'd prioritize it over the alternatives, and what 'done well' looks like in practice.

## 01

### The Living Plan.

WHAT IT DOES · PROBLEM SOLVED

Replaces the static financial plan PDF with a living card. **Plans today are signed once and shelved.** The Living Plan absorbs **connected-account data, market moves, and tax/policy changes** as they happen. Ask it 'what if I increase my TFSA top-up by \$200/mo?' and it models the impact in seconds.

WHY PRIORITIZE OVER ALTERNATIVES

Highest impact on perceived value. Wealthsimple's product advantage is real-time data; the plan is the place to express it. Without this, the advisor relationship has no in-app artifact.

DONE WELL LOOKS LIKE

Net worth and on-track status update overnight. Tax-law changes flag automatically. Any what-if returns a modeled answer in 5 seconds. Advisor edits show as 'updated by Marc' with timestamp.

## 02

### The Feed.

WHAT IT DOES · PROBLEM SOLVED

Re-ranking surface across Meetings, Tasks, and the Living Plan card. **Today the average Wealth client sees no personalized advice in-app.** The Feed re-ranks as markets, policy, and the client's own data shift. Ask any question and it explains why it ranked things this way.

WHY PRIORITIZE OVER ALTERNATIVES

It's the connective tissue. Without it, every other advice surface is an isolated card. The Feed gives the client one place to look — and a way to interrogate it.

DONE WELL LOOKS LIKE

Top-ranked item is right 80%+ of the time. Client asks the feed a question at least once a week. Advisor sees the same feed prioritized for them.

## 03

### The Membership Layer.

WHAT IT DOES · PROBLEM SOLVED

Tiers the relationship with earned rewards tied to behavior. **Most advice motions stop at the recommendation.** Membership ties follow-through to visible reward.

WHY PRIORITIZE OVER ALTERNATIVES

Behavior change is the hardest part of advice. Differentiated against incumbents. Wealthsimple is uniquely positioned to ship a true earned-status layer.

DONE WELL LOOKS LIKE

Client sees their tier and progress. Rewards arrive automatically (no claim form). Tier matches behavior, not balance.