

## One client. One system. Two surfaces.

Today, the advised client experience and the advisor's tools are **two disconnected products**. Axis treats them as **one** — a single proactive intelligence layer with a client lens and an advisor lens. Same data, two views, segment-aware throughout, so every Generation client gets the same caliber of service regardless of advisor.

### Q1a · SEGMENTATION FRAMEWORK

#### Three segments. One engine.

Personalization powers what each client sees day to day. Segmentation gives that personalization an arc — every product surface, agent output, and service motion adapts to which of these three segments a client is in, so consistency becomes a property of the system, not the advisor.

<p><b>Builders</b></p> <p>~30% of book</p>	<p>Founders, operators, equity-rich. Concentrated wealth, complex structures. Liquidity events drive the relationship.</p> <p>Pain · tax timing on liquidity events · concentration risk · RSU/option scheduling.</p> <p>Motion · high-touch around triggers (vest, sale, exit). Low-touch otherwise.</p>
<p><b>Compounders</b></p> <p>~50% of book</p>	<p>Dual-income professionals. Diversified portfolios. In accumulation phase. Predictable life-stage events.</p> <p>Pain · cross-account optimization · contribution discipline · life-event readiness.</p> <p>Motion · predictable cadence (quarterly). Education-heavy. Milestone-based.</p>
<p><b>Stewards</b></p> <p>~20% of book</p>	<p>Transitioning or decumulating. Multi-generational households. Estate-complex.</p> <p>Pain · decumulation strategy · intergenerational transfer · charitable planning.</p> <p>Motion · deep, episodic, family-oriented. Network of external specialists.</p>

### Q1b · END-TO-END JOURNEY

#### The journey isn't thin after signup. It's thin during signup.

Audit findings (live product, April 2026): The signup flow asks for asset tier without mentioning the advisor or plan. Post-signup, the dedicated advisor surface exists — but Meetings is empty, Tasks is empty, Financial Plan reads "In progress" indefinitely, and "About Wealth Management" bounces clients to the marketing site. The infrastructure is there. The system that fills it isn't.

<p><b>Phase 01</b></p> <p>Welcome</p> <p>Day 1-7</p>	<p>Welcome Specialist + advisor intro video before first call. Pre-call discovery in-app. Segment is captured by end of phase.</p> <p>Auto · welcome email + linked-account pull on sign · smart doc-collection nudge (only what's still missing) · push when advisor video is ready · pre-meeting brief drafted for advisor</p>
<p><b>Phase 02</b></p> <p>Discovery &amp; Plan</p> <p>Week 1-3</p>	<p>Plan delivered into the app — sliders, household view, advisor annotations live. Plan depth scales by segment.</p> <p>Auto · Living Plan card published in the feed · push when a market or rule change shifts an assumption · advisor brief synced before the walk-through</p>
<p><b>Phase 03</b></p> <p>Implementation</p> <p>Month 1-2</p>	<p>Tax migration plan + weekly digest during transfer. Auto-pre-filled flows. External-asset linking via Plaid.</p> <p>Auto · push on transfer milestones · doc-collection nudges only when something is missing · proactive tax-event reminders</p>
<p><b>Phase 04</b></p> <p>Steady State</p> <p>Year 1+</p>	<p>Quarterly Axis reviews · Moments outreach (segment-tuned) · 24/7 AI co-pilot · Annual Strategy Day.</p> <p>Auto · tax-event email cadence (RRSP, T-slips, cap-gains windows) · life-signal push (bonus deposit, large transfer, vest) · feed re-rank when a recommendation goes stale · membership progress nudge ("1 milestone from Compounder")</p>
<p><b>Phase 05</b></p> <p>Family Office</p> <p>Year 2+</p>	<p>Estate concierge · charitable giving · curated lawyer/accountant network · health bundled. Stewards-led offering.</p> <p>Auto · anniversary year-in-review in feed and email · tier-up celebration + reward unlock · quiet-client signal routes a re-engagement nudge to the advisor · annual review auto-scheduled at the right window</p>

### Three agents. Where advisors already work.

Each tool is buildable in 3–6 weeks on existing CRM data + an LLM wrapper. Critically, they're delivered into Slack and email — the channels advisors already use — not as a separate dashboard. Segmentation drives what each agent surfaces.

<p><b>T1</b></p>	<p>Advisor Brief</p> <p><b>Slack DM (daily 7am) + Email (24h pre-meeting)</b></p> <p>Two messages, one agent. The morning Slack DM is a one-glance summary of the day. The pre-meeting email is the deep dive on a specific client.</p> <p>7am Slack: today's calendar, urgent items across book, market events affecting your clients. 24h pre-meeting email: portfolio changes, life events, last meeting opens, draft agenda. Segment-tuned: Builders see concentration first, Stewards see estate context.</p> <p><b>Prep time · 45 min → 8 min · 3-week build</b></p>
<p><b>T2</b></p>	<p>Tax Opportunity Radar</p> <p><b>Email (weekly digest + ad-hoc alerts)</b></p> <p>Continuous scan across all advised households. Surfaces \$-quantified opportunities the advisor would have missed.</p> <p>Builders flagged for liquidity-event tax timing. Compounders for contribution gaps. Stewards for charitable bundling. Drafts a personalized client message in advisor's voice; advisor reviews + sends.</p> <p><b>+\$3K avg/HH/yr in tax savings · 4-week build</b></p>
<p><b>T3</b></p>	<p>Axis Co-pilot</p> <p><b>In-app chat (client-facing) + advisor approval queue</b></p> <p>Conversational AI that knows the client's portfolio, plan, and the advisor's stated guidance.</p> <p>Cites every source. Per-segment escalation thresholds — Stewards escalate at lower stakes than Builders. Same model serves the advisor for prep work. Approval queue for any execution.</p> <p><b>&gt;70% of questions resolved without escalation · 6-week build</b></p>

### Q3 · TOP THREE DIGITAL ADVICE FEATURES

#### Three features. All segments. Same engine.

<p><b>F1</b></p>	<p>The Living Plan      All segments · deepest for Compounders</p> <p>Upgrades the existing "Financial plan: In progress" placeholder to an active surface. Sliders, household view, advisor edits inline. Builders: scenario tab. Compounders: milestones. Stewards: decumulation modeling.</p>
<p><b>F2</b></p>	<p>Moments Feed      All segments · co-authored by advisor</p> <p>Upgrades the existing Notifications feed from transactional to proactive. Builders: vest dates, lockup expiries. Compounders: contribution windows, life-stage milestones. Stewards: estate + intergenerational events.</p>
<p><b>F3</b></p>	<p>Axis Co-pilot      All segments · escalation depth varies</p> <p>Conversational AI grounded in portfolio + plan + advisor guidance. Cites sources. Per-segment escalation thresholds. Same model serves the advisor.</p>

#### THE BIG IDEA

Personalization gives the feed life. Segmentation gives it an arc. Build the unified system on three clear segments and consistency becomes **a property of the system.**

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