

PURPOSEFUL INSIGHTS SERIES

WORKING SMARTER WITH AI

WARBURTON CAPITAL'S PURPOSEFUL
APPROACH TO ARTIFICIAL INTELLIGENCE

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Author: Tom Warburton, Founder, Warburton Capital Management

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Executive Summary

Artificial Intelligence isn't coming. It's already here. From the predictive text in your messages to the traffic rerouting in your car, most of us interact with AI dozens of times each day – often without knowing it.

At Warburton Capital, we believe that if clients are already living in an AI-augmented world, then thoughtful advisors should at least be exploring how these tools might serve a useful role – not only in front-facing conversations but also in the analytical, operational, and strategic work that happens behind the scenes.

We don't view AI as a shortcut. We view it as a sharpening stone – something that, when applied with discernment, may help us prepare better, respond faster, and serve with greater precision.

This white paper reflects the path we're on. We haven't implemented everything. We aren't claiming certainty. But we are committed to testing what matters, adopting what helps, and disclosing how we use it.

That's how we define fiduciary care in an evolving world.

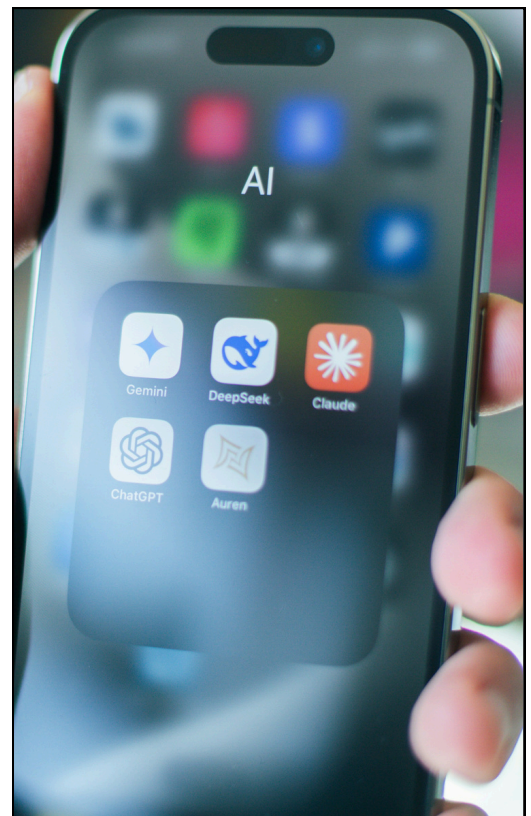
You've Probably Been Using AI All Along

Ask someone if they've used AI recently, and many hesitate. But ask if they've received a smart reply in Gmail, seen a recommended playlist on Spotify, or had an online map adjust their route in real time – and the answer is yes¹.

That's AI. Silent. Helpful. Already integrated.

What's changed is the interface. You can now speak to it, type to it, feed it a PDF – and it responds with summaries, insights, drafts, and even reasoning².

Clients are using these tools to do many things—write wedding toasts, draft messages to estate attorneys, complete their travel itinerary, or find a new recipe.



The tools may still be new. But the expectations they're shaping? They're growing every day.

And the real question is whether advisors are exploring these tools with the same intention their clients are already bringing to them.

The Warburton Ethos: Innovation with Discernment

We don't implement tools because they're new. We implement them because they help us do our job better.

That's been our approach for years – whether adopting Monte Carlo simulations before they were widespread³, integrating behavioral coaching before it had its own vocabulary⁴, or building globally diversified, tax-conscious portfolios decades before “evidence-based” was a buzzword. Today, we're evaluating AI with the same standard:

- Does it help us prepare more thoroughly?
- Does it help us serve more clearly?
- Does it make our internal systems sharper, more complete, or more aligned?

We've begun testing these tools quietly – not as a marketing stunt, but as part of the same quiet rigor that governs how we research tax overlays, rebalance portfolios, or flag volatility mismatches in multi-entity planning.

Innovation, for us, is never about novelty. It's about alignment with purpose.



The World Has Changed: From Search to Synthesis

We used to turn to Google and be impressed. Type in “IRA withdrawal rules” and you'd get thousands of articles. That felt like magic.

Today, those same searches feel noisy, crowded, and overwhelming.

AI platforms like Claude, ChatGPT, and Gemini don't return lists. They return context. They summarize. They compare. They frame. They can turn a 75-page legislative update into a three-paragraph primer⁵.

This shift – from search to synthesis – is massive. And it doesn't just affect how clients research. It affects how we, as advisors, prepare.

We've begun testing how AI might streamline internal research, flag contradictory clauses in overlapping trust documents, or even prep a committee meeting brief that keeps us ahead of what's changed.

If these tools can help us be faster, more complete, and better aligned, then yes – we're interested. Not as a replacement for thought, but as a reinforcement of it.

Personal Experience: The AI-Augmented Life

Here's what this looks like – personally and professionally:

- **TV Research:** I asked an AI tool to recommend a 55-inch television, factoring in lighting, seating distance, and sound system compatibility. It returned a comparison grid and warranty policies – organized and current⁶.
- **Cutting the Cord:** I used AI to sort internet plans, identify buried promotional cliffs, and even draft the cancellation email⁷.

- **Portfolio Drift Analysis:** Internally, we've tested using AI to flag drift from strategic targets when inflows or withdrawals cross a certain threshold – quicker than waiting for end-of-quarter reviews.
- **Client Case Prep:** AI helped generate a side-by-side matrix of three gifting strategies for a multigenerational family – each with embedded tax assumptions and liquidity notes.

Even this white paper began with a few structured prompts. Not to write it for me, but to scaffold it – to let me get to clarity faster.

The common thread? These tools are not doing our thinking. But they are freeing us up to think more deeply.



Choosing the Right Tool: AI Platforms Compared

AI is not one thing. It's many tools – each with distinct strengths. Here's what we've been testing:

Platform	Use case we're considering
Chat GPT	Drafting narratives, translating financial strategy into plain English ¹⁰
Claude	Comparing long legal documents, summarizing trust language ¹¹
Gemini	Searching updated regulatory guidance, scanning Gmail for client context ¹²
Copilot	Streamlining Excel models, templating meeting briefs, summarizing team emails ¹³
Perplexity	Verifying SEC rules, pulling cited economic data, indexing state tax thresholds ¹⁴

Our philosophy? No tool replaces judgment. But the right combination of tools might reinforce it.

We're not locked into one provider. Just like in portfolio design, we build a strategy based on what the job requires.

Wisdom Over Wires: What AI Can't Do

AI can rewrite a client letter. It can't hear the pause before they say, "I'm scared."

AI can explain a GRAT. But it can't see the sibling tension under the estate discussion.

The tools are impressive. But empathy, intuition, silence, and pattern recognition – those are human.

A professor I admire put it this way: "AI accelerates insight. But it still takes a human to interpret what matters."¹⁵

We agree. And we're not just preserving that human element. We're protecting it. The goal isn't automation. The goal is to be more human with the time we regain.

Skeptics and Skeuomorphs: Echoes of the Past

New technology always meets resistance. Electricity. The telephone. The internet. Email. Each met with derision, delay, and doubt¹⁶.

Now AI is being called impersonal, scary, untrustworthy. But clients are already using it – to clarify contract terms, compare IRAs, or surface questions before family meetings.

They're not replacing their advisors. But they are evaluating whether those advisors are evolving.

We believe it's reasonable to expect that evolution.

Raising the Standard: How AI May Enhance Our Work

We're exploring several applications – not in place of our work, but to amplify its depth, speed, and precision:

1. Portfolio Oversight

- Detecting threshold-level drift, alerting for rebalancing opportunities before quarter-end¹⁷

2. Communication Precision

- Refining client updates, ensuring tone aligns with circumstance¹⁸

3. Planning Scenarios

- Comparing Roth conversion pathways with embedded tax rules and RMD deadlines¹⁹

4. Visual Modeling

- Turning option sets into clear decision trees for clients with different cognitive styles²⁰

5. Pre-Meeting Intelligence

- Summarizing legal updates or philanthropic strategy notes ahead of planning discussions²¹

These aren't hypotheticals. These are real tools we're beginning to test. They don't eliminate our work. But they just might make us better at it.

Our Commitment: Purposeful Intelligence, Human Judgment

Here's our promise:

- We will not use AI to generate final recommendations.
- We will not outsource our planning to algorithms.

- We will continue to test where these tools may help us prepare faster, operate cleaner, and communicate more clearly – especially in the behind-the-scenes work that drives front-end service.

We evaluate every tool through four questions:

1. Does it help us explain more clearly?
2. Does it help us prepare more completely?
3. Does it help us operate more intelligently behind the scenes?
4. Does it help us be more present in the room with our clients?

If yes, we explore. If no, we move on. And when we use it? We disclose it. Because trust is never assumed. It's earned.

Conclusion: Better Tools, Same North Star

Artificial Intelligence is not our strategy. It's not a pillar. It's not a brand. It's a tool.

And like any good tool, its value depends on how it's held. We believe AI – used carefully – can make good advisors faster, more prepared, and more present. It can lighten the load on repetitive work and sharpen our focus on what clients really need: clarity, conviction, and peace of mind.

The future will belong to those who prepare for it. Not blindly. Not breathlessly. But purposefully.

And at Warburton Capital, that's the only way we know how to work.



Appendix

Sample Prompts We've Explored

- "Summarize the Secure Act 2.0 provisions for RMDs in plain English."
- "Compare gifting \$17,000 per child annually versus using a 529 superfund strategy."
- "Prepare a bullet-point brief comparing two irrevocable trusts and a donor-advised fund."
- "Create a side-by-side table of projected asset location efficiencies over 20 years."
- "Help draft a professional thank-you note to a family foundation that referred a client."

Recommended Reading & Viewing

- Tegmark, Max. Life 3.0: Being Human in the Age of Artificial Intelligence
- Davenport, Thomas H. & Kirby, Julia. Only Humans Need Apply
- Suleyman, Mustafa. The Coming Wave
- "The Godfather of AI," 60 Minutes, CBS News (2023)
- "The Alignment Problem," The New Yorker (October 2020)

Common Questions We Receive

Do you let AI make investment decisions?

→ No. AI helps with background work, clarity, and modeling – but final judgment and recommendations remain 100% human.

Do you disclose when AI is involved?

→ Yes. We're transparent whenever AI meaningfully shapes a deliverable, whether internal or client-facing.

Can you help me use AI in my own business or planning?

→ We're happy to share tools, suggestions, or early-stage guidance when clients ask.

Footnotes

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Disclosure

This white paper is the product of a collaborative process involving artificial intelligence, the author's personal knowledge, independent research, and conversations with industry veterans and colleagues of Warburton Capital Management.

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