Financial Advice's Shopify Moment

How AI creates the operating system for a new kind of financial planning

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The Bamboo Toothbrush

During lockdown, like a lot of people, I went down rabbit holes. One of mine was toothbrushes. Specifically, the environmental impact of plastic toothbrushes ending up in landfill, and what could be done about it. I started thinking about setting up a bamboo toothbrush company. Then I realised thousands of people had already done exactly that.

When I dug into it, the picture was fascinating. There was essentially one factory in China producing bamboo toothbrushes. You could slap your logo on them, and Shopify would handle the rest: website, payments, brand, fulfilment. All you needed was a name, a story, and you were off to the races. Shopify even helped with the name and the logo. Training academies taught you to market. Funding was available if you needed it. And when you were done, you could list your store for sale to other buyers. A proper business in a box.

Then I realised something uncomfortable. I'd probably been manipulated into seeing the toothbrush problem in the first place. The algorithm showed me the environmental content, I got excited about solving it, and then I turned to Shopify to start a business. Some kind of meta, inception-level 4D chess being played on my brain by the algorithms. But the model itself was brilliant.

The final-mile entrepreneur is the best distribution mechanism.

Shopify understood something that most technology companies miss: the final-mile entrepreneur is the best distribution mechanism. The factory in China makes the thing. Shopify takes a cut for enabling the infrastructure. But the person who actually sells the toothbrush — who builds the brand, tells the story, creates the community — that person is the most effective salesperson in the chain. Not because they're employees following a script, but because they genuinely believe in what they're selling and they have skin in the game.

Amazon figured out the same thing. Today, 69% of everything sold on Amazon comes from third-party sellers — 9.5 million small businesses, generating $172 billion in seller services revenue. Amazon provides the marketplace infrastructure. The entrepreneurs provide the hustle, the niche knowledge, the customer relationships.

I think financial advice is about to have its Shopify moment.

The Nurofen Principle

Before we get to why, it's worth understanding something about how products actually get sold to human beings.

Nurofen, the painkiller brand owned by Reckitt Benckiser, ran a product line for years called the "Specific Pain Range." There was Nurofen Back Pain, Nurofen Migraine Pain, Nurofen Period Pain, and Nurofen Tension Headache. Four different boxes. Four different colours. Four different price points — roughly double the cost of standard Nurofen.

They were all exactly the same pill. Ibuprofen lysine 342mg. Identical. The packaging was different, the positioning was different, the price was different. The product was the same.

Reckitt eventually got fined $6 million in Australia for misleading consumers. Fair enough. But the underlying marketing principle is real, and it's one that Rory Sutherland explores brilliantly in Alchemy: people don't buy products. They buy solutions to problems they identify with.

People buy the best-positioned product, not the best product.

Now apply this to financial advice.

The underlying products in financial advice are, fundamentally, commodities. An ISA is an ISA. A pension is a pension. A risk-profiled portfolio is a risk-profiled portfolio. The regulations are the same, the products are the same, the tax wrappers are the same. What's actually different — the only thing that's different — is the narrative, the proposition, and the relationship.

When a vegan investor hears "your pension has 21 times more climate impact than your diet," that's a different emotional entry point from a corporate employee hearing "you're leaving 10% employer match on the table." Different box, different colour, same regulated advice underneath.

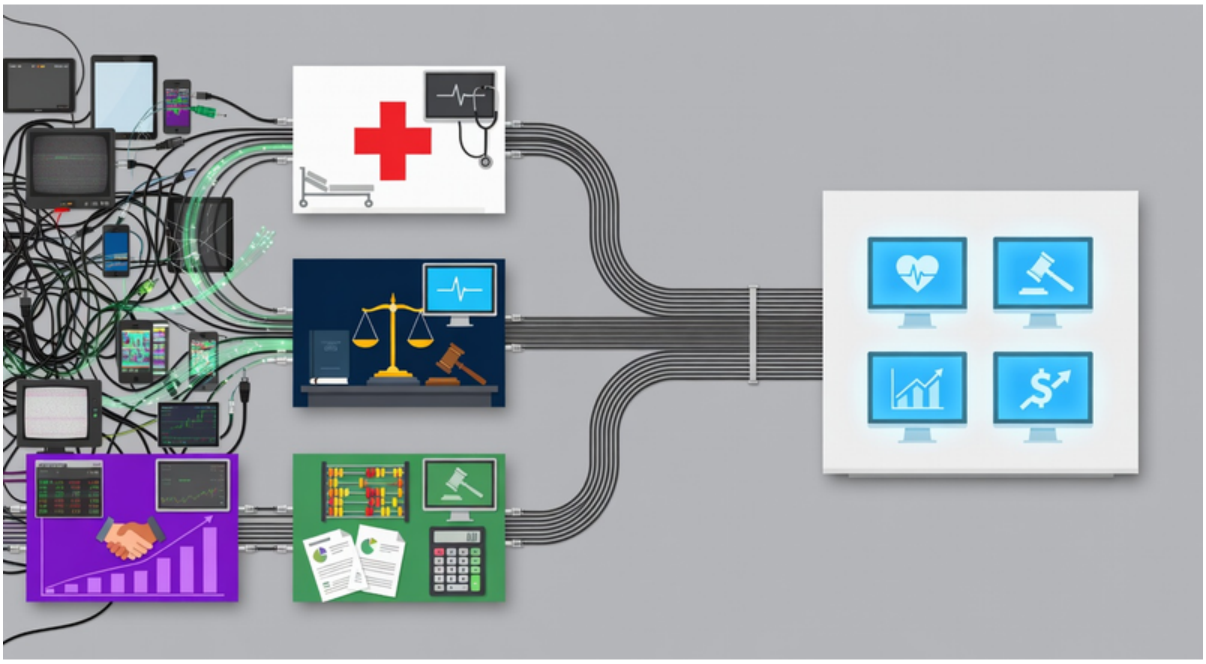
The industry has always known this, at least instinctively. It's why there are thousands of different advice firms, each with slightly different positioning, each attracting slightly different clients. But maintaining multiple niche propositions has always been prohibitively expensive. You'd need separate marketing teams, separate content calendars, separate brand management for each. Nobody could afford that at the scale of a typical advice firm.

Until now.

The Ground Is Shifting

Something significant is happening in the broader services economy, and financial advice sits squarely in the path of it.

Over the past eighteen months, more than $3.5 billion in venture and private equity capital has been deployed into a single thesis: buy fragmented services businesses, install an AI operating system, and transform the margins. Not technology companies. Traditional businesses — letting agencies, accounting firms, call centres — rebuilt from the inside with AI.



AI-enabled margin transformation is reshaping traditional services businesses.

The results are striking. Letting agencies doubling EBITDA within months of acquisition. Call centres achieving 60–65% gross margins in an industry that averages 25%. Accounting firms reducing processing costs by 70–80%. These aren't theoretical projections. They're live results from businesses that have already made the transition.

The investment community has noticed. In a recent survey of over 100 institutional investors — venture capital, private equity, and family offices — 86% identified AI-led margin transformation as the primary value creation lever in services businesses. 40% are actively looking to deploy capital. And the two sectors most frequently named as targets? Professional services and financial services.

This isn’t a theme being discussed at conferences. It’s a procurement checklist being worked through by people with serious capital.

The framework for evaluating these opportunities has become quite precise. Three dimensions matter: what percentage of a business’s operating costs fall within capabilities AI agents already have (the “opex overlap”), how much of the core value delivery must remain human (the “human dependency”), and how willing the business is to change.

When you map financial advice against these dimensions, it’s an obvious target. High opex overlap in administration, compliance, reporting, and routine client servicing. Medium human dependency — the relationship matters, but the operational work around it is vast. And an industry full of firms that have been slow to adopt technology.

For investors, a firm sitting in a high-overlap sector with no AI ambition is a textbook acquisition target. The economics of transformation are compelling, but the initiative will never come from within. Someone else will do it for them.

Better Blockbuster or New Netflix?

There's a familiar pattern in how industries respond to technological disruption. The incumbents make the existing model more efficient. The disruptors build a different model entirely.

Most financial advice firms today are responding to AI the way Blockbuster responded to the internet: making a better version of the existing business. Adding AI note-takers. Automating bits of compliance. Generating suitability letter drafts a little faster. These are real improvements. But they're incremental. They take an adviser from 115 clients to maybe 170. They don't change the fundamental economics.

The disruptive model looks different. It's an AI-native platform where automation handles the operational backbone — compliance, administration, reporting, onboarding, routine client servicing — and humans provide the premium layer on top. Not AI-empowered advisers doing the same thing slightly faster. A different architecture entirely, where the operating system handles 80% of the work and the human provides the 20% that only humans can do.

You can't efficiency-innovate your way to a different business model.

Making advice 50% more efficient gets you to 170 clients per adviser. Making it 100% more efficient gets you to 230. Neither approaches the 2,000 to 3,000 required to genuinely change the economics of the profession or close the advice gap. At some point, you need to change the model itself.

The question facing every advice firm isn't whether to adopt AI tools. It's whether you're building a better Blockbuster or a new Netflix.

The Operating System

If the Shopify analogy holds — and I think it does — then the first thing you need is the factory and the logistics. In Shopify's world, that's the e-commerce infrastructure: payments, fulfilment, inventory management, website hosting. In financial advice, it's the operational backbone that makes everything else possible.

This is what we mean by an "AI operating system" for financial advice. Not AI features bolted onto ten disconnected tools. A unified foundation where all client data, communications, documents, workflows, and compliance sit in one place, and AI agents reason across the whole picture simultaneously.

An AI operating system reasons across the complete client relationship — not just isolated fragments.

The distinction matters enormously. When AI is a feature — a note-taker here, a document generator there — it can only see one piece of the puzzle at a time. A meeting transcript without the client's history, portfolio, risk profile, and previous correspondence is just words. An AI compliance check that can't see the fact-find, the suitability letter, and the meeting notes together is checking in the dark.

When AI is the operating environment — when it has access to everything, when it can reason across the complete client relationship — the economics change fundamentally. Tasks that take five hours compress to thirty minutes. Reviews that cost £800 per client approach near-zero marginal cost. Compliance checks that require human judgement calls across multiple documents happen in seconds rather than hours.

> *This is the baseline. The factory floor. It's not the exciting part — the exciting part is what you build on top of it.*

Why Foundations Come First

Here's something the industry needs to face honestly: you can't build the exciting stuff without first solving the boring, unglamorous foundational problems.

Every year, there's a fresh wave of hype around some new financial services technology. A few years ago it was robo-advice. Then it was blockchain. Now it's AI chatbots and personalisation engines. In each wave, bright entrepreneurs and well-funded startups rush to build the consumer-facing layer — the flashy digital journey, the conversational interface, the beautiful mobile app — without first building the infrastructure underneath.

Then they hit a wall.

A chatbot that can't see the client's full portfolio, past communications, compliance history, and risk profile isn't a financial planning tool. It's just a more expensive search engine. A digital journey that can't connect to your actual investment platforms, generate regulated documents, trigger compliance workflows, or integrate with your income reconciliation systems doesn't solve the client's problem. It just presents the illusion of solving it while the plumbing underneath still requires manual work.

Most new entrants are building front doors and calling them houses.

This is why robo-advice failed despite billions in investment and hundreds of thousands of clients. Nutmeg grew to £8.5 billion in assets under management and 265,000 clients. An undeniable success story. And yet it still couldn't make the standalone model work. Why? Because a beautiful digital investment journey, divorced from the operational infrastructure that makes financial planning work, isn't actually financial planning.

Here's what actually has to come first:

A CRM system that genuinely stores the complete client relationship — not just contact info, but every conversation, every document, every decision point, every change of circumstance. Back-office automation that connects your CRM to your investment platforms, your pension providers, your reporting systems. Compliance infrastructure woven through the entire system. Income reconciliation that actually works. Document generation that works at scale. Regulatory reporting that's automated, not manually assembled.

This is the stuff nobody gets excited about at conferences. No venture capitalist pitches AI-powered CRM integration. No founder dreams of building an income reconciliation engine. But this is the foundation on which everything else rests.

> *"The adviser is responsible for the last mile delivery."*
> — Adviser and board member

The foundation is the house. The exciting stuff — the niche brands, the finfluencer platforms, the digital tiers, the AI-native scaling — that's painting the front door. You need the house before you can paint the front door.

This matters more now because AI amplifies both the promise and the peril. A well-designed operating system with proper foundations gets exponentially better with AI because the AI has clean, connected data to reason across. A fragmented, bolted-together stack with bad foundations gets exponentially worse with AI because you're now automating bad processes at scale. You've just made your problems faster.

If you want to know what this looks like in practice, there's a companion piece called *The Hype, The Hope, and The Hard Truth* that digs into the adoption data. The evidence is mixed — and that's useful data. The difference between success and failure was almost always foundational infrastructure.

Rice Paddies and the Final Mile

In *Outliers*, Malcolm Gladwell tells the story of rice paddy farming in China and its connection to work ethic and success. His observation is striking: a European peasant farmer working wheat in the feudal system worked about 1,200 hours a year. A Chinese peasant farmer cultivating rice worked 3,000 hours. Nearly three times as much.

The difference wasn't just the crop. It was the ownership structure.

Wheat farming in feudal Europe was relatively straightforward. Plant it, wait, harvest it. The local baron could extract most of the value because the farmer's individual effort didn't dramatically change the yield. You could beat the peasants and steal their output, and the wheat would still grow.

Rice is different. It's extraordinarily labour-intensive. Irrigation systems must be built and maintained. Water levels must be precisely managed. Each paddy must be carefully tended. The only reason anyone would do this backbreaking work, day after day, year after year, is if they believed the output was theirs.

Financial advice is rice, not wheat. You can't factory-farm it.

This is one of the most underappreciated dynamics in financial advice. The industry has always been intermediated. Products are manufactured by providers — pension companies, platform operators, fund managers. But they've never been successfully sold direct to consumer at scale.

Robo-advice tried. Billions were spent. Nutmeg grew to £8.5 billion in assets under management, 265,000 clients, and still couldn't make the standalone model work, eventually folding into JP Morgan. The fundamental problem: people don't wake up thinking "I'll buy protection today" or "I should invest for retirement." Financial products need to be sold, not bought. They need a human to make the case, build the relationship, provide the nudge.

What Shopify did for e-commerce — and what Amazon Marketplace did for physical products — was separate the infrastructure from the entrepreneurship. The platform handles the complex, expensive, undifferentiated operational work. The entrepreneur handles the thing that actually matters: the brand, the story, the customer relationship.

Financial advice is ready for exactly this separation.

The Niche of One

There’s a piece of research from Dimensional Fund Advisors that should be pinned to the wall of every advice firm in the country. They surveyed investors and asked what mattered most in their relationship with their financial adviser. The number one factor, cited by 40% of promoters, wasn’t returns. Wasn’t fees. Wasn’t even communication.

It was “experience with clients like me.”

People want to feel understood. They want an adviser who speaks their language, who gets their situation, who has worked with people in similar circumstances. A military veteran approaching pension consolidation wants someone who understands Armed Forces pension schemes. A tech founder navigating an exit wants someone who’s done this before with founders. A vegan investor wants someone who genuinely understands ethical screening.

Niching was always the right strategy. It was never economically viable. AI changes that.

With an AI operating system underneath, one content idea becomes twenty outputs. A single insight about inheritance tax changes gets reframed as a blog post for the HNW estate planning audience, a newsletter section for the retirement income community, a LinkedIn post for the corporate benefits niche, and a client email for the ethical investing segment. Same core substance, different emotional entry point, different language, different brand voice. The Nurofen principle, applied ethically and transparently.

One firm, one CRM, one compliance process, one data model. Multiple branded faces, each speaking authentically to a specific community. The adviser becomes what one board member calls “the puppeteer.” Directing AI agents that handle content creation, marketing distribution, client communications, and administrative follow-up across multiple niche propositions simultaneously.

One infrastructure, multiple branded propositions — the economics shift completely.

This adviser currently operates several distinct brands from a single regulated business: a workplace benefits specialisation, an ethical and vegan investing firm, a financial freedom network for the FIRE community (Financial Independence, Retire Early — a growing movement of people focused on aggressive saving and investing to retire decades ahead of schedule), and his core wealth management practice. Same team, same compliance infrastructure, same back office. Different websites, different content, different client experiences.

> *"If you can deliver one niche proposition end-to-end, it is infinitely cloneable. The clones can be for any niche you choose."*
> — Adviser and board member

The economics shift completely once that foundational infrastructure is in place. The second niche doesn't cost twice as much to maintain. It costs 10% more. The third costs 15% more. The cost curve flattens because the underlying infrastructure is shared.

The Advice Infrastructure

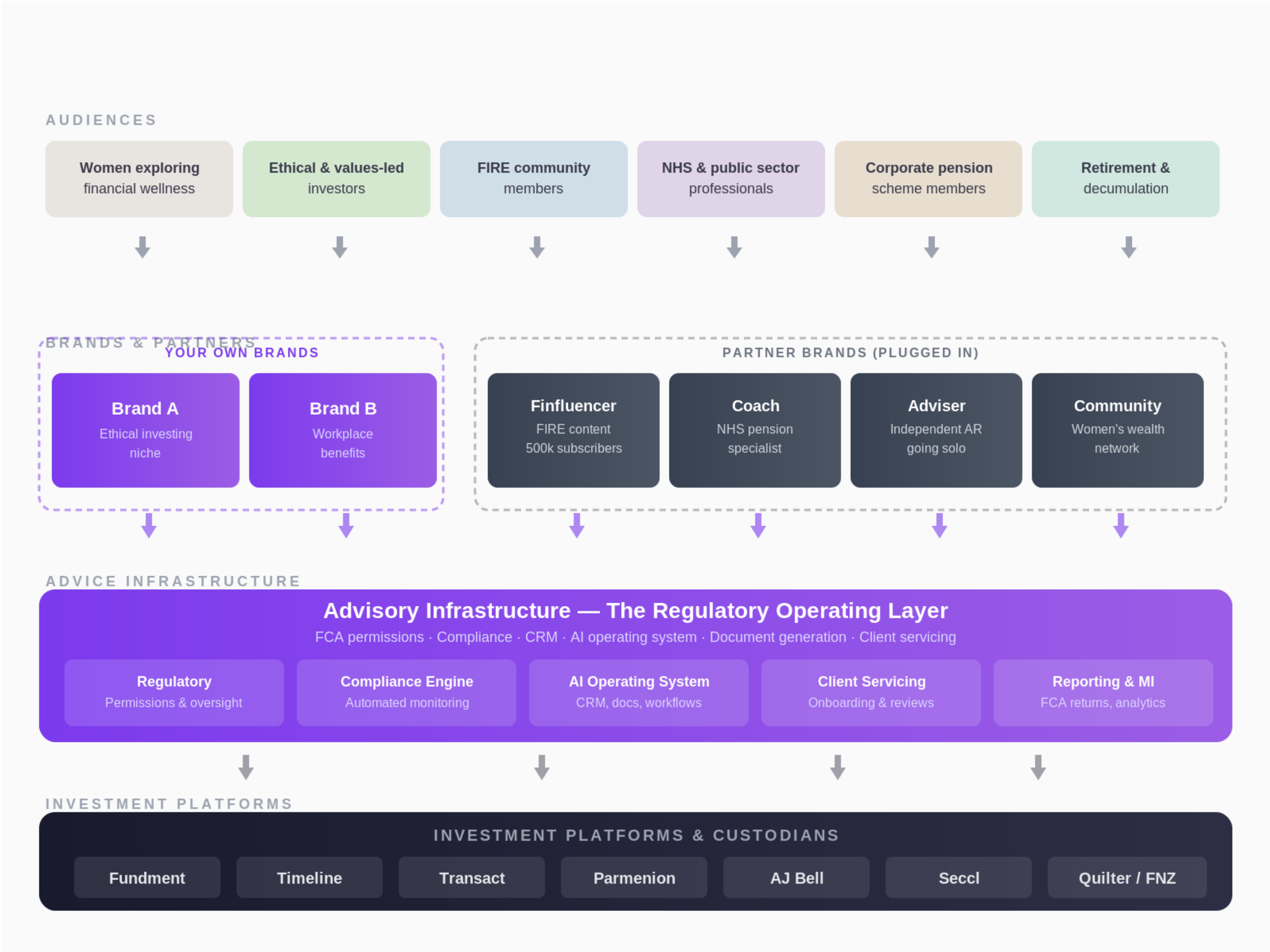
This is where the model gets truly interesting.

I've described how one firm can run multiple niche brands on a single operating system. But the Shopify analogy goes deeper still. Shopify didn't just enable entrepreneurs to sell one product. It became the infrastructure that enabled entire categories of entrepreneurs — drop-shippers (people who sell products online without ever holding stock; the manufacturer ships directly to the customer), direct-to-consumer brands, small manufacturers, resellers — to exist. Shopify abstracted away all the hard stuff, leaving entrepreneurs free to do the thing they were good at.

Financial advice is approaching the same inflection point.

It's worth being precise about what we mean by "infrastructure" here, because the word "platform" in financial services already means something specific. When the industry says "platform," they mean an investment platform: Fundment, Timeline, Transact, Parmenion, AJ Bell, Seccl. These are the pipes through which money flows — custody, portfolio management, trading, reporting. They're essential. But they're one layer in a much bigger stack.

What we're describing sits above the investment platform. It's the advisory infrastructure — the regulatory operating layer that wraps around the investment pipes and makes a regulated advice business actually work. FCA permissions. Compliance monitoring. CRM and client data. AI-powered document generation. Suitability analysis. Income reconciliation. Client onboarding. Annual reviews. Regulatory reporting. The entire operational backbone of a functioning advice firm.



Four layers: audiences at the top, brands and partners, advisory infrastructure, and investment platforms at the base.

Think of it in layers. At the base: investment platforms and custodians — where the money lives and how it's invested. You might partner with Fundment and build portfolios on top of it, or use Timeline's model portfolios, or connect to Transact or Parmenion. Above that: the advisory infrastructure — the regulatory permissions, compliance engine, AI operating system, client servicing, and reporting that make a regulated advice business function. Above that: the consumer-facing brands — your own niche propositions, plus partner brands that plug into your infrastructure. And at the top: the audiences each brand serves.

A regulated advice firm already has something extraordinarily valuable at that middle layer: FCA permissions. Compliance processes. Integrated investment platforms underneath. Operating infrastructure. The hard stuff. The expensive stuff. The regulatory stuff that you can't build overnight.

When a new entrant — a fintech startup, a finfluencer with a massive audience, a coach serving a niche community — tries to build a financial advice business today, they face months of FCA applications, investment platform integrations, API connections, and back-office build. Total time to market: 12–24 months. Total capital required: £500,000 to several million. Total risk: enormous.

Now imagine a different model. The regulated firm doesn't just run its own brands. It becomes the advisory infrastructure that other people's brands run on top of. White-label — their brand on the outside, shared infrastructure underneath. Connected by design, so systems talk to each other automatically. Modern.

Sell pickaxes whilst also digging for gold.

Partners — finfluencers, coaches, community builders, specialists — plug into this infrastructure. They get speed to market (weeks, not months), white-label technology (completely branded as theirs), access to regulated products via the investment platforms underneath, compliance oversight, and training and support. What they don't get? Vendor lock-in. They can off-ramp anytime. Trust is built by giving people a real choice.

What does the regulated firm get? Instant distribution into communities and niches it would never reach on its own. Near-100% value capture with zero additional infrastructure cost. And data that compounds — every partner using the advisory infrastructure generates more data, which improves the AI, which improves the partner experience, which drives more partners. It's a genuine flywheel.

The regulated firm proves the model works with 2–3 of its own niche brands. Demonstrates that you can run multiple propositions profitably. Then says to the market: "We've figured out how to make this work. Here's the infrastructure. Let's partner." Scale up from 3 brands to 10, 20, 50+.

The Finfluencer Opportunity (Reimagined)

Across YouTube, podcasts, and social media, there's an explosion of financial content creators. People like Pete Matthew at Meaningful Money, who's built a massive audience with straightforward financial planning education, a podcast named UK Podcast of the Year, video courses, and an online community.

The FCA has noticed. Enforcement action against unregulated finfluencers rose 174% in 2025. Seven were sentenced at Southwark Crown Court for promoting an unauthorised forex trading scheme to a combined 4.5 million Instagram followers. The regulator is right to crack down on bad actors. But the FCA has also recognised that legitimate financial influencers can play a genuinely positive role.

Here's the tension: the best finfluencers — the ones preaching tracker funds, emergency funds, debt repayment, compound interest, long-term thinking — often don't have anything to sell. They're not regulated advisers. They monetise through ads, sponsorships, and the occasional affiliate link. Which means they're recommending one thing while being paid by something else. The incentives are misaligned, and the finfluencer knows it.

The finfluencer monetises through genuine financial outcomes, not through ads for products they don't believe in.

Now imagine a different model. A finfluencer with a genuine audience has access to the advisory infrastructure. They create content. Their audience trusts them. Some of that audience converts to a subscription tier: financial planning tools, educational courses, community forums, calculators. Premium members get more sophisticated content. Some, as their needs become more complex, step up to regulated advice.

The finfluencer is now monetising through the thing they actually preach. The content is higher quality because a regulated party is involved. The FCA is happier because the pipeline is compliant. The consumers get better outcomes. And the finfluencer gets to do the part they love while the infrastructure platform handles the part that would otherwise be impossible.

Think about the man from the Pru. Going door to door, collecting premiums, getting people to actually engage with their finances. That kind of died as the industry professionalised and consolidated. AI and this advisory infrastructure model create the opportunity to bring it back in a modern form — not door-to-door, but through content, community, and digital relationships.

The Continuum

This brings us to a fundamental reframe that the industry needs to have with itself.

The UK has approximately 39 million adults who would benefit from better financial engagement. Around 4 million receive regulated advice. The standard industry response is to call this the "advice gap" and propose solutions that involve getting more people into regulated advice.

But we don't say there's a "personal training gap" because 80% of the population doesn't use one. We say there's an exercise problem. Nike doesn't provide personal training. Strava doesn't provide personal training. Your local gym doesn't provide personal training. But they all play a role in getting people moving.

39 million people need to be financially active. They don't all need a chartered financial planner. They need financial fitness.

Same with finance. The personal trainer — the chartered financial planner — sits at the top of a continuum. But not everyone needs a personal trainer. Everyone needs exercise. Financial fitness, delivered across a continuum:

Digital tier (2,000–3,000+ people): Content, tools, courses, calculators, community forums. Subscription model. This is where finfluencers and coaches operate. Low barrier to entry. High volume.

Pooled remote tier (200–500 families): As needs become more complex, access to qualified planners via video calls. Shared across a bank of advisers. Guided digital journeys with human oversight at key decision points.

Dedicated tier (50–100 families): Face-to-face, dedicated adviser relationships. Complex planning — retirement decumulation, estate planning, business exit strategies. The traditional model, supported by an AI operating system.

All three tiers run on the same operating system. Same data model, same compliance infrastructure, same product execution. The only thing that changes is the human involvement and the fee structure. And the beautiful thing about this model is that it compounds: someone who enters at the digital tier in their thirties becomes a dedicated-tier client in their fifties. That's a twenty-year relationship, not a one-off transaction.

The three-tier continuum model is how one firm goes from 115 clients to 3,000. Not by working harder. By changing what “client” means.

The Economics

Let's make this concrete.

A typical advice firm today: one adviser, one paraplanner, one or two administrators, a compliance officer, maybe an office manager. Managing around 115 families. The adviser spends roughly 60% of their time on administration. Annual reviews cost approximately £800 per client and take around five hours each.

Now picture the same firm on an AI operating system.

Annual reviews compress from five hours to thirty minutes. Not because the quality drops, but because the AI has already assembled the portfolio data, checked the suitability alignment, flagged any changes in circumstance, drafted the review document, and prepared personalised talking points. The adviser's job is the conversation — the human bit.

Administration drops from 60% of time to under 5%. Not gradually, but structurally.

Provider calls that consumed hours of hold time get handled by AI agents. Data entry that required manual keying across multiple systems disappears because there's one system. Compliance checking that sampled 10% of files now reviews 100% of files, instantly.

The team transforms. Same number of people, completely different roles. The administrators become financial coaches — client-facing, relationship-building. The paraplanner focuses exclusively on complex technical work. The adviser becomes a thought leader and community builder. Everyone is doing human work. The AI does the rest.

This is how you grow down the wealth spectrum instead of up. The traditional model forces firms to drop lower-value clients every year. Consumer Duty has accelerated this. Which is insane, because those are the future clients, the ones who'll be wealthy in twenty years.

When the cost-to-serve drops by 80–90%, the definition of "profitable client" expands dramatically. A £50,000 client becomes viable. A subscription-paying digital client becomes viable. The £700 billion sitting in unadvised UK assets becomes addressable.

And the flywheel compounds. More clients generate more data. More data improves the AI. Better AI increases capacity. More capacity enables more clients. Each cycle, the operating system gets smarter, the economics get better, and the moat gets deeper.

Why Not One Giant AI Adviser?

There's a reasonable counter-argument here. If AI can handle so much of the operational work, why not just build one giant AI financial planning platform? Cut out the human advisers entirely. Direct-to-consumer at massive scale.

We know the answer, because we've already run the experiment. Robo-advice spent the 2010s trying exactly this. Nutmeg, Wealthify, Moneyfarm, Scalable Capital. Billions in investment. The result: moderate adoption, minimal profitability, and most either acquired or folded into larger institutions.

The reason goes back to the rice paddies. Gladwell's insight about rice farming wasn't just about hard work. It was about the relationship between effort, ownership, and motivation. A single monolithic AI advice platform is the wheat model. Centralised, efficient in theory, but lacking the individual motivation and connection that makes financial advice actually work.

> *The future isn't one AI replacing all advisers. It's thousands of advisers, coaches, and finfluencers running on a shared operating system.*

Financial advice has always been intermediated for this reason. People buy from people they trust. Trust is built through shared experience, shared identity, shared community. No algorithm substitutes for a human being who's been through what you've been through, who understands your specific situation, who shows up when it matters.

The Window

All of this creates a window that's open now but won't be forever.

The capital moving into AI-enabled services transformation is looking for specific characteristics: fragmented industries with high operational repetition, significant opex overlap with AI agent capabilities, businesses that haven't adopted technology proactively, and ageing ownership demographics creating acquisition opportunities.

Financial advice ticks every box.

Over 5,000 firms in the UK. Average adviser age approaching sixty. Operational models largely unchanged in decades. Massive administrative burden. Disconnected technology stacks. Consolidation already happening through traditional means — but traditional roll-ups deliver 10–15% margin improvement at best. AI-enabled transformation delivers 2–3x that.

The firms that build the platform now are building structural advantages that become nearly impossible to replicate.

A firm that proactively builds the operating system, deploys AI agents, develops niche propositions across the continuum, and starts compounding data and client relationships today is building structural advantages that become nearly impossible for late movers to replicate. The data gets richer. The AI gets smarter. The client relationships deepen. The switching costs increase.

A firm that waits — that treats AI as something to monitor from a distance, that keeps adding point solutions to an already fragmented stack — increasingly looks like an acquisition target to someone with capital and an AI deployment playbook.

The choice isn't really about technology. It's about whether your firm is the infrastructure or a resource within someone else's.

The Future We’re Heading Towards

Here’s what I think the next five years look like for financial advice.

The operating system becomes baseline. Within two to three years, running a unified platform with AI agents embedded throughout — from meeting transcription to compliance checking to document generation to client communications — won’t be a competitive advantage. It’ll be table stakes.

Niching becomes the default, not the exception. When the operational cost of maintaining multiple niche propositions approaches zero, the question flips. It’s no longer “can we afford to niche?” It’s “can we afford not to?”

Advisory infrastructure firms emerge and consolidate value. Regulated operating layers will emerge that allow content creators, coaches, and community builders to offer genuine financial guidance through their existing audiences. The infrastructure layer will consolidate. Fewer, larger advisory firms. More, distributed partners. Revenue flows upward.

The finfluencer model goes mainstream. The line between “content” and “advice” will be redrawn, with technology providing the compliance infrastructure that makes it safe and scalable.

> *The advice gap starts to close — not because more chartered planners appear, but because the definition of financial advice expands.*

The market bifurcates more dramatically. At the top end: personalised, relationship-led, AI-augmented firms serving complex clients brilliantly. At the base: AI-native digital propositions serving millions through content, community, and subscription models. In the middle: advisory infrastructure firms providing the regulatory operating layer to dozens or hundreds of distributed partners.

This isn’t a prediction born from pessimism. It’s the most exciting period in the history of financial advice. For the first time, the technology exists to solve problems the industry has talked about for decades. The advice gap. The operational burden. The disconnect between what advisers want to spend their time doing and what they actually spend their time doing.

The Shopify moment for financial advice isn't coming. It's here. The factory exists. The operating system works. The advisory infrastructure that lets a thousand niche-specialist, community-building, client-obsessed final-mile entrepreneurs run professional, compliant, scalable advice businesses is ready. And the model — where regulated firms become the advisory infrastructure layer, investment platforms provide the pipes, and partners become the distribution layer — is emerging as the most powerful way to scale.

Do you want to be the infrastructure, or a resource within someone else's?

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Get In Touch

Want to explore how this applies to your firm? We'd love to talk.

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