



OPAL Innovations & Advice journey automation

Ronald Janssen | 4 June, 2026



Agenda

- **Implementation of innovations**
 - **Automated suggestions**



- Innovations in progress
 - Plan optimizer
 - Explanation of advice



- The future of financial advice





Automated suggestions

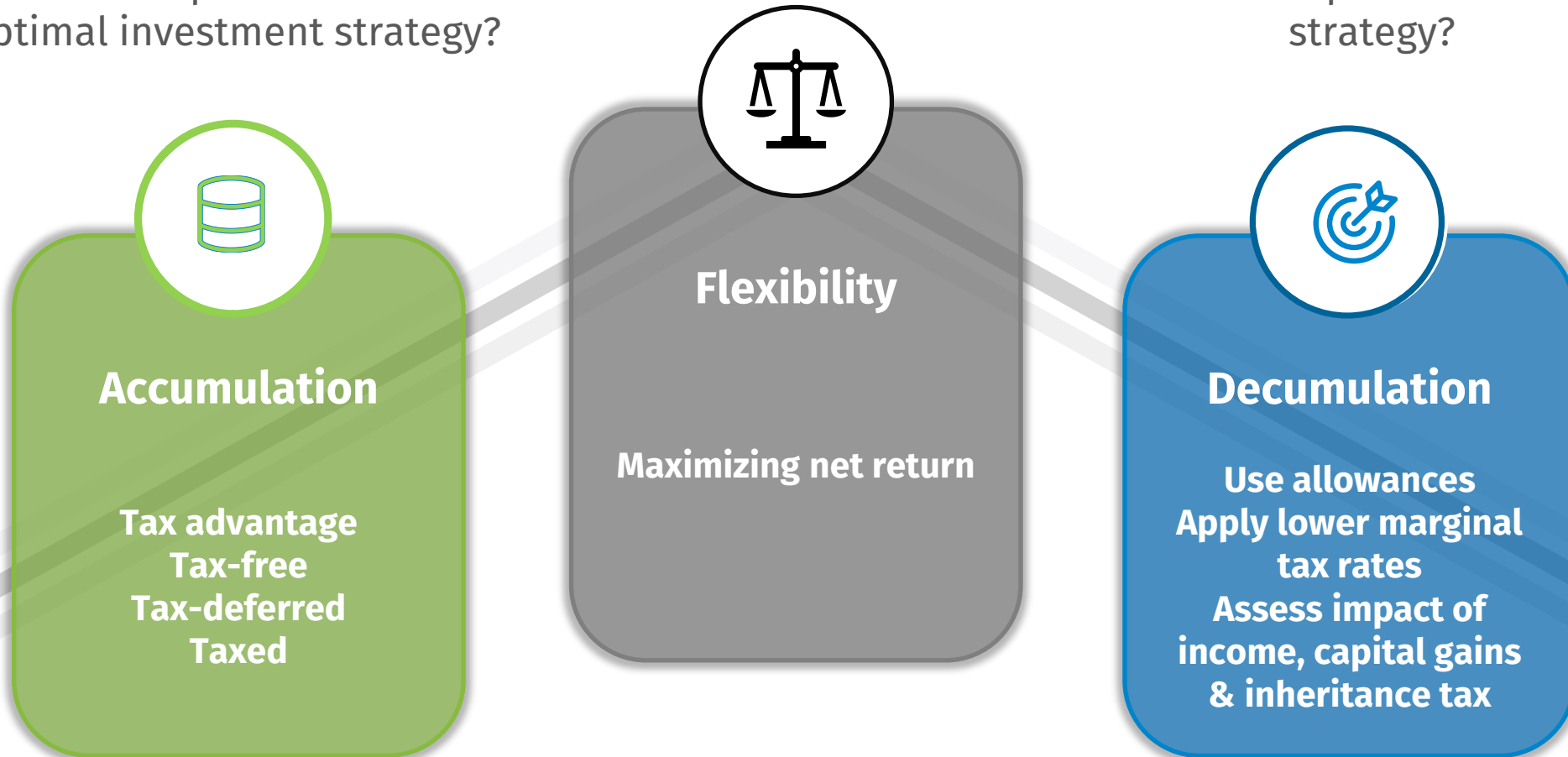
Engine for automated suggestions:

System that continuously analyzes client data and applies rules and guidance to deliver **prioritized, personalized “next best actions”** to **improve financial outcomes** and ensure **consistent, auditable and compliant** advice.

Automated suggestions & advice framework

Structure available assets and allocate surplus. What is the optimal investment strategy?

Allocate assets for expenses. What is the optimal withdrawal strategy?





Examples of automated suggestions (in the UK)

- Allocate surplus to **emergency fund**
- Align **risk profiles** with client risk attitude
- Allocate surplus to **pension accounts**
- **Transfer assets** to pension accounts
- Allocate surplus to **investment accounts**
- Suitable **decumulation strategies**
- **Pay off debts** and assess liabilities
- Improve **tax efficiency**
- Optimize **account sequencing** for goals

Example: Contribute surplus to emergency account



	Cost of Living From Mar 2026	£30,000 annually
	Salary From Mar 2026 until Jan 2037	£50,000 annually
	Travelling Dec 2031 ★★★★☆	£10,000 one time
	Emergency fund No contributions	£5,000

Suggestion

1. Calculate annual essential expenses: £30,000
2. Calculate target emergency fund amount: £20,000
3. Calculate surplus in 2027: £9,300
4. Determine account: Emergency fund
5. Add contribution from checking account to emergency fund: in 2027 / 2028

Demo

ORTEC FINANCE

Client Data | Current Plan | Dashboard | Capital | Cash Flows | Goals | Risk and Return | Inheritance Tax | Early Mortality | Plan Management | Compare Plans

Edit plan settings | Open reports archive | Nominal Results | **Real Results** | Adele Jones & Adam Jones

Current situation

Last Modified: Feb 4, 2026 1:56 PM | Start what-if plan | Start product risk analysis | Generate report | Explore suggestions

Goals

Goal	Feasibility	Linked Capital
Basic expenditures Jul 2026 - Jun 2069 ★★★★★	62% On track	4 of 5
Study fee Lisa Sep 2034 ★★★★☆	17% Off track	1 of 5

● 1 - 25% (Off track) ● 25 - 50% (Off track) ● 50 - 75% (On track) ● 75 - 99% (On track)

Risk and Return

Based on the Current Asset Allocation

Capital

Economic Scenarios

Available for Goals | Assets | Liabilities | Net Worth | Pension Products

Cash Flows

Planning Scenario

Basic | Detailed | Balance

Selected Scenario: Planning Scenario | 6 Get Started ?

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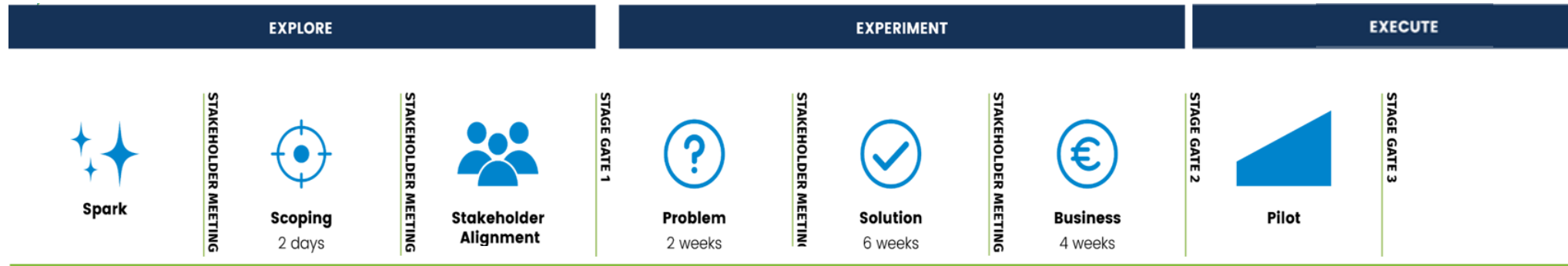
- **Innovations in progress**
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- The future of financial advice



Different phases of the innovation process



Optimizing decumulation strategies

Explanation of advice

Automated suggestions

Custom portfolio construction

Optimize risk across multiple portfolios

Connecting innovations to the advice framework

Structure available assets and allocate surplus. What is the optimal investment strategy?

Allocate assets for expenses. What is the optimal withdrawal strategy?



Accumulation



Flexibility



Decumulation

Plan optimiser: Optimise risk in line with suitability policy

Explanation of advice: Provide guidance and reporting

NAVIGATION CONCEPT

road city map



Define the best way to reach your destination, taking into account:

- Shortest way
- Avoid traffic jam(s)
- Road blocks

NAVIGATION CONCEPT

road city map



Define the best way to reach your goals, taking into account:

- Personal conditions
- Company policy
- Conditions from regulations

Optimize the Plan score, the concept



Optimize the different variables with the Plan Optimizer

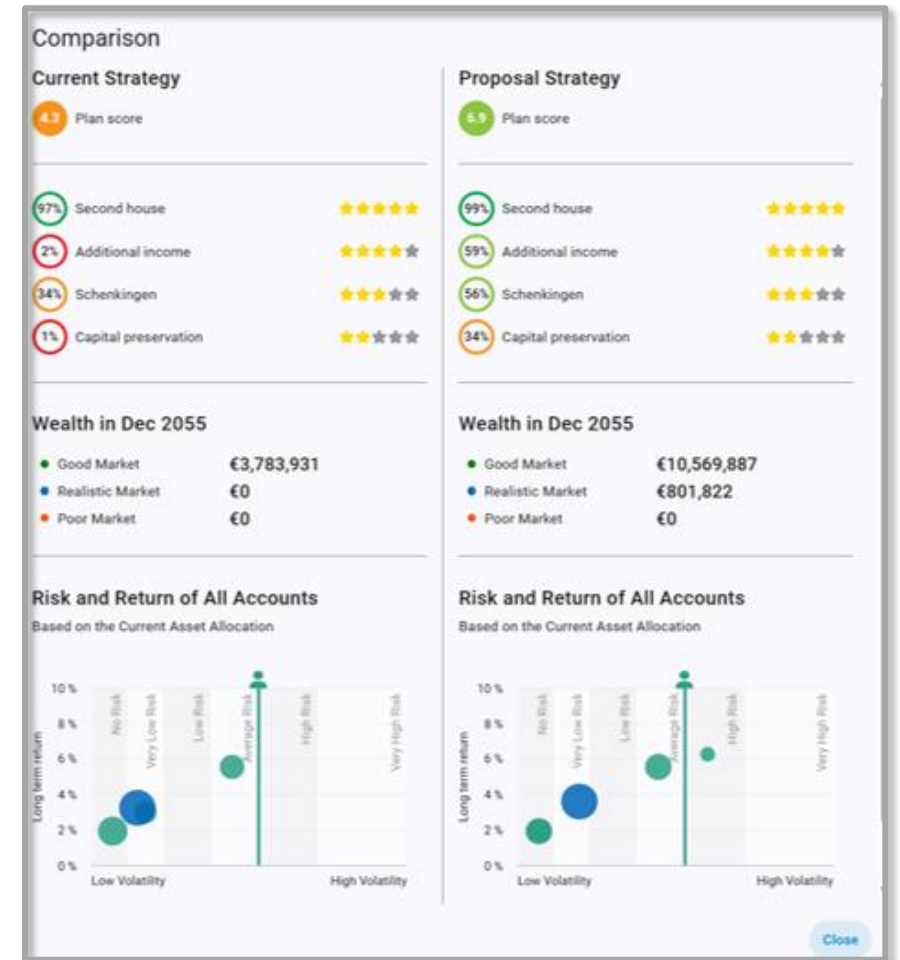


Guide your client with the **next best actions** with the optimal track

Plan optimiser

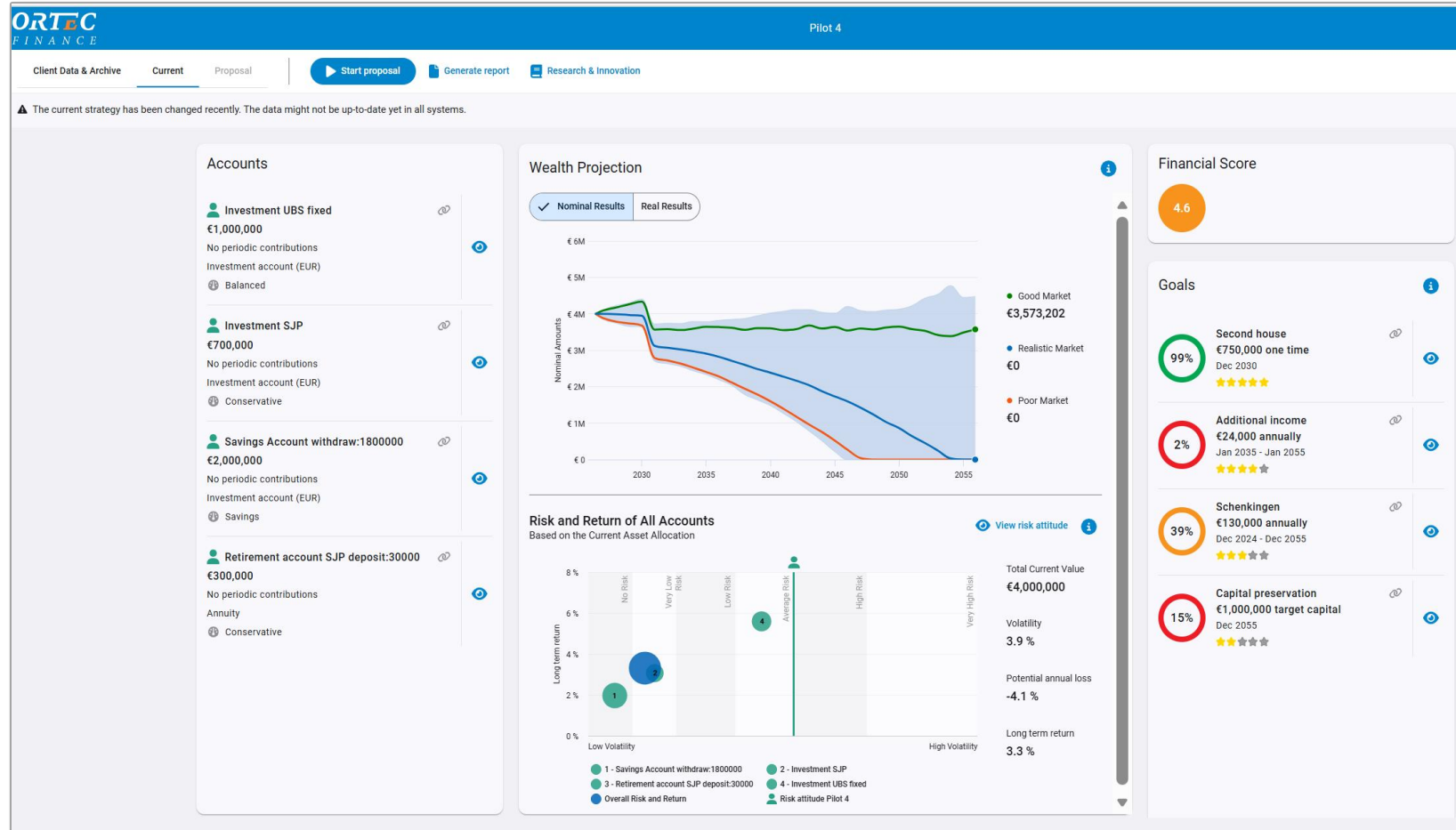
Sophisticated methodology to optimise outcomes

1. Optimises outcomes across **goals, accounts, and drawdown strategies**
2. **Balances account allocations and risk profiles for optimal results**
3. **Prioritizes** goals to ensure key objectives are achieved first
4. Applies **scenario-based machine learning** to enable multidimensional optimisation



Plan optimizer - Demo

Sophisticated methodology to optimize outcomes



Explanation of advice

Personalised guidance, reporting and auditability

1. Generate explanations using expert documents and knowledge of advice methodology
2. Validate quality before presenting results
3. Support use across consumers, advisors, and compliance officers
4. Incorporate company advice policies
5. Incorporate regulatory guidelines and rules



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Client Journey of the Future

Thinking forward

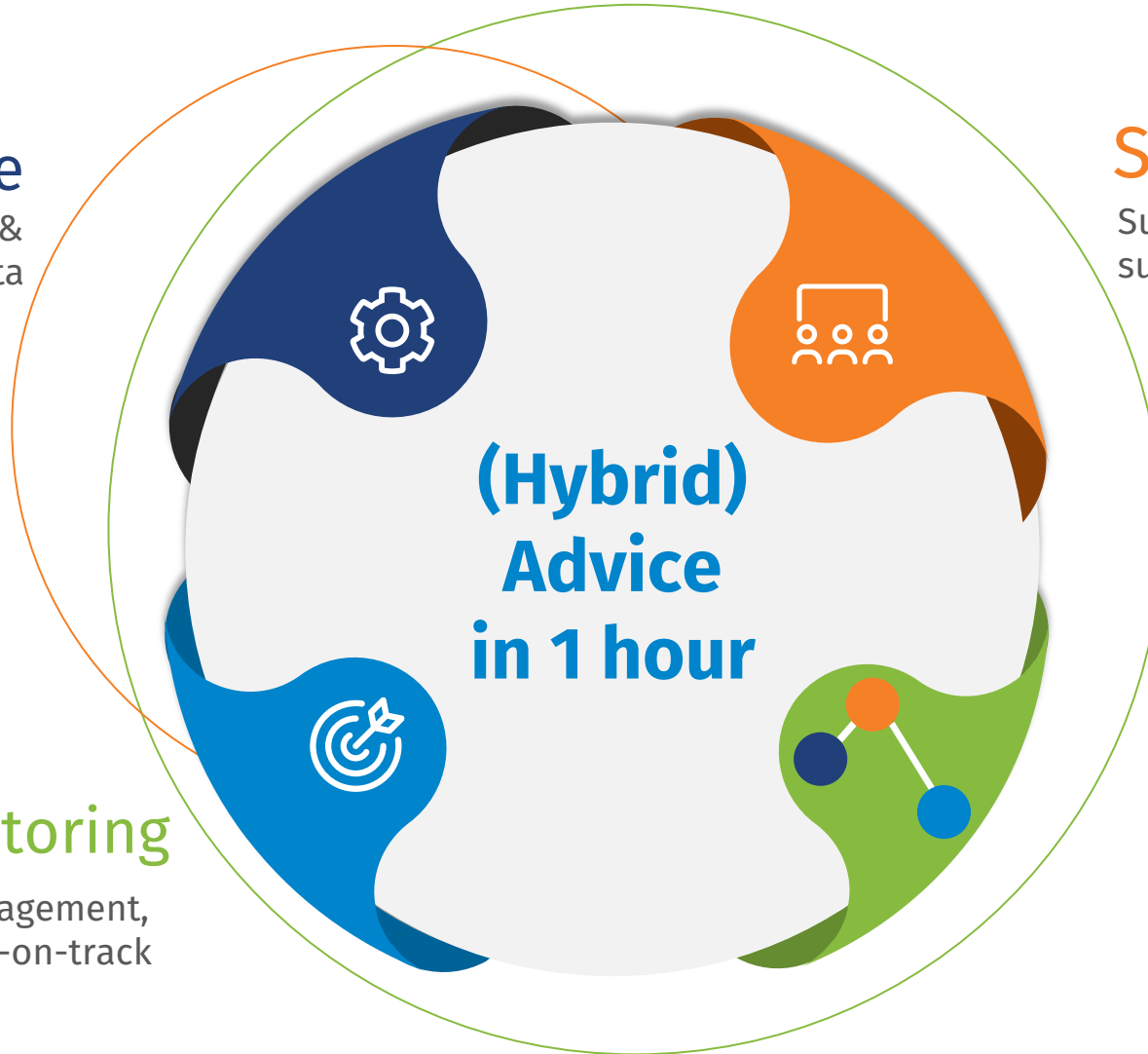
Intake

Upload documents & digital data



Execution and monitoring

Pro-active client engagement, monitoring and back-on-track suggestions



Support

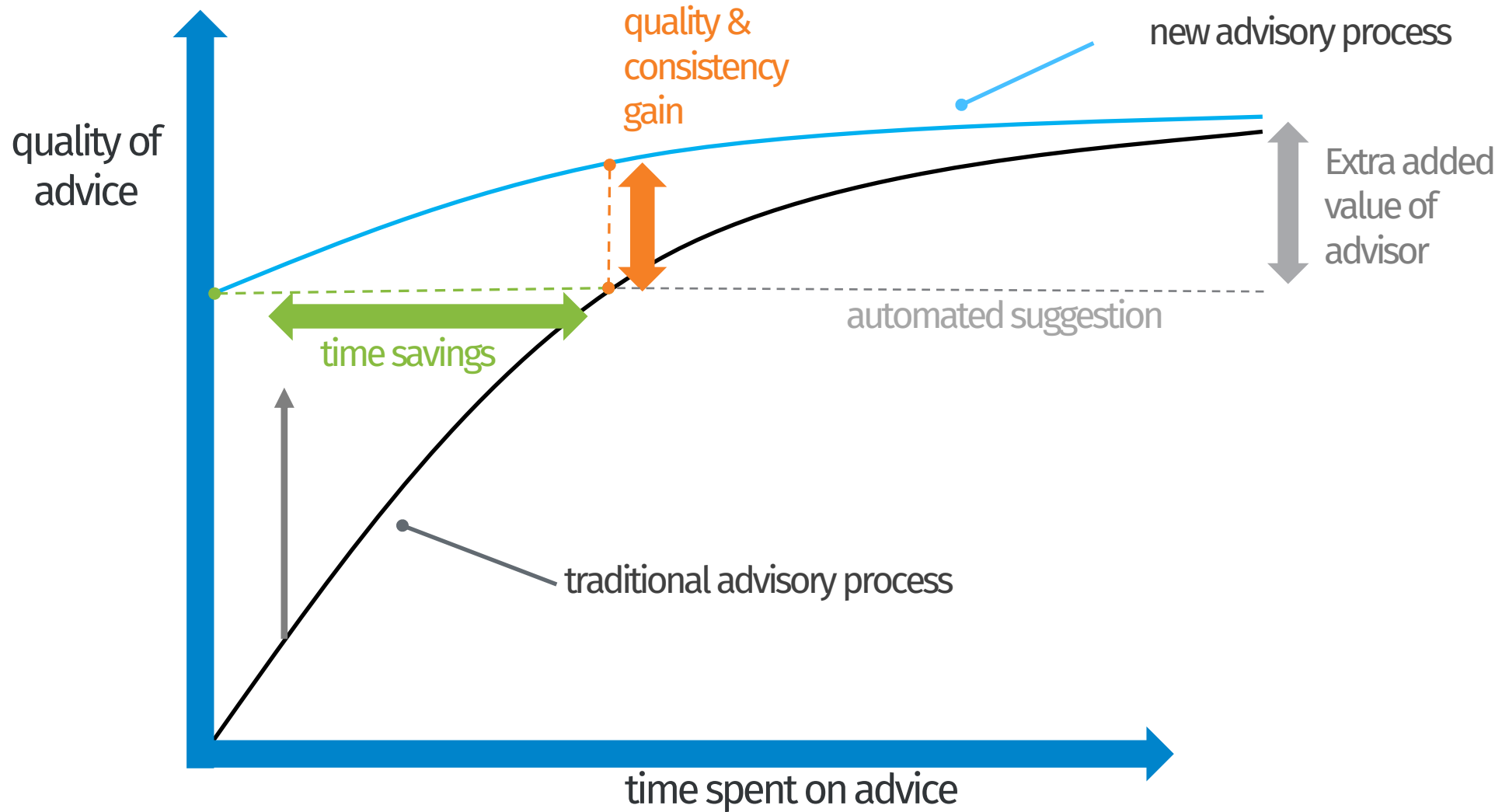
Support clients with automated suggestions, calculations & optimizations



Automation

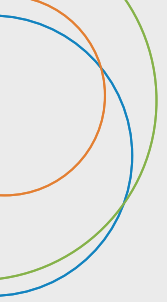
Automation of compliance, explanation of advice and reporting

AI: Automate part of the advisory process





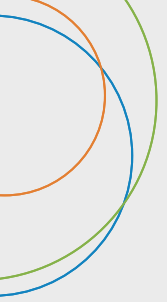
The advisor your best client
will work with in 2035
doesn't exist yet.



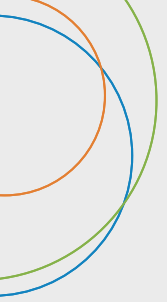
Question 1:

Stay standing if, in the last week, you've asked AI a personal financial question. Could be ChatGPT, could be Claude, could be your bank's chatbot. Anything.

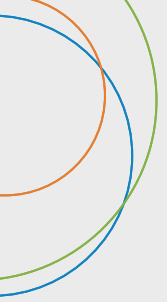
30-40% uses AI for financial questions in NL, other research 50%
60-70% Gen Z



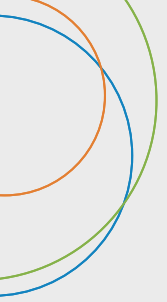
Question 2: Now, stay standing if you would have acted on the answer **without** checking it with another human being.



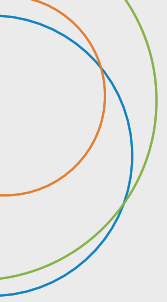
Question 3: Now stay standing if you think, in 5 years time (2031) **more than 25% of consumers** will act on the answer **without checking** it with another human being.



Question 4: Now stay standing if you think, in 5 years time (2031) **more than 50% of consumers** will act on the answer **without checking** it with another human being.



Question 5: Now stay standing if you think, in 5 years time (2031) **more than 75% of consumers** will act on the answer **without checking** it with another human being.



Question 3a: Now stay standing if you think, in 5 years time (2031) **more than 15% of consumers** will act on the answer **without checking** it with another human being.



For 50 years, this has been the deal...

Six promises sold as one

KNOWLEDGE

ANALYSIS

RECOMMENDATION

EXECUTION

ACCOUNTABILITY

RELATIONSHIP



The next decade *unbundles it.*

The winners pick which layers they own.

Force #1: AI takes the top

AI replaces those parts of the job that aren't really advice

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Generative AI versus Optimisation



Force #2: Platforms take execution

Execution is commoditising everywhere

KNOWLEDGE

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Force #3: Regulators take accountability

Accountability is moving from the human to the system / the process
(Targeted Support, EU Retail Investment Strategy)

KNOWLEDGE

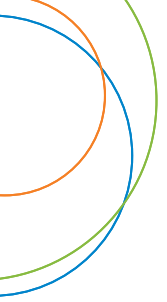
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Force #4: Relationship & trust remain with humans

It's the only layer that really matters, that isn't really about money



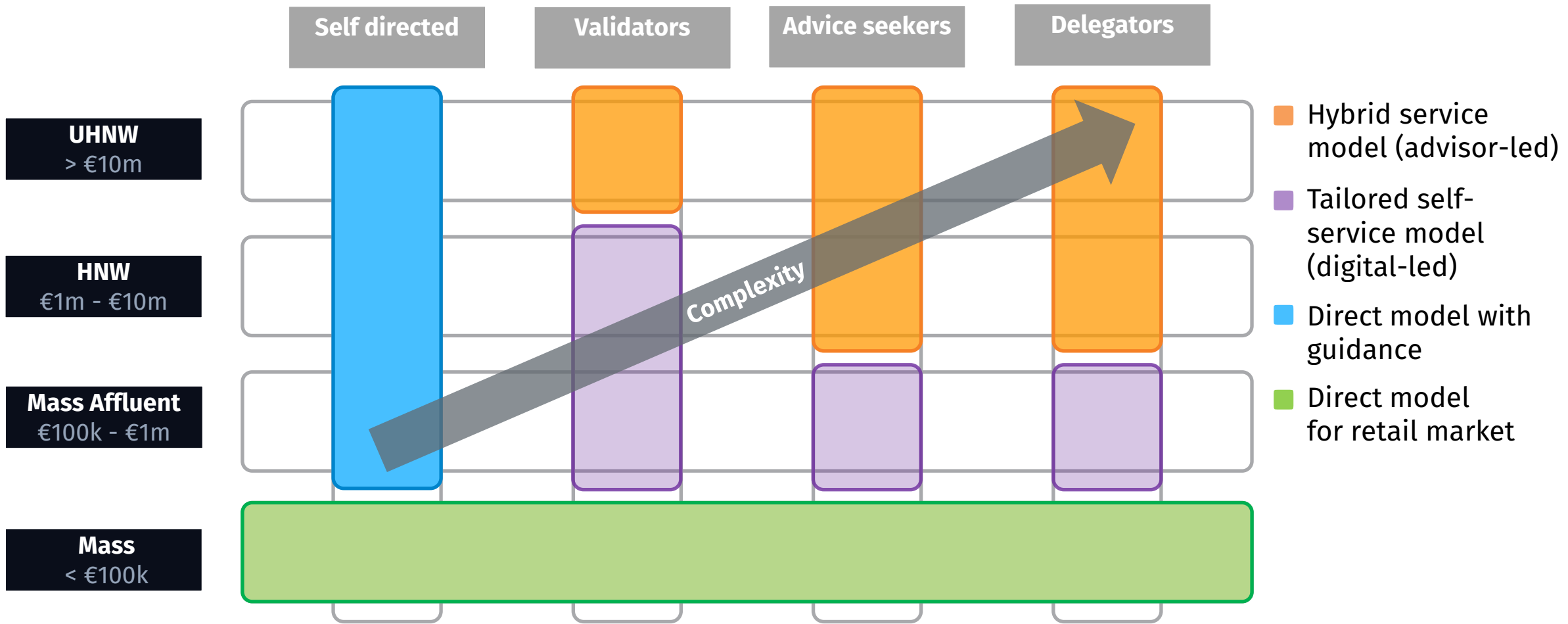
How the unbundling lands...

The matrix shows the different segments and their different futures

	Mass < €100k	Mass Affluent €100k - €1m	HNW €1m - €10m	UHNW > €10m
Knowledge	AI	AI	AI + Human	Specialist team
Analysis	AI	AI + light human	Human, AI-supported	Specialist team
Recommendation	AI (Targeted Support)	Hybrid	Human-led	Multi-disciplinary
Execution	Platform	Platform	Platform + advisor	Custom / custodian
Accountability	Regulator framework	Reg fr + firm	Advisor + firm	Firm + bespoke
Relationship	Community / AI	Hybrid	Human (primary)	Human team

■ AI
 ■ Hybrid
 ■ Human-led
 ■ Platform
 ■ Regulator
 ■ Community

Segmenting clients also based on behavior





The future of financial advice

- 1. The advisor of 2035 is a stack, not a person**
The winners pick which layer(s) they own.
- 2. The advisor will still be important, but even more focused on the relationship**
The advisor will be guided by (AI-) models and processes
- 3. The mass affluent segment will get more guidance, primarily digital-led**
Hybrid models will lead in the coming period

KNOWLEDGE

ANALYSIS

RECOMMENDATION

EXECUTION

ACCOUNTABILITY

RELATIONSHIP



What part of the bundle *do you want to own?*

KNOWLEDGE

ANALYSIS

RECOMMENDATION

EXECUTION

ACCOUNTABILITY

RELATIONSHIP


Questions?


Contact me



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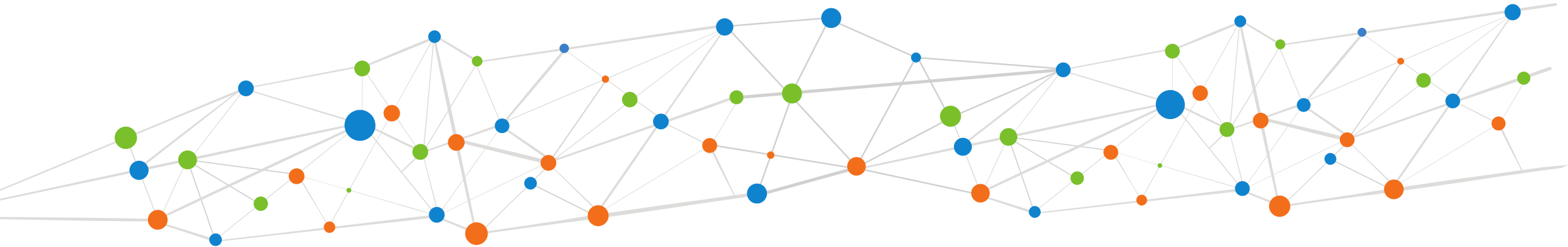
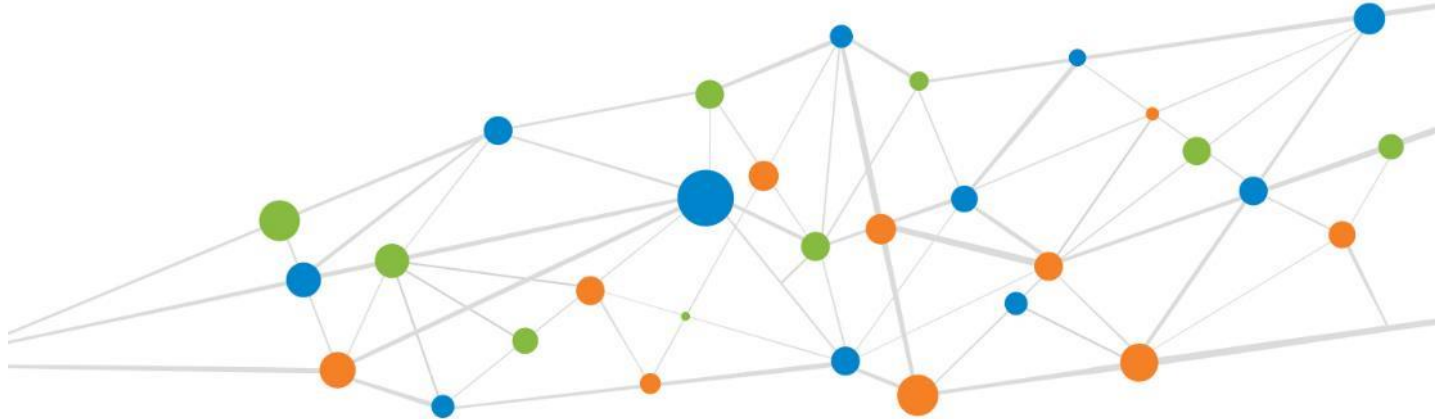
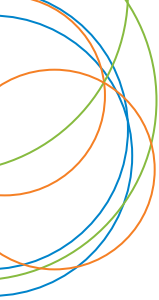
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