

WATERMARK'S AI BRAIN

FUTURE VISIONS: FIVE POWERFUL USE CASES

AI that understands the client file, finds what matters and helps you deliver better outcomes

1 PREPARING FOR AN ANNUAL REVIEW MEETING

TODAY

Spend 30–60 minutes reviewing documents, notes, emails and reports.

Important historic decisions can be overlooked.

Only then can you decide what should form tomorrow's agenda.

TOMORROW AI PREPARES. YOU LEAD.

AI analyses the entire client record and delivers:

- ✓ Executive summary
- ✓ Changes since last review
- ✓ Key recommendations
- ✓ Outstanding actions
- ✓ Potential vulnerabilities
- ✓ Documents requiring attention
- ✓ Suggested agenda items
- ✓ Links to all source documents

Preparation time falls from ~1 hour to minutes, improving consistency and reducing risk.

2 DRAFTING A SUITABILITY REPORT

TODAY

Manually review historical documents and meeting notes.

Copy information into templates and rewrite into a compliant report.

Often takes several hours.

TOMORROW AI DRAFTS. YOU APPROVE.

AI analyses the client file and:

- ✓ Retrieves relevant history and previous advice
- ✓ Identifies changes in circumstances
- ✓ Produces a first draft using your preferred template
- ✓ Cites every supporting document
- ✓ Highlights missing information

Start with an 80–90% complete draft instead of a blank page.

3 TALKING TO THE CLIENT FILE

TODAY

Finding one answer may require opening numerous documents across many years.

Questions like: "When did we recommend moving this ISA?" or "Has the client ever discussed gifting to their children?" require extensive manual searching.

TOMORROW ASK. GET ANSWERS.

Simply ask:

"What discussions have we had regarding inheritance planning?"

"Summarise everything relating to Mr Smith's pension contributions over the past five years."

AI searches, understands and returns:

- ✓ The answer
- ✓ Supporting evidence
- ✓ Links to original documents
- ✓ Confidence information may be incomplete

You no longer search for information—you have a conversation with the client file.



**ONE INTELLIGENT BRAIN.
EVERY CLIENT INSIGHT.**

Secure. Authorised. Context-Aware.

4 IDENTIFYING MISSING INFORMATION

TODAY

Missing documentation is often discovered midway through preparing advice.

This delays recommendations, creates admin and increases compliance risk.

TOMORROW AI CHECKS. YOU ACT.

Before work begins, AI identifies:

- ✓ Missing fact finds
- ✓ Outdated risk assessments
- ✓ Unsigned documentation
- ✓ Missing valuations
- ✓ Outstanding client actions
- ✓ Evidence gaps that may prevent advice

AI identifies issues before they become bottlenecks.

5 CONTINUOUS CLIENT INTELLIGENCE

TODAY

You discover opportunities only when you actively search for them.

TOMORROW AI MONITORS. YOU PRIORITISE.

AI continuously reviews authorised information and proactively surfaces opportunities such as:



Annual reviews becoming due



Pension contribution opportunities



Potential inheritance planning discussions



Vulnerable client indicators



Maturing investments



Outstanding recommendations requiring follow-up

Rather than waiting to be asked, Watermark AI Brain becomes an intelligent assistant that continually reviews the client estate and draws your attention only to matters requiring human judgement.

WATERMARK AI BRAIN: SECURE, SELF-CONTAINED & BUILT FOR TRUST



WATERMARK HOSTED SERVICE

Fully hosted and managed by Watermark Technologies Ltd in the UK. You focus on your clients, we handle the rest.



SELF-CONTAINED ENVIRONMENT

Isolated, secure and purpose-built for financial services. Your data stays within our environment.



BESPOKE LANGUAGE MODEL (LLM)

Powered by a bespoke language model trained and tuned for financial advice in the UK.



WITHIN THE UK

All data, processing and storage remain within the UK, ensuring full compliance with UK regulations and standards.



Secure. Authorised. Private. Designed for the highest standards of data protection and regulatory compliance.



Save time every day



Improve accuracy & consistency

THE FUTURE OUTCOME



Reduce risk & strengthen compliance



Make better recommendations earlier



Deliver exceptional client experiences at scale