

TO-BE Process Documentation

Client Information

| Field | Value |
|--------------|------------------------|
| Client Name | Vantage Financial |
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Executive Summary

This report presents comprehensive documentation of the future-state (TO-BE) business processes extracted from the provided documentation, with **Subatomic AI Co-Worker Agents and AI Cognitive Workflows** as the primary solution for automation and process improvement. It focuses on **how actors experience the transformation** when Subatomic AI solutions are integrated. It includes AI solution identification, detailed workflows showing AS-IS vs. TO-BE from actor's perspective, actor role mappings, system integrations via AI solutions, and process improvements enabled by AI automation.

Report Overview

| Section | Description | Status |
|------------------------|--------------------------------|-------------|
| TO-BE Process Analysis | Comprehensive process analysis | ✓ Completed |
| Process Flow Diagram | Visual process representation | ✓ Completed |

TO-BE Process Analysis

Overview

This section provides comprehensive documentation of the future-state (TO-BE) business processes designed around **Subatomic AI Co-Worker Agents and AI Cognitive Workflows** as the primary automation solution. It focuses on **how actors experience the transformation** from AS-IS to TO-BE. It includes AI solution identification and architecture, process workflows showing AS-IS vs. TO-BE from actor's perspective, actor role mappings showing how their work changes, system integrations via AI solutions, data flows through AI solutions, and process improvements enabled by AI automation.

Process Summary

| Component | Description | Status |
|---------------------------|---|------------|
| Process Identification | All TO-BE processes and their characteristics | Documented |
| Process Workflows | Step-by-step TO-BE workflows | Documented |
| Stakeholders and Roles | All roles and responsibilities in TO-BE state | Documented |
| Systems and Tools | Systems and tools used in TO-BE state | Documented |
| Data and Information Flow | Data flows in TO-BE state | Documented |
| Process Improvements | Improvements over AS-IS processes | Documented |

TO-BE Process Analysis

Subatomic AI Solutions Overview

Subatomic AI Solution Architecture

- The TO-BE architecture centers on Subatomic's agent team model, with AI Co-Worker Agents autonomously performing discrete, role-based financial advisory tasks, coordinated end-to-end by AI Cognitive Workflows that orchestrate multi-step, actor-centric business processes.
- Each process is mapped to a dedicated AI Cognitive Workflow, which orchestrates teams of specialized AI Co-Worker Agents.
- AI Co-Worker Agents are modular, interconnected, and operate in both batch and real-time modes as required, drawing from all relevant data systems via robust API integrations, ETL pipelines, and secure accesses.
- All synthesized and historical data reside in a central unified vector database (for documents/unstructured data/RAG) and a data warehouse (for transactional/structured data).

AI Co-Worker Agents

| Agent Name/Type | Purpose/Primary Responsibilities |
|-----------------------|--|
| Supervisor Agent | Orchestrates entire workflow, triggers/coordinates sub-agents per use case, tracks state, ensures SLAs are met |
| Data Collection Agent | Aggregates, deduplicates, and normalizes client/account data from all systems; manages ongoing system polling and sync |
| Analyst Agent(s) | Interpret goals, performance, risk; run scenario analyses; detect inconsistencies; apply compliance and business logic |

| Agent Name/Type | Purpose/Primary Responsibilities |
|--------------------------------|--|
| Advisor Agent | Synthesizes, recommends, flags opportunities; translates analysis into actionable recommendations for review |
| Presentation/Output Agent | Generates branded deliverables (Word, PowerPoint, PDF) based on output templates, with customizable visuals and layouts |
| Channel/Distribution Agent | Routes outputs to actors and channels (Teams, Email, Slack, Shared Drives, Portals), per configured delivery preferences |
| Compliance/Regulation Agent | (Future scope) Validates output against compliance datasets/checklists (CFP, SEC), logs actions, flags risks |
| Conversational Interface Agent | Enables iterative, conversational review and feedback on materials; applies actor-provided refinements in real time |

AI Cognitive Workflows

| Workflow Name | Purpose/Orchestration Scope |
|------------------------------------|--|
| Client Meeting Prep Workflow | End-to-end automation of recurring client meeting preparation (data gathering to delivery) |
| Client Pitch Meeting Prep Workflow | End-to-end automation for new/prospective client pitches (personalization to output) |
| Data Aggregation/Analysis Workflow | Ongoing normalization and validation of all integrated data sources |
| Meeting Note/Workflow Sync | Manages all meeting notes, tasks, follow-ups, ensuring current and actionable context |
| Portfolio Reporting Workflow | Automates creation/distribution of all portfolio and proposal reporting needs |

How the Solutions Collaborate

- AI Cognitive Workflows initiate and oversee the execution of AI Co-Worker Agents, maintaining state/context, making routing decisions, and escalating to human actors as needed.
- AI Co-Worker Agents execute assigned tasks, share outputs to vector DB, inform each other via workflow bus, and resolve dependencies autonomously unless actor input is explicitly required.
- Actor interventions, feedback, or overrides are managed by the Conversational Interface Agent and logged centrally for audit/compliance.

Actor Impact Summary

- Manual multi-tool prep, data wrangling, and report assembly are eliminated; actors now initiate, review, and iteratively refine outputs as needed, using conversational or approval interfaces.
- Role focus shifts to higher-value review, oversight, client relationship, and exception handling rather than data movement and manual synthesis.
- Processes run in near real-time, actors are prompted automatically when their input/review is specifically required, audit/compliance is continuous and unobtrusive.

Process Identification

TO-BE Processes and Subatomic Involvement

1. Client Meeting Preparation (Review)

- Automated by Client Meeting Prep Workflow; agents handle all research, synthesis, and prep pack creation up to human review.
- Owner: Paraplanning Team and Assigned Advisors, but process now AI-driven.

2. Client Pitch Meeting Preparation

- Orchestrated by Client Pitch Meeting Prep Workflow; enables rapid, personalized new-client proposal preparation.

3. Data Aggregation and Analysis

- Ongoing via Data Aggregation/Analysis Workflow; AI agents ensure all source data is current, normalized, validated, deduplicated, and available for all downstream processes.

4. Meeting Note Management/Workflow Tracking

- Meeting Note/Workflow Sync keeps tasks, notes, and follow-ups integrated automatically across systems and decks, surfacing context for every prep.

5. Portfolio Reporting and Proposal Generation

- Portfolio Reporting Workflow automates data pulls, visuals, and custom reporting assembly into presentations and proposals.

Process Scope

- All process boundaries expand to include both batch/prep and real-time workflows, from initial trigger to delivery of output to actor, advisor, or client.

Process Workflows with Subatomic AI Solutions

Client Meeting Preparation (TO-BE Step-by-Step, AS-IS vs. TO-BE)

| Step | AS-IS (Manual, Actor Tasks) | TO-BE (With AI) | AI Solution Responsible | Actor Role(s)/Experience Change | Inputs/Outputs | Tools/Systems Accessed |
|------|--|--|--------------------------------------|--|-------------------------|--------------------------------|
| 1 | Actor checks Redtail, compiles list of meetings | Actor receives proactive alert/list; can trigger/approve prep workflow via Teams/Email/Portal (or is auto-triggered) | Supervisor Agent, Cognitive Workflow | Paraplanning, Advisors: Passive/trigger | Input: Meeting schedule | Redtail (AI-API); Teams, Email |
| 2 | Actor individually opens RightCapital, Black Diamond, Wealthscape, etc. | Data Collection Agent autonomously fetches/syncs all client/account/transaction data from every platform | Data Collection Agent | No manual system-hopping; only oversight | Output: Unified dataset | APIs to all data systems |
| 3 | Actor manually downloads, aggregates, cleans, deduplicates data in Excel | AI agent cleanses, deduplicates, normalizes ingested data autonomously, posts to vector DB/warehouse | Data Collection Agent | No Excel/manual tallying | Output: Validated data | Central DB / Data Warehouse |

| Step | AS-IS (Manual, Actor Tasks) | TO-BE (With AI) | AI Solution Responsible | Actor Role(s)/Experience Change | Inputs/Outputs | Tools/Systems Accessed |
|------|--|--|--|---|-----------------------------------|---|
| 4 | Actor manually enters key figures into RightCapital | Agent updates RightCapital and other systems via API/automation, ensuring consistency everywhere | Integration sub-agent | No data entry, no cross-system checking | Data Write | RightCapital API |
| 5 | Actor reviews last meeting notes, workflows, and personalizes meeting pack content | AI searches, extracts, and preselects relevant notes/tasks from Redtail, proposes personalized content for pack | Meeting Note Management Agent | Actor prompted to approve/modify if needed | Output: Pre-personalized sections | Redtail, Vector DB |
| 6 | Actor runs custom reports, pulls/snips charts/graphics from reporting systems | Analyst Agent/Presentation Agent assembles custom reports, runs scenarios, renders and embeds charts as per instructions | Analyst Agent, Presentation Agent | No copy-paste/snipping – ready visuals auto-inserted | Outputs: Deck visuals | Black Diamond, RightCapital, Fathom, etc. |
| 7 | Actor assembles PowerPoint, populates Vantage templates, ensures branding | Presentation Agent builds branded, compliant decks in specified formats using approved templates and color palettes | Presentation Agent | Actor reviews/refines via conversational UI if needed | Output: Draft deck | PowerPoint/Word/PDF (AI-generated) |
| 8 | Actor submits to advisor for review, waits for feedback – may iterate documents | Output agent routes to advisor for review; advisor can approve, reject, or request “tweak this section” conversationally | Channel Distribution Agent, Conversational Agent | Multi-actor, real-time feedback loop | Input: Advisor feedback | Teams, Email, Conversational Interface |
| 9 | Once approved, actor sends outputs via email/drive/share | Channel Agent automatically distributes final pack to clients, shared drives, and updates audit log | Channel/Distribution Agent | Actor only approves; delivery is automated | Output: Sent materials | Email, Slack, Shared Drives |
| 10 | Compliance/Reg regulation checks (future scope/manual now) | Compliance Agent (future) scans deck for compliance errors, logs approvals/overrides; operations/back office notified | Compliance Agent | Compliance is proactive/automatic | Output: Audit log | Compliance logs/tools |

Key changes: Actors move from manual investigators/assemblers to initiators, reviewers, overseers, and high-value exception handlers. Time to output drops from hours to minutes; bottlenecks eliminated.

Client Pitch Meeting Preparation (TO-BE Highlights)

- Initial client info is gathered via digital forms or direct API (if statement upload), not manual entry.
- Data normalization and scenario analysis auto-triggered upon info receipt.
- Personalized pitch deck fully assembled by Presentation Agent with actors collaborating only for content refinement and final approval.
- Output distributed and logged as for review processes.

Data Aggregation and Analysis

- Continuous and on-demand, handled by Data Collection Agent and Analyst Agent.
- Manual aggregation/reconciliation replaced by ongoing sync/cleanse/check cycles.
- Exception reports routed only as needed.

Meeting Note Management and Workflow Tracking

- AI Co-Worker Agent integrates Redtail notes and workflows automatically into prep materials and context, surfacing actionable items for each meeting/pack.

Portfolio Reporting and Proposal Generation

- Report creation, customizations, period selection, and visuals automated and included by Presentation Agent, following templated and ad hoc requests.

Subatomic AI Solutions and Actor Roles

AI Co-Worker Agents: Responsibilities and Actor Experience

| Agent | Responsibilities | Actor Interaction Point | Actor Experience Change |
|-----------------------|---|---|--------------------------------------|
| Supervisor Agent | Triggers end-to-end processes, tracks progress/state | Actors now simply initiate/review, not coordinate tasks | No more manual orchestration |
| Data Collection Agent | Aggregates, deduplicates, cleanses, normalizes data from all systems | Issues/alerts only if data gaps/inconsistencies | No more data hunting/Excel wrangling |
| Analyst Agent(s) | Runs financial analyses, scenarios, logic checks | Surfaces findings, alerts, or anomalies for actor review | Instantly prepared, deep analytics |
| Advisor Agent | Drafts/prepares recommendations, notes, and best-fit scenario matches | Advisors review, tune, or override | Focus on advice, not mechanical prep |
| Presentation Agent | Drafts branded decks/reports in all formats | Actors review/refine via conversational UI, approve outputs | No more hand-assembly of slides/docs |

| Agent | Responsibilities | Actor Interaction Point | Actor Experience Change |
|----------------------------|--|---|--|
| Channel/Distribution Agent | Automates approval, routing, and output delivery | Actors choose channels and approve one-click delivery | No more manual email/upload/send |
| Compliance Agent | (Future) Validates outputs, logs compliance states, creates audit trails | Actors get proactive compliance feedback, not manual spot-check | Audit trail is always current, hands-off |
| Conversational Interface | Enables real-time, interactive document refinement via natural language | Actors converse ("tweak this page/add chart X") as needed | Focus moves to refinement and client value |

AI Cognitive Workflows: Orchestration Scope

- Each workflow (e.g., Client Meeting Prep) encapsulates full process: triggering, scheduling, agent assignment, progress monitoring, output groupings, escalations, compliance checkpoints, and audit logging.
- Actors can initiate, monitor, intervene, and review via simple UIs, Teams pop-ups, or Slack/portal dialogs.
- Exception handling and handbacks managed at process level; actors only step in for unresolved issues or judgment calls.
- All change/version/collaboration is logged for reference and audit.

Departments and Stakeholders Involved

- Paraplanners and planners: process overseers and initial reviewers, now unburdened from manual data tasks.
- Advisors/Partners: final reviewers and client contacts, focused on high-value client engagement and advice.
- Operations/Back Office: process/system managers, can track workflow health, exceptions, retrain agents.
- IT/Security (FinGuard): provision/access management, compliance oversight.
- Vendor/AI Platform: ongoing agent tuning, feature support.

Communication Channels

- All major touchpoints supported (Teams, Email, Slack, Portal); actors receive and approve/refine outputs from one consolidated interface.

Systems and Tools Integration via Subatomic AI Solutions

| System/Tool | AS-IS: Manual Access by Actors | TO-BE: AI Solution Integration | Integration Method | Actor Experience Change |
|---------------------|---|--|---|--|
| Redtail | Login, search, read/update CRM/calendar | API integration by Data Collection & Note Agents | Automated via API/OAuth, polling & event triggers | Actors no longer need to log in manually |
| RightCapital | Used for scenarios, manual data entry | API push/pull and auto-update by Data Collection and Analyst Agents | API, periodic/event, bi-directional | No more re-keying or error-checking |
| Black Diamond | Run manual reports, download, snip | API/data extraction by Analyst & Presentation Agents | API, data export, headless automation | Instant report inclusion into decks |
| Wealthscape/Schwab | Manual Excel exports | Direct data pulls; API or scheduled batch using Data Collection Agent | API (preferred), secure extract, file polling | No manual exports or Excel cleanups |
| Excel | Used for manual aggregate/calculation | Only used internally within AI for intermediate data manipulation | N/A (internal), not exposed to users | No Excel for actors, output only if needed |
| PowerPoint/Word/PDF | Open, assemble, format manually | Presentation Agent builds, merges templates, applies compliance/branding | Direct Office API, template engine | Documents arrive ready for review |
| Fathom | Not detailed; analytics/reporting | If API available, included in Data Collection/Analyst Agents | API, periodic or on-demand | Integrated analytics at no extra effort |
| RetireUp | Manual, sporadic use | Included if required, by Data Collection/Analyst Agent | API, scheduled/manual inject | Seamless scenario access |
| Riskalyze/Nitrogen | Rare, not integrated | API connector used by Analyst Agent if scenario matches | API, on demand if applicable | Automated inclusion in risk sections |
| Shared Drives | Manual save/upload, manual distribution | Automatic storage/distribution by Output Agent | API/File System, triggers on approval | Actors never upload files manually |
| Teams, Email, Slack | Manual email, Teams, Slack sharing | Output routed by Channel/Distribution Agent by routing rules | API, webhook, channel mapping | Push-button or auto delivery to users |
| Portal/API | None | Actors may initiate/review via central portal or API | Web, API, secure authenticated session | Self-service kicks off full process |

Data and Information Flow Through Subatomic AI Solutions

AS-IS

- Actors move data by hand from system to system, reconcile by sight, double-check using Excel, store partial data in different platforms, and create presentation outputs by assembling fragments from multiple exports/screenshots.

TO-BE

- Data Collection Agent continually fetches-syncs from all systems (Redtail, Black Diamond, RightCapital, Wealthscape, Schwab, RetireUp, Riskalyze/Nitrogen, Fathom, etc.), normalizes and validates data, deduplicates accounts/transactions, and populates central vector database and data warehouse.
- Analyst Agent cross-verifies, computes metrics/forecasts, and runs compliance and logical validations.
- Advisor Agent translates numbers into natural-language recommendations and flags any anomalies for human input.
- Presentation Agent generates documents with all data, graphics, and content properly placed, compliant, and on brand.
- Communications (notes, scenarios, action items) automatically included or referenced in outputs.
- Compliance Agent (future) checks for regulatory missteps before handoff to clients.
- All data transformations and flows logged for auditability; actors view consolidated outputs and analytics.

Actor Experience

- Actors see only clean, ready-to-consume prep materials, validation alerts, or exceptions, and may query/converse with AI to refine/clarify outputs.
- Direct data handling disappears from daily workflow; actors focus on review, client impact, and oversight.

Process Dependencies and AI Solution Orchestration

AS-IS

- Manual tracking/coordination between actors for each process stage
- Critical path delays if data is unavailable, if an actor is sick/out, or if prep is incomplete/missing info

TO-BE

- Supervisor Agent, through AI Cognitive Workflows, manages all handoffs and dependencies automatically, checking and queuing each process step
- AI agents parallelize data collection, analysis, and presentation building
- Escalations (missing data, exceptions, ambiguities) are flagged for human intervention with proactive alerts and suggested actions
- Workflow state tracked and visible to relevant actors; bottlenecks resolved by AI or alerted for prompt action
- No "batch crunch" before meetings: real-time or scheduled just-in-time prep possible

Process Improvements via Subatomic AI Solutions

Improvements, Automation Opportunities, and Efficiency Gains

- **Eliminated manual data pulls, Excel work, and multi-system searches**
 - 100% of aggregation/analysis now handled by AI Co-Worker Agents
 - Time to assemble core decks drops from hours to minutes
- **Automated, consistent application of templates/branding**
 - No more formatting errors or off-brand materials
- **Continuous compliance and auditability**
 - All actions logged and pre-validated, reducing risk of regulatory misses
- **Ongoing data freshness and validation**
 - Live sync keeps finances, risks, personal notes current for every meeting
- **Proactive recommendations and risk/opportunity flagging**
 - Advisor Agent surfaces insights that might be missed manually
- **Immediate multi-channel delivery**
 - Meetings packs go where they're needed instantly, via actor-preferred channels
- **Conversational, interactive refinement**
 - Actors get instant turnaround for tweaks/changes instead of long cycles
- **Quantifiable Benefits**
 - Up to 90% reduction in prep labor hours per meeting
 - Substantially reduced error rates (fat-finger, copy-paste, version control)
 - More timely, responsive advice to clients

Actor Benefits Summary

- Focus on high-touch client interactions, not assembly-line prep work
- Ability to process more clients/advisors with the same resources
- Reliably up-to-date, accurate deliverables every time
- More robust compliance, easier audit response
- Empowered to personalize/innovate via interactive refinement, not hamstrung by tools

Subatomic AI Solution Integration and Automation Architecture

AS-IS

- Manual, error-prone, decentralized, bottlenecked by human availability, and limited by what staff can handle at peak workload

TO-BE

- Fully orchestrated by Subatomic's modular, agent-driven system:
- Supervisor Agent triggers, sequences, and monitors all workflow steps
- Data moves automatically between all connected systems, normalized/validated in ETL, reaching both the central vector DB (for semantic/unstructured search and RAG) and data warehouse (for analytics/audit)
- AI Co-Worker Agents process/transform data at each logical workflow step, all context/state tracked by Cognitive Workflows
- Presentation and Distribution Agents act at just the right points, ensuring final outputs are compliant, brand-aligned, and delivered to the correct stakeholders
- Actors are surfaced only into the process for review, intervention, or approval; otherwise, flows are invisible/automatic

Integration Level Achieved

- Modular API integrations to every platform referenced, no tool left behind
- Real-time and batch modes supported
- Scheduled and event-based triggers for workflow automation
- Central audit trail for all agent/actor actions

Actor Visibility

- What actors see: Dashboards, notifications, finished outputs, "review/tweak/approve" UIs, exception alerts only as needed
- What happens behind the scenes: Multi-agent orchestration, multi-system sync, error handling, state maintenance, compliance/audit logging, and performance monitoring—entirely transparent to the actor

Conclusion:

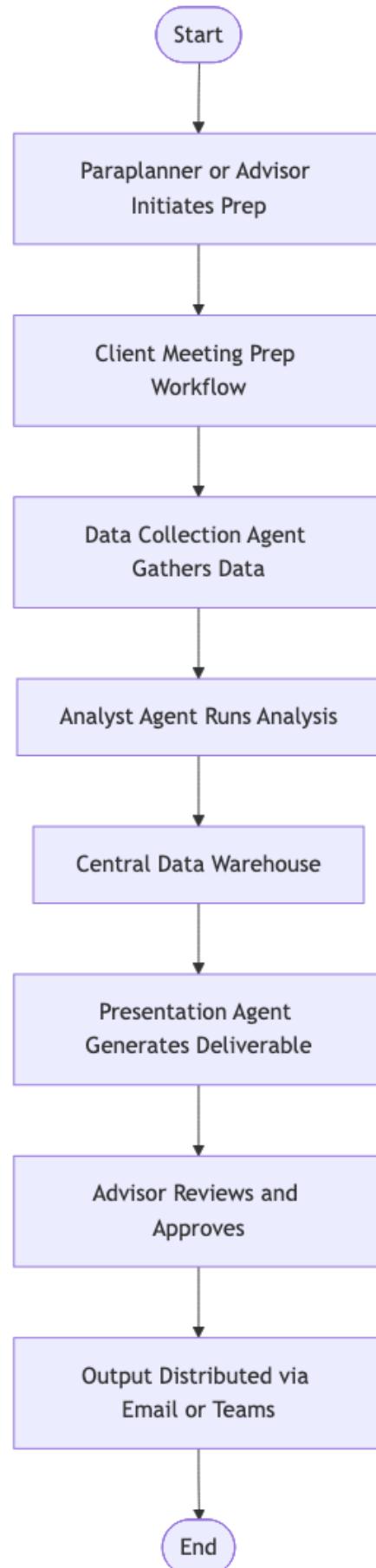
Vantage Financial achieves a truly modern, scalable, and compliant client meeting/pitch prep workflow. The firm leverages Subatomic's AI Co-Worker Agents and Cognitive Workflows as a transformative operational layer, freeing expert staff for client value and oversight, all while

providing bulletproof controls, real-time output, and radical process simplification. Manual bottlenecks and error-prone steps become relics; the daily experience for every role is streamlined, automated, and focused on the human interactions that matter most.

Process Flow Diagram

Visual Process Representation

The following diagram visualizes the TO-BE process flows:



Report Metadata

| Metadata | Value |
|------------------------|------------------------|
| Client Name | Vantage Financial |
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| TO-BE Process Analysis | ✓ Included |
| Process Flow Diagram | ✓ Included |

End of Report