

TO-BE Process Documentation

Client Information

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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/coordinating 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:

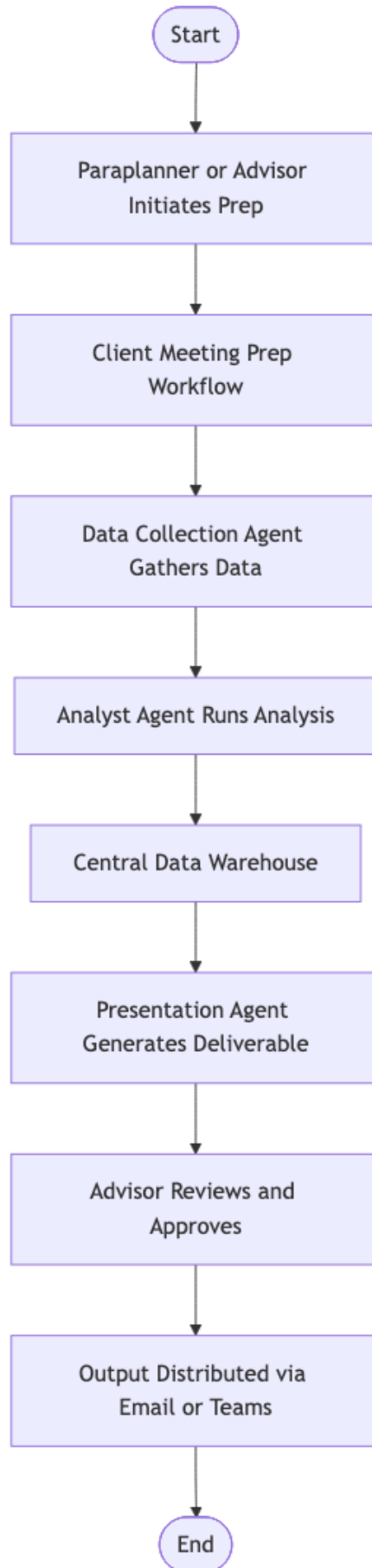
Vantage Financial achieves a truly modern, scalable, and compliant client meeting/pitch prep workflow. The firm leverages Subatomic's AI Co-Worker Agents and Cognitive Workflows as a transformative operational layer, freeing expert staff for client value and oversight, all while

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
Report Type	TO-BE Process Analysis
Generated By	TBP Generator System
Generation Date	2025-12-03 12:17:19
TO-BE Process Analysis	✓ Included
Process Flow Diagram	✓ Included

End of Report