

# Vantage Financial - AI Agent Proposal Review (Meeting Transcript)

[VIEW RECORDING - 65 mins \(No highlights\)](#)

[@0:10](#) - **Sam Sova**

Hey, Carl, hey, Bernie, can you hear us? Sure can.

[@0:16](#) - **Karl Simon (letsgosova.com)**

I don't think the volume is going to be there.

[@0:30](#) - **Sam Sova**

Hey Carl, can you hear us? I can, can you hear me? Oh, yeah, okay.

[@0:38](#) - **Karl Simon (letsgosova.com)**

Great. We're just, we're getting the room set up.

[@0:41](#) - **Sam Sova**

No worries.

[@0:43](#) - **Karl Simon (letsgosova.com)**

Hey, Bernie, can you hear us too?

[@0:45](#) - **Sam Sova**

Okay.

[@0:56](#) - **Karl Simon (letsgosova.com)**

Thank you. Thank you.

[@1:42](#) - **Sam Sova**

We're just getting everybody in the room right now, so give a second. I'll share the proposal on the screen here for everyone as well.

Sounds great.

[@1:54](#) - **Karl Simon (letsgosova.com)**

Thank you.

[@5:04](#) - **Sam Sova**

Okay. Got everyone in the room. Can you hear us? She's on mute if she's not at that. What you guys use teams chat?

Yeah. Yeah. Okay. we waiting for anyone else? Nope. Okay. This is Matt. Let's make sure she can hear us.

How much background do you have on this? As much as these two could. Okay, so let's, so let's hear what your take it.

Oh, let's What is, what is your, give me the, the high level, and then I can fill in blanks.

Yeah. I mean, I think that's, okay. Well, not to put you on the spot right away. So I think Miami is, I think you can create an AI.

Yeah. there's a live person beginning and then that's the age of salt. So whatever we're looking at there, I feel you can create the age.

Right? Wow, he has a great job. Yeah, that's right. and to just double-click on it, like we talked to FinGuard to make sure we build it within your IT infrastructure, since we're going to have your client information.

And then the other part of this is we're actually going to build you a database that takes all the different tools you have and puts in one database, so agents have access to that and it's not siloed, right?

So, we actually walk through and feed his process. same way Chatsh, you can see it as a database that you can interact with, but ours would be, so if possible, everything in the line of share, share all the different tools, CRM, they got a list of a right capital.

Yeah, but then they have a contract, Chatsh, you can see them, not only them, but is that a good

It's with yeah, so like so we can use any of the large language models, but if you guys are Microsoft shop, so like That ties into Open AI really well Where they don't work Yeah Yeah, but we so we are our first client and our biggest client is Fujitsu out of Japan with a firm and The team we work with is based in London and Carl is on our CTO So I'm sure you can talk more about this, but they put us through the bringer of security Because we're doing stuff for their legal team.

So it's all their all their contracts globally So what we built is a platform to then basically within your IT instance to add that extra layer of security.

So, we're very comfortable in Thompson. Well, security and compliance. Yeah, that's right. That's right. That's right. right. right. Sure.

So, we can, yeah, we can dig into that as well. Um, can Brittany hear us now? Yep. Okay. Carl, are you, can you still hear us?

Yep, sure can.

[@9:31](#) - Karl Simon (letsgosova.com)

I don't have a sense for who in the room and when someone talks, in particular, is talking. So, um, it'd be fantastic get a better sense of the extended participation here and, you know, when you go through the 20 people in the room right now.

[@9:48](#) - Sam Sova

Are there 20?

[@9:49](#) - **Karl Simon (letsgosova.com)**

No, I'm just kidding.

[@9:50](#) - **Sam Sova**

There's four of us. Uh, so you met Jesse and Andy, um, and then we have Jeremy in the room.

Maybe you can give an intro real quick, if you don't mind. So, if you're a gardener, one of the partners here, I'll leave you for the back office.

All the stuff that nobody else wants to do, that's what I mean. So, that's the easiest way to describe it.

So, when it comes to this and creating the system and doing all this, I think it'll end up, these guys will say what they want, and then it's usually up to me.

Cool. So, he manages the paths and like, and great how folks get done for the client service model. Perfect.

Cool. Bernie, do you mind giving an intro as well?

[@10:47](#) - **Brittany Fast**

Yeah. I've been with Vantage since we started, 2021, and basically just assist Jeremy with all the band operations. I'm out of South Dakota, so I'm a

that office and then just work on improving processes and workflows and kind of getting to know all our software that we have kind of training staff as needed.

[@11:15](#) - **Sam Sova**

Perfect, great. Okay, cool. Now, Carl, you want to? go ahead, Carl.

[@11:23](#) - **Karl Simon (letsgosova.com)**

Oh, you want me to introduce myself? I mean, perfect. Yeah, if you don't mind, that'd be great.

[@11:27](#) - **Sam Sova**

Yeah, hey, everyone.

[@11:28](#) - **Karl Simon (letsgosova.com)**

mean, Sam mentioned I'm Carl. the CTO. You know, we merged companies a year ago because I was jumping ahead to better understand the rapidly moving train or maybe it's a more of a rocket of generative AI and make sure that we can help clients adopt, you know, on time, on time, meaning when it's ready, truly able to add value in certain use cases.

yeah, I've been helping companies for over two decades adopt the latest capabilities so that they can improve their velocity in handling clients, cost reductions as well, and it made sense when Sam and I hooked up a year ago to merge companies that we bring some of our best domain knowledge together to deliver really high quality to potential clients like you.

[@12:31](#) - **Sam Sova**

Yeah, Carl's in San Francisco, he's in the thick of this going out of AI and everything AI. So, yeah, really like that Carl, I'm just real quick on myself.

I very much like Carl worked at some pretty big companies for the last 20 years, decided a couple of years ago to start around thing and started consulting and it was really quick to learn that AI was a hot topic that very

who people knew what they were doing. And when Carl and I came together and our teams, we realized really quick that the consulting piece was good to have and know what's going on, but we needed a platform.

So you see on here subatomic, that's our product, but it's a platform that where we've seen the last year of the feedback gone and how we've morphed the product we called AI Your Way, where you can integrate it into your processes you have already.

So if you don't want everybody in your firm to log into this tool to use it, they don't have to.

You can, and we'll talk about how the teams work and the agents work, but you can activate them various ways through Microsoft Teams, right?

chat, you could do it via email, slack, or you could go with an R tool, right? So we can create these workflows around how you guys work, best to get the outputs.

And that's, you know, the conversations we've had. that's what we've proposed here. So we're going to go through, and I'll share it on the screen as well if everybody doesn't have it, a proposal we put together around really wrapping up your planning, right, for climb meetings.

And in this, there's, we're going to go through and we kind of jumped into this already, like you said, just like getting to the end.

But there's some things we do now, and then additional things you want to do, different use cases you want to do after, we build a plan, right, so you don't have to do it every time.

There's kind of an up front lift to get all your data together and get these agents to do what we want them to do.

[@14:47](#) - **Karl Simon (letsgosova.com)**

Cool.

[@14:48](#) - **Sam Sova**

All right, so I'm going to pull up the, oh my god, have so many windows open. Okay, hold on.

So all right, so the upfront is, I mean, just knowing your business and what you guys do, right, where we want to dig in is the scope.

And just I think at the end of this, we just want to make sure we're completely aligned of like, when we hand this to you, what are your expectations, right, and make sure this is where we found 100% client satisfaction is just making sure what you guys think you're going to get at the end is exactly what we are going to deliver at the end, right, because that's like the worst situation in life, right, when you think you're getting something and you don't.

So we're going to walk through this step by step. I'm going have Carl, Carl, you want to walk through the scope, and obviously you don't have to read it word for word, but just kind of give an overview of especially how we're going to build these agents out in the teams, and then we can get into the database and so on.

Sure, so let me.

[@16:00](#) - **Karl Simon (letsgosova.com)**

Pull it up on my side. I'm not seeing you're what you're showing. It just looks like a Back drop right now Interesting, okay Let me try a different one Well, why don't you why don't you start and

I'll try to Yeah Yeah Okay, so we know that you know High-client personal touches is critically important where you know what the financials and Associated goals and objectives are for your individual clients that you do advice and There's a process you guys go through right now that is Pretty manual, right?

got you have your power planner team Ben and I don't recall the other names, but they gather information from multiple systems to put together

Well, it appears to be now heading towards a presentation deck, actually it was like a one plus page summary of everything you want to cover in a client meeting, which becomes your first use case among many that can be that can leverage the vector database.

So when you think about the workflow, and this is text-based, talk you through a visual right now, but you have certain, at least, virtual roles that are performed by the paraplanner.

You have a financials analyst, which really retrieves that customer information or client information. You know what the client goals are based upon past discussions or what you may want to recommend during the meeting for client goals.

And then you want to bring all that information together to drive your agenda, drive your discussion. You know, when you meet with the client, whatever your frequency is monthly quarterly, maybe it depends.

So the idea is that if we have the gathering coworkers, data collection you see in number one, and it's augmented with the advisor agent, these are all your AI coworkers acting as a team, the advisor agent provides further opportunities to review with the client space on past performance or opportunities for future performance.

That could all that input generating an output can be presented any way you want. So again, the idea is, you know, when we say AI your way, maybe it's a presentation, if that's your direction of what you want to have and go through at your client meeting.

And so, basically, you know, once you identify what's coming in and what the output is, and you just have to know where you want to deliver.

[@18:53](#) - **Sam Sova**

I'm going to share, hey, Carl, I'm going to share that, I'm just real quick, I'm going to share this visual to Carl Jussie.

just it's kind of easier to talk through. Yeah, all right, thank you.

[@19:04](#) - **Karl Simon (letsgosova.com)**

Because this gives you more of a fuller scope. Well, first of all, it gives you the organization of this team, right?

You have a supervisor managing who to pull in as these individual agents. Everything from, as I mentioned, for data collection, that client financials analyst on the left moving left from right, the goals analyst.

An overall planning supervisor when it comes to investments, taxes in a state and obviously depends on the client, depending upon the scope of the the advisement you're giving that client.

That planning supervisor will pull in the appropriate respective team members under your planning for those three areas. The advisor brings it all together, understands the scope of what you're trying to advise for that meeting and gives recommendations based on paths and future opportunities for maximizing that client's portfolio or

Really attainment of those goals and then you have someone who's just administratively creating presentations at the end, right? And what you don't see is then there's a, you know, someone who a channel agent that is Sending it to the right place.

Maybe it's the email. Maybe you guys use Slack internally. We can basically Excuse me. We work Your way AI your way Because what we believe is that while AI helps you automate and improve your insights It shouldn't create more complexity in your existing business process If you like your process, you just need to be more accurate higher velocity will plug into it and Allow you to receive the information where you normally receive it So I think that's the end of this slide, right?

Yeah So I think from a scope perspective semantically categorize in terms of what it's relevant to historical data, goals, objectives, other past meetings that cover topics that should be necessarily were redundantly reviewed again.

For example, because the client may say, didn't we just talk about this last time? And auto generates whether it's word or presentation or PowerPoint, an output and sends it to the, again, you got an email for number six as an example, but it could be slack.

Wherever you want it to go. Let me pause there and see if there are any questions.

[@22:40](#) - Sam Sova

Makes sense? Okay.

[@22:43](#) - Karl Simon (letsgosova.com)



So this agent, this team of agents, these agent workflows are driven off of how you like to prepare for your meeting.

So, we find the instructions with you based on how you like to collect data, how you like to synthesize.

and come up with recommendations and the agents will follow your instruction, evolve board of them to your processes just like an employee, right?

And then you can continue to evolve the instructions based upon initial outputs, evolve to even more optimized outputs as you provide recommendations back to this.

Do you want to ask a question, Jeremy?

[@23:28](#) - **Sam Sovo**

No, it's just more how it actually looks, I guess. I understand that they can follow up to each other and it blows because it's the same flow we use now.

Right, it's just non-humans. Yeah, it's not that I don't understand it. I just don't know how the output will look when it's all done.

Is it okay now what you'd think, right? The same way you type in to judge NPT to ask the questions that are put together a summary, a plan, you can view it a bunch of information that pulls from that database and it gives you the presentation, right?

It's a similar concept, right? We're going to ask it to prep a fine meeting. It's going to essentially put the work out all the agents on the back end and spit out.

Yeah. Yeah. Carl, do you want to chime in on that or do want me to?

[@24:34](#) - **Karl Simon (letsgosova.com)**

I'll do a very short one first and then, yeah, anything you see fit, Sam. So actually, I didn't cover number three when I talked this through, but, you know, for economic events in the world that affect the planning goals and recommendations, it pulls information.

So now, let's retrofit that last edition I just mentioned into the question. Exactly. you know, similar to the way you ask Chachi DT, but in a much more scalable, your instructions, your data, plus what the internet provides from economic events that have occurred or could present additional risks to portfolio recommendations.

It synthesizes a template, and it is based on your template approach that we customize for you.

[@25:25](#) - **Sam Sova**

Just real quick, apart from this question, well, just on the template part and the presentation part, will it, can we have, can we tell it to sort of be creative with the output to make recommendations on how to make it look better, nicer, like from a design standpoint, not a not a text based recommendation?

yeah, yeah, get that they're going to pull the actual data numbers from a source. when they when they produce the output.

Yeah, I guess that's a question of what it'll actually could look like and we're not talking about specifics today, but is there?

No, we are. Carl and I were actually talking about this last week. So go ahead Carl. think you wanted to chime in.

[@26:19](#) - **Karl Simon (letsgosova.com)**

Yeah, that's sharing me again, asking that question, right? Oh, it's I'm Jeremy. Well, it's a compound. Awesome. Andy, great question.

In fact, know, as Sam mentioned, we were talking about that last week. I'm going to give producers an example because they're in the world of legal and, you know, we had shown them in one time an example where, you know, our agent team that we configured with them based upon their instructions, their review of contract also was augmented by what the model was trained on to give recommendations.

Sort of a creative license to say also we think you should rephrase this clause for clarity of work They said no no no Has to be only on our instructions.

We don't want that creative license So what we've created as a part of the platform is on off switch for the model going beyond your instructions So yes, you can flip that on but we gave it make it, you know dial based where you give it a certain percentage of Of 100% creativity to in addition to your recommendations Generate a set of additional recommendations If if you wanted to provide that additional advice Are you talking about also like imagery and things used potentially we're just going through sort of Like a refresh around even like what our Water presentation materials look like Yeah, cuz that's one of the things we're talking about is like the charts in these tools Like do you pull those charts?

[@28:00](#) - **Sam Sova**

That's where you take the data and create, right, right?

[@28:05](#) - **Karl Simon (letsgosova.com)**

There's a hybrid variation on this. mean, you guys want your template, your branding. I'm sure the end of the day, but it could be where the output is more, you know, creative in terms of the look and feel without considering necessarily your color palette right away.

Yeah, to give you, you know, your own and just talk to evolve it.

[@28:29](#) - **Sam Sova**

Yeah, utilizing the capability in the AI to help us build something that we'll probably venture with you. Yes. That's right.

And the next thing is, potential use is means you're still in control.

[@28:43](#) - **Karl Simon (letsgosova.com)**

You can decide yes or no. Yeah, awesome.

[@28:49](#) - **Sam Sova**

Any more questions? Okay. Should we, Carl, you want to keep going through the proposal? I can't find it on my screen now.

Yeah, let me ask when you talk to when you talk to mark. Yeah, so no issues with Hooking up to a shared drive out.

That's easy. No mark was really excited about this and then You guys added retire up. There's a bunch of data there so pulling from retire up and Black time and all that seems to be doable.

[@29:24](#) - **Karl Simon (letsgosova.com)**

Yeah Yeah, the full set that's in under number five includes right capital black diamond right retire up wealth game retail Bath and for past meeting summaries and your shared drive and the idea as we talked through with mark is that it would be in your system we would deploy it so it

would be baked in with all the security and compliance that thin guard is already doing for plugging into you your way

[@30:00](#) - **Sam Sova**

We want more than this or this is just the number. Based on what Ben was talking through and what we're kind of using now.

So I don't think there's a path necessarily. It's just depending on how much data there is can cause issues, but we should have.

It's what you guys have done in the past. What other tools do you guys have beyond this that you would want to consider?

Well, the main one would be swap. We have a swap as well as reality. So all these pieces on the swap.

We want to do that as well. Okay. that as well. save this fidelity. Okay. So a swap platform. And then we currently have nitrogen right now.

Formally rescaled. That's another. We still use it for management tool. Those two would be probably not being ones. Risk management or.

Okay. Okay. So like a rating system, a scoring system. So do you use that when you talk to clients and prepare for?

We have in the past. Yeah. So we do think risk arises even more for like, can we show you things to show here's where you're at.

currently are here. It's what it would be with us. And then the other thing is, it's used more from a compliance standpoint to say, the clients are at this risk tolerance, here's what we have them in, they're the same with what we said about that.

Okay. And then what, how much data are you able to get in while scapes? it like historical data, activity data?

I'll let Carl answer that one. Did you hear the question? I did.

[@31:51](#) - **Karl Simon (letsgosova.com)**

I guess it depends on what you want to bring in the system and the value of recency versus, you know, data that's more aged.

But I mean, we don't have limitations to the volume for when you talk about the initial migration of data into a vector database, right?

[@32:09](#) - **Sam Sova**

Yeah, some of it will be redundant because I think some flows to close through to Black Diamonds, right, activity, money comes in or out of an account, right?

But definitely that's an important time-saving piece of like being able to pull like what clients are taking it out of the balance, which is just the value, as I guess I just said.

Sure, that's right.

[@32:33](#) - **Karl Simon (letsgosova.com)**

Yep. We believe that our assumption has been, and it's good that we're explicitly discussing it, that history matters, too.

**ACTION ITEM: Create data flow diagram of Vantage systems (CRM, Schwab, Fidelity, RetireUp, RightCapital, BlackDiamond, WealthBox, Riskalyze). Include data types, flow frequency. - [WATCH](#)**

Not just what we're talking about, right? So and it's a great point that there could be data redundancy across some of your systems based upon some of the integrations you have already set up, right?

We're going to want to better understand the data flow as is. I don't know if you have a diagram, but it would be helpful to see, you know, what data flows to what's happening in the frequency.

Okay.

[@33:09](#) - **Sam Sova**

Do you have a diagram? No. We'll create one for you as we go through this.

[@33:16](#) - **Karl Simon (letsgosova.com)**

Question, what's the difference between the information you source from the Schwab accounts versus the fidelity wealth scheme? Is there a difference?

[@33:26](#) - **Sam Sova**

No. There's two different custodians.

[@33:30](#) - **Karl Simon (letsgosova.com)**

Okay. Same. Yeah.

[@33:32](#) - **Sam Sova**

So some of our money is at the salary and some of it is at Schwab. Got it.

[@33:40](#) - **Karl Simon (letsgosova.com)**

Okay. Cool.

[@33:44](#) - **Sam Sova**

Well, like workflow and prep work would be the same utilizing fidelity or Schwab. Yeah.

[@33:52](#) - **Karl Simon (letsgosova.com)**

sense. Yeah. only difference would be, you know, the API calls or however it is tied to pull the data, whether it's a data dump.

those source systems and then import it into the vector database. Very good.

[@34:07](#) - **Sam Sova**

Okay. Do you to continue?

[@34:11](#) - **Karl Simon (letsgosova.com)**

Yeah, I mean, or I'm happy to continue from the long-term value of the implementation, which is what? and I'm sharing it on the screen.

[@34:20](#) - **Sam Sova**

you send it to Brittany? Okay, yeah, I was just having issues sharing it on the Google Meet. So yeah, we're in the long-term value if you want to go through that.

[@34:30](#) - **Karl Simon (letsgosova.com)**

So again, the idea is if you populate the vector database and we identify all the data requirements you need upfront, you have the ability to scale that one-time built in multiple use cases.

Keep in mind, of course, we know that the you may have last minute of realizations after the fact about additional data be valuable for any of the use cases you see bulleted here, but that's the primary takeaway.

great thing about the AI is that they'll want to use many. Now, use cases would drive different teams to be built, right?

agent teams, your AI co-workers, but the data at least is already there for multiple needs.

[@35:12](#) - **Sam Sova**

Yeah, and just, I mean, transparently, that's where there's customization, right? So like, you get to the pricing and all that stuff, but there's, we talked with this last time, there's like a yearly licensing fee with a little bit of maintenance on it, and then the database piece is the one-time thing, and then each time you build a team of agents, there's just, we got to do that.

Yeah, the hiring of agents, right? There's onboarding, right? So that's a great way to think of it. So like, but the core is already in there, and if you have agents you built, you can put them in multiple teams, right?

They don't have to, you don't have to like rebuild it to be in a new team, so you can leverage additional agents.

So just something like, and we just want to be transparent about it, right? Because the last thing you want is like,

You guys were like, okay, like we built this out. You're like, okay, let's do one of these use cases and you don't know what that means from a cost perspective.

Right? But these are ones that we originally talked about. You're gonna find a bunch more, to be honest with you, that's what kind of happens here.

Go ahead, Carl, sorry, I cut you off. No, I didn't.

[@36:22](#) - **Karl Simon (letsgosova.com)**

mean, that's great. discussion, the expected benefits are exactly what you think. And you automate, you save time, improve the consistency, which means you're gonna improve your accuracy.

And, you know, this is meant to scale. Clients, same process, same team. Right? And then, you know, obviously that should improve your client satisfaction because you have the best recommendations that you as a human in a loop still can beat out before you walk into that meeting, but you have all the AI instruction based upon your own experiences.

really represent it through the AI automation, because you've onboarded them according to the way you like the preparation to be handled, the advisor, the advisement, to be done based upon certain inputs and outputs and risks.

But then, you know, the model also gives you the additions, like we just talked about, where they can provide additional recommendations.

And you can bet, yes or no, finalize and go.

[@37:28](#) - **Sam Sova**

Any questions there? Cool. right,- Oh, ahead, Carl. No, go ahead.

[@37:37](#) - **Karl Simon (letsgosova.com)**

I was just gonna talk about the next section, which is the out of box features that we have in our atomic platform.

I know if you want me to read them out loud. They're pretty straightforward. got the agents with an auto-ingest.



We can auto-ingest your instructions to onboard those agents and build the teams, right? For the given use case or use cases.

And then over time, you know. Well, immediately and over time you can fine-tune those instructions based upon improving accuracy and advisement. You know as well as if you have evolving perspectives on how you like to advise your clients, you have you know fine-tune fine. Well, I call fine-tune control over. Keeping your agents well-trained to do your processes. Content creation is something else you have out of the box in this client meeting preparation. In a way, we are creating content as an auto-generated output of inputs. But the use cases for content creation are numerous and can cover a number of the other use cases that were in that list. As well as maybe those that you haven't even thought of yet. Mm-hmm. The analysis of course is driven by those co-workers and then analyze.

Adding that advisement agent that you saw as part of team. We talked a lot at length about human in a loop, you're in control.

The single library, which would be the vector database, right? The document integration export. We would likely export it at, you guys are Microsoft shop.

Is that correct?

[@39:22](#) - **Sam Sova**

Yes, yeah. Okay.

[@39:24](#) - **Karl Simon (letsgosova.com)**

So we would probably export through word and that would be an input to presentation generation if you want that or PDF or whatever.

Whatever makes sense. Our last third understanding is that you're evolving towards a presentation up and naturally apply your branding into everything.

I mean, brand is inherent in the way you advise, right? Whatever your brand definition, it's it should be reflective in, you know, how your meetings are conducted and therefore the content that supports those meetings, but also the look and feel, right?

You want to have bandage color palette and template as a final output for any of the use cases, including client meeting prep.

Obviously, we would help train those who use the system. But as you've heard, you want to do AI your way.

So maybe it's just an extension of the existing process you already do, right? things have been automated for you.

And we provide, obviously, support. can see the definition there. Any questions? No. Very good. Now, there are number of assumptions we made because, you know, we want to transparent.

variability comes up compared to what we assume today. It needs to be accounted for, but we are very quick and proactive to tell you what we're observing fast.

And, you know, and huddle up with you immediately upon identification. anything different than we expected. So, I mean, we're anticipating working with Vanguard to the Poitice.

We're putting your security requirements within your compliance requirements. That's one. Number two, you may not have much documentation. We just talked about the data flow diagram between your existing source systems.

Anything you do have would be helpful, but as much as needed, we can through interviews or discussions with the right people who have that information.

Jeremy and maybe you're two of the key individuals we're talking about now, have a better understanding and healthy document.

And the discovery in number three, which maybe as short as a half a day, but maybe up to two days depending upon how that first half day goes, we'll meet you with you just to make sure we're understanding that we have all the variable processes that we can best address in this important process.

limitation. You know, it was very interesting as we talked, went through a work session with Ben, he gave us a great overview that he talked about variability and gave examples of some of that stuff.

And so we knew in that, I think it was like an hour discussion with Ben, is that correct Sam?

Yeah, yeah. That there may be more to discover and we'll make sure we have it all. And obviously, you guys will set us up with the system access, FinGuard, Jeremy, Brittany, combination of the three of you, I guess, or others will give us access.

**ACTION ITEM: Confirm Write Capital API/export capabilities for vector database integration. Report findings to Vantage team. - [WATCH](#)**

And then those data sources, the assumption is that we can get access to all data. There's no reason not to believe it.

we've even reached out to Write Capital, we're going to talk with them just to confirm. But bottom line is they usually have export capabilities.

If you can't, if their API doesn't have a callable, Endpoints to pull the information through a restful access Number seven is just You know in terms of all the client data you have and Sam fill in the blanks if I miss any I know that's for past things, you know, probably fathom it's right maybe other stuff We just if the structure needs to be restructured there might be a little bit of A lift and making sure that it's a structure that is more consistently ingested into the vector database And then you know eight nine ten of course Well, eight is all about, you know, tier you belong in based upon the body of number users stuff like that It's primarily going to be actually tears the the tears driven by teams right We'll have at least one team Probably not but

more than one team for your first use case of prime meeting prep, but undoubtedly you'll have probably at least one team per use case over time and then the quality of course of what we point to the vector-related base is based upon the quality and timeliness like recency of data the evidence-source systems, but presumably whether it's wealth scheme or Schwab or any other systems including CRM like retail, it's been updated most recently and pulled in and we can determine the frequency of polling and updating the vector database you know given you know what makes sense for you guys.

Right if we by the way if we notice anything about the way data flows once we get a better understanding between your source systems we'll provide recommendations.

the outside of what we do we're not going to try to you know. business process re-engineer or for data flow re-engineer your systems as a part of this, but this will itemize what we're observing and give you an opportunity to assess for future consideration.

Any questions?

[@45:15](#) - **Sam Sova**

For your work with, because it's so legal focused, did it happen to any outside legal data source, like I'm just thinking like, certified financial plan board or something, data set, like can you versus just sort of the worldwide, wow, moving into but like almost like financial planning manuals or human is another data source to give recommendations or is that kind of where you're at?

Yeah, well, like, yeah, that's kind of a correct me, but that's that's what you're alluding to with like an off switch, right?

[@46:08](#) - **Karl Simon (letsgosova.com)**

Actually, it's an interesting question. It's something a little different. The off switch is more about the model and what's been trained on.

Got it.

[@46:16](#) - **Sam Sova**

Got it, right?

[@46:18](#) - **Karl Simon (letsgosova.com)**

The question and who is that this time? if I'm not going to. Yeah, the pulling from a third party database would be an actual, you know, example of what you may want, right?

Maybe regulations based or other. To answer your question more directly, that is on the road plan, the road map, which is just to include third party legal databases and regulatory requirements that's less about the creative aspect that we talked about or contracts and how they redline everything need to be influenced by latest regulations.

that find in a respected country, and they're global, we're talking about U.S., the EU, and Japan for them most immediately, they'd want that as an additional consideration on how they actually evolve their AI instructions.

Did that answer your question?

[@47:23](#) - **Sam Sova**

Yeah, that's a yes. Yeah, fantastic. Yeah, yeah, that's perfect. I mean, that's powerful because then yeah, you're just having almost like a like a legitimized filter over our presentations, and whatever we're presenting is scrubbed by what the CFP board would approve of like financial planning strategies, implementing strategies and something like that.

you have someone in terms.

[@48:00](#) - **Karl Simon (letsgosova.com)**

blade that has that role and what's the title of that role?

[@48:04](#) - **Sam Sova**

Well, yeah, just thinking of like certified financial planner or even like a CPA that we have on staff, but right, like the requirements and to get those designations, like all that material, I would, that's specifically, I was wondering if that's something you can tap into a data set versus more so general financial planning, terms and recommendations that like judging PT gifts.

That's right.

[@48:37](#) - **Karl Simon (letsgosova.com)**

And so not only can we tap into that third party information, you know, if I were to talk out loud about how best to implement it, I mean, it could be through or refresh of the instructions for the other agents on the team, or you have a new agent assigned to that same team that's all about the regulations or compliance.

Right?

[@48:58](#) - **Sam Sova**

Yeah. The standard, yeah, and just staying up with it and reviewing everything with that lens on it. That's right.

Yeah, that's awesome.

[@49:13](#) - **Karl Simon (letsgosova.com)**

Any other questions?

[@49:18](#) - **Sam Sova**

You want to walk by next thing then?

[@49:21](#) - **Karl Simon (letsgosova.com)**

Yeah, yeah, I can do it.

[@49:23](#) - **Sam Sova**

That's fine. So, so the way that we, what's that? I don't I mean, it is what it is guys.

Yeah, so what we wanted to do is on the left-hand side, we were just showing like how we are like our standardized pricing, right?

So there's, there's two ways to look at this. It's an annual license, and then like I said, it's on top of it, and then it's customizations.

Up front, there's a lift, as we talked about, and then as you start to build more use cases, it's less of that.

Well, we put you guys on the basic tier, and we base it on the agent teams that you own.

So you have up to five teams. So you're going to have some leg over them there. Because like we said, this use case is one, right?

So once we figure out another use case, we'll just keep adding it on, and your licensing fee doesn't go up.

If we were to create, and just in experience, you can see the professional enterprise tier, if we were to create like seven or eight teams, then you move up to the next tier, just \$xxk to \$yyyk here.

We can get there when we get there and have the conversation. But just want to be transparent about it.

The maintenance fee that we have is \$xx to \$yyk. just, honestly, we put it at the lowest percentage for you guys.

Of the ongoing support maintenance. And then the custom is eight. So there's really three buckets here. It's the building of teams.

See and see on the left-hand side between \$xx to \$yy K based on complexity you have 10 agents maybe even 11 now We put a \$xx K to build the individual agents and then build them into a team and Then integration services To \$xx,xxx and we did it about \$yk per integration Again trying to hook you guys up a little bit and not to the higher end We think these integrations to the all of API's so like that We're competent.

Yeah, and it was great to talk to finger to because like Building that into your infrastructure like he knew exactly what we're trying to do which was great And then the database work at 25 case So that's building the vector database that we can pull from and then like we said as we build more use cases that database is that Yeah Yeah Yeah, and then the integrations are there the database

So the next time it's whatever portion of the one time you used to be built into your team, but its data is not really data based.

That's right. That's right. Yeah. And then the other thing that we want to, again, we try to be as transparent as possible.

Because this is in your environment, there's going to be some additional data costs just from all the work being done.

Carl, you can certainly talk more about the details of that. In talking to Mark, we've been based on like this use case and even adding a use case, we think it could be like 20 to 30K, an additional IT cost you would have.

Carl, I don't know if you want to talk more in detail about that. You say to Robert or what?

Carl, talk in more detail about it.

[@52:48](#) - **Karl Simon (letsgosova.com)**

Yeah, I mean, quite simply, you know, every time you're using servers, right? So any time you have an event driven to generate a client meeting prep, for example, there's

You know the servers running the process for you CPU and storage, you know, and by the way, you know We we talked about the annual pricing is being driven by team count. You know the actual system cost is really driven upon upon usage, right?

But it's it's your own cost, right? not like It's in the the full scope of your servers, know in your IT infrastructure that then guard is You know magic But again, we don't want you guys to get like hit with a bill and you're like, why did we get hit with this, right?

[@53:35](#) - **Sam Sova**

Yeah, so Yeah, so that's that we just want to call that out. See you guys where we're Essentially questions you guys have upfront you're going into 85 grand.

I'm going to \$xx So it's well, so it it's a one-year license the license starts the day Yeah, the day that we turn this on for you.

So we're not going to like, let's say we say today, let's go, we're not going to start it today.

We're going to start it when you guys are using the platform, which we think is the fair way of doing it, right?

And then the customizations are the \$xxK is out front. So essentially it's, that's right. Yeah, yeah, then that's right.

Yeah, so it's, yeah, we're on \$xxxish and then ongoing it's \$yy. Yeah, seven. Yeah. And then really the way that this \$xxxx is a new agent teams or bill because you're going to be able to mix back some of the agency or bill, right?

Yeah, so you're licensing your, your basic tier that you're in. That won't go up unless you go over five teams.

That you create. And then. I'm asking that because I don't know general question not because of something I said, right?

Yeah. let me say I wanted to collaborate with you Yeah I there is no reason that this should not work I don't know carl if you have a better answer for that guilt.

[@56:18](#) - **Karl Simon (letsgosova.com)**

Yeah, we we are there.

[@56:22](#) - **Sam Sova**

I think for for me it's gonna be like I How could we more of the like How do we get creative enough to think of other ways can you the data and you well, yeah, yeah, so is there anyway for you guys to show us like Just to have an idea Like who just or anybody else like when they Walked in to their tool.

What it even looks like and like a pure practical case like Like when they start When they start their process.

Yeah, when they have a new client or a new work flow, they start like any. So it's, yeah, I mean, it's here.

Okay. Sure. be similar. It'll be like, well, you're incorporating this team for. Well, we can do it. We can do it that.

We can do a form. Carl, I'm showing is the Fujitsu form and like the demo slides we have. But it can be a firm.

It could be like then sending any email to like, so you have this supervisor agent. We can even build like a concierge, right?

You can even like, so Ben could say we have a meeting with Sam and Shannon Silva tomorrow. Put together the prep document.



You're emailing the your email. So we'll set an email agent. Check the supervisor emails. That would be to get that.

Carl, how long, Carl always beats me up. always say it's faster than it really is. Carl, how long do you think it would take to put together the planning and the power point?

[@58:11](#) - **Karl Simon (letsgosova.com)**

Email from start to finish.

[@58:14](#) - **Sam Sova**

When you email them to the supervisor, when has Ben, since we worked with Ben on this, when is he getting a response back with a final planning?

Yeah, within minutes. Within minutes, yeah. Sometimes they say seconds and then he's like, he's say that. But yeah. mean, that's.

Okay. Oh, that's okay. know we're at our time. So then. So just based on that, so you get the presentation back, whatever the other words.

Yeah. And I know you guys probably get sick of people. Yeah. but can you e-mail back and say, essentially, it looks good, can you add some more detail around this part or pull in the tax planner, Susie, the tax planner, and add an additional slide, something about previous years, 10-4 here, something, can you, is it interactive, would it be interactive like that in a way?

Carl. you want to answer that?

[@59:37](#) - **Karl Simon (letsgosova.com)**

The answer is, yeah, we can build it that way. You know, Sam mentioned the conversation. We can create a conversational interface for you in which can evolve and iterate with you.

[@59:51](#) - **Sam Sova**

Because just wondering from your perspective, Carl, like in that situation, you're reviewing the output and if there's something that needs to be done.

Tweet, is that just for Ben or whoever then to go in and manually tweak it or are we, would it be your expectation that we'd be able to build it so you could have that productive conversation to make changes and it can be either worse.

[@1:00:22](#) - **Karl Simon (letsgosova.com)**

for example, you know, we've talked a lot about AI your way, but what if Ben were in the subatomic tool right now, we have a traction just capability where, you know, I mentioned earlier, we'd probably create a document representation of it first and then further, you know, export or convert it into a PowerPoint presentation.

The actual content could be page related, page related, except reject, redlined recommendations by the AI team and you're overwritten manually, but in addition, it could be

[@1:01:00](#) - **Sam Sova**

what you're asking for which would be a conversational interface to say love this just tweet the following you know and yep and it would reiterate with just that you're you're thinking about this the right way I mean it's it's truly like you're you're like he's sending it to you to ask you to do something yeah have an AI representation with Andy because then that's how we can get better right yeah yeah yeah and then it's gonna learn over time the preferences you guys have the things that you want to take out right yeah yeah and that's where like the fine tuning we talk about all that stuff like matters right yeah we're just it's better over time okay that's a great question do you have any questions close

So say yes, what's the time to break up? It's a great question. Yeah, so we, there's a timeline. Yeah, I just need to find the thing.

No, no, that's cool. So let's say you guys told us tomorrow you want to move. We started this at January 20, right?

So basically like start on January 20 by the end of March, it's done. OK. OK.

[@1:02:32](#) - **Karl Simon (letsgosova.com)**

course, actually, to the center we know we have a good, oh, the sooner we can lock down that start date, because we want to secure the right people to work on it for you.

[@1:02:42](#) - **Sam Sova**

It's like a two-month period, right? And there's, me got to think about a lot of it, so we got the discovery every time.

Then it's all the stuff we talked about with vector database, API, all that stuff. then it gets a fun part where we can like, all right, guys, try this out, and now let's keep fine tuning in.

right? So that's like the acceptance testing and all that before we... So how are you guys managing your capacity?

it all source from you? Can you have a source? Yeah, we have a development team. Okay. Carl is in...

...the end scenes for every project we have. He already doesn't sleep much, so like, we can't go on no sleep.

So yeah, we have a team we use that can expand contracts. It's a really good... So then if there's issues where we need help, like, implementing or utilizing a tool, we'd still go to you.

Yeah, and then we have to work with... right.

[@1:03:44](#) - **Karl Simon (letsgosova.com)**

Or one of my clones. You're actually talking to one of Carl's clones right now, so...

[@1:03:50](#) - **Sam Sova**

...his coworkers. Yeah. But yeah, that's about the time frame. Which is pretty quick for the software custom software implementation.

That's a great part of us having the platform already built. It's not a custom project from the ground up.

It's utilizing something we've built and tested. I just assumed far what it was and I didn't know I'd see it.

We'll get there eventually. Okay. Brittany, do have any questions?

**ACTION ITEM: Schedule internal meeting to discuss Sova/Subatomic AI proposal. Review pricing, timeline, use cases. Prepare decision. - [WATCH](#)**

[@1:04:33](#) - **Brittany Fast**

Nope, I'm good for now. All right, cool.

[@1:04:36](#) - **Sam Sova**

All right. Well, thanks guys. So we have clear next steps just to confirm. Yeah, Jesse walked out of the room, but these guys are going to sounds like they're going to connect and let us know.

Yeah, we'll talk. We'll probably talk tomorrow and then reach out to you guys. The sooner the better, just so you can get resources going.

Okay. Very good. Cool. All right. Thanks guys.