



# The greatest ever disruption to the advice sector is about to occur.

March 27<sup>th</sup> 2026

The disruption coming into the financial advice sector will be of a magnitude of order we have not seen before; 10x, maybe 100x greater and more impactful than the RDR. And it has started.

**Because it has started, this gives us the benefit of beginning to measure it.**

## The Rise of Asymmetry

The War in Iran is providing a glimpse of the amazing effect of modern technology. As many military experts have pointed out, this is an asymmetric war. Meaning the two sides are fighting on completely different terms, both in relation to their tactics and aims.

Iran is using very cheap drone technology to cause extreme havoc, and is likely to develop this tactical advantage further. It does not need expensive long-range missiles, a navy or an air force. This has long been predicted - that the scale advantage of conventional military forces would be diminished.

When Russia attempted to storm Kyiv on the first day of its war with a large column of tanks and thousands of troops, it was stopped in its tracks, and quickly had to retreat. Subsequent analysis of how Ukraine achieved this was startling.

Around 30 men had used a number of basic drones to go into the forests around the roads leading into Kyiv, and used those drones to blow up the leading part of the convoy. Followed shortly after by another batch of drones which attacked the supply line behind the convoy.

The enormity of the Russian military machine which was coming for Kyiv was rendered useless in a matter of hours by a few people, and cheap tech.

## The Acceleration of AI Capability

Today, in late March 2026, AI is capable of doing around 80% of the work an adviser does. That capability is not yet fully realised as the models have not yet been built to completion, nor released.

The remarkable thing is that a year ago, the capability was around 20%.

This is not surprising because when we hear that "AI Capability is doubling every six months", our brains are not wired to take this in fully; it sounds impressive, but we don't grasp the reality.

So, in 2024, AI was capable of doing 5% of the adviser's work, 20% in 2025 and this year it reaches 80%, which is probably where we are today. By March 2027, that figure would be 320% - if the trendline continues.

That is what is known as the "vertical take off" and our messaging to the adviser community is stark, this is what is occurring, now, in real time.

It all seems somehow unbelievable. Not real.

Are players within the Financial Sector understanding this?

No. There is not a single shred of evidence that the magnitude of this evolving picture is being understood.

Yes, there is a "stirring" amongst some owners and some advisers, but nothing concrete.

**The new advice sector and its resulting advice and fee models are not being seen. Because they are not yet visual to the naked eye.**



## The Emergence of the Digital Adviser

The 80% capability of AI in relation to delivering advice, moving to 320% in a year, is fantastical, like nothing ever seen before. How will it show up? In many ways, with possibly the most important being the introduction of the digital adviser.

**The digital financial adviser and mortgage adviser is coming, and very fast now.**

We are only a short duration away from every individual in the country having access to their own personal financial butler.

The asymmetry now applies in Financial Services. For next to nothing, every one of us can have a working model which can help us with our finances. That model is unique to each of us, meaning it shapes around our circumstances and needs and gets to know us. It's going to be way smarter, and capable, than any human adviser. It has a client bank of one client, is on hand and works 24/7.

It will have research and analytical capabilities far beyond any human team. It can absorb and synthesise vast bodies of publicly available information in minutes, spotting patterns and insights that would take us weeks. And unlike a human team, its capability doesn't tire, dilute, or degrade — it scales. The more you ask of it, the better it gets. It won't just process information faster; it will surface insights that humans would never think to look for.

We must pose ourselves a question - why would anyone in the future prefer an expensive legacy service over this alternative?

**On what grounds would an individual choose to continue with such a service once it becomes clear that a superior, cheaper alternative is available?**

## The Window to Act

**The "behavioural gap" will help advisers, but only if advisers help themselves alongside.**

The behavioural gap is the distance between the capability of AI and the behaviour of consumers/customers/clients. This leads to a drag effect. Entrepreneurs need to build the models, the new digital advisers, release them and then clients need to start using them. This drag will take time, but will probably be like a wave, starting slow and then accelerating.

This is when advisers will get overtaken, it will be so quick that the adviser will have no time to react. Hence, why advisers must help themselves by acting at speed now. By understanding the reality of what is occurring, and dismissing all distractions to seek to protect themselves.

The asymmetry means there is no size advantage; any adviser today is able to build something new; even a one man band can create a digital adviser to work under their custodianship.

Of course, the conventional barriers, networks and regulators, for example, will be placed in front of the progress, but these will be flattened quickly. Partly because the digital adviser will be the most compliant entity one can develop.

Having studied and followed this for years, we can only come up with one viable route for advisers. Partner with AI, and do so urgently, get ahead of the curve and protect the business. Start the movement to employ the digital adviser. The models will be here soon.

We have built one behind the scenes. It took two weeks. Imagine what we can build this time next year, when we can get to series four or five or six of the initial model.

**Series one is beyond awesome, so goodness knows what series six will be like, but we will find out soon.**

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