



The digital advisers are here

— Even we are surprised.

May 13th 2026

For the past year we have been signalling that the future advice model would be dominated by low-cost digital advisers. Our expectation was that they would begin to appear around 2027.

They are here now. The first versions are already built, working, and preparing to enter live operation.

The next points are critical:

- The capability and intelligence of these digital advisers already exceed that of a human adviser in several key dimensions.
- This advantage is not temporary — it will grow. These early versions will improve continuously, and the gap will widen.
- Their superiority spans orders of magnitude more available hours per client, deeper and broader knowledge, faster transactional execution, stronger reporting and auditability, and the ability to operate across multiple domains simultaneously.
- With Claude now capable of coding them, and with emerging models enabling large-scale self-organisation, the entire advice landscape has been reframed.
- Their commercial model: a full advice service for around £300 per year.

Let's turn this around and look at this from the viewpoint of clients and prospects and assess the economic reality.

Within a very short timeframe, clients/prospects will have a new set of options:

- A - They can stick with the traditional advice model
- B - They can start using a digital adviser alternative
- C - They can use a hybrid approach, a bit of both

Option A is going to disappear at some point, and the trend thus far with the AI evolution is that everything happens quicker than anyone expects.

By the end of 2027 we now predict that with thousands of these digital advisers appearing the commercial pressure on the traditional model will be so severe that the traditional model will become subject to regulatory restriction.

In other words, if the digital advisers can do everything faster and better, for £300 per year, then it would be difficult to see how traditional models can continue to charge thousands for the same (or even inferior) thing.

It is better for advisers to understand this as quickly as possible, rather than continue assuming that their protected model will survive intact. It will not and time is not on the side of the resistant adviser.

The good news is option C could be viable, and could present the most attractive of futures for human advisers.

Option C is where the existing adviser community "employs" the digital adviser to work under their brand and registration, such that a member of the public has access to and uses the digital adviser but under the banner of the human adviser.

This means a typical adviser in the market today, looking after, say 100 clients, could be looking after 1,000 in just a year or two. This is a major incentive for advisers to start the pivot from their existing model to the new model.

That is what we are building (fast), we have a digital adviser (Plutus) being built at this time ready to work for advisers, rather than against them. Plutus is going into trials with existing advisers **THIS WEEK**.

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By mid summer, the first digital advisers, ours and others, will have had training equivalent to 10,000s of hours of human training. For example, they can take every sector exam that has ever been made public. Their performance is then scored, and they are shown the results, and then asked to take them again, and again and again. They can do hundreds of exams per day and read the regulatory handbook from start to finish and back again in minutes.

It is worth noting one final, quite extraordinary, point.

This training, however impressive, is occurring ahead of the advent of recursive training. Once that lands in the next few years, then the position simply explodes.

A lot of people are making the same mistake as normal in judging this, thinking it will be way in the distance, but that ignores the fact that an early form of recursive training is already occurring. Claude is now substantially trained by AI itself. We accept this is slightly different to true recursive training (where the individual model self-trains), however we expect the breakthrough to come no later than the end of next year.

Thus, a model like Plutus becomes capable of recursive training, meaning the owner/creator simply sets up a goal and the model does its own self-improvement. The capability at that point elevates yet again, and the human is now so far behind, as the model can self-replicate to the point where every person in the country has a full-blown brilliant adviser available to them 1-1, 24/7.

On January 1st this year, about four months ago, we would have put a timeline on the 1-1 digital adviser model being in full force by 2030-2032, today we have adjusted that to 2028 and would not be surprised if it is next year.

What to do?

Once we have trialled Plutus in the next couple of months with those early adopters and worked out all the wrinkles, then we can offer you Plutus to employ, but we can start talking now so please come and speak with us or find alternatives.

There is very little point we suggest in trying to introduce AI into your back office, as the whole edifice of how this model works is going to make the existing structures superfluous. The digital adviser will not need a back office! It will self-contain the entire record within its structure. Which we are sure is music to your ears, a supreme admin solution inbuilt to the adviser - that sounds like nirvana in adviser land!

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