

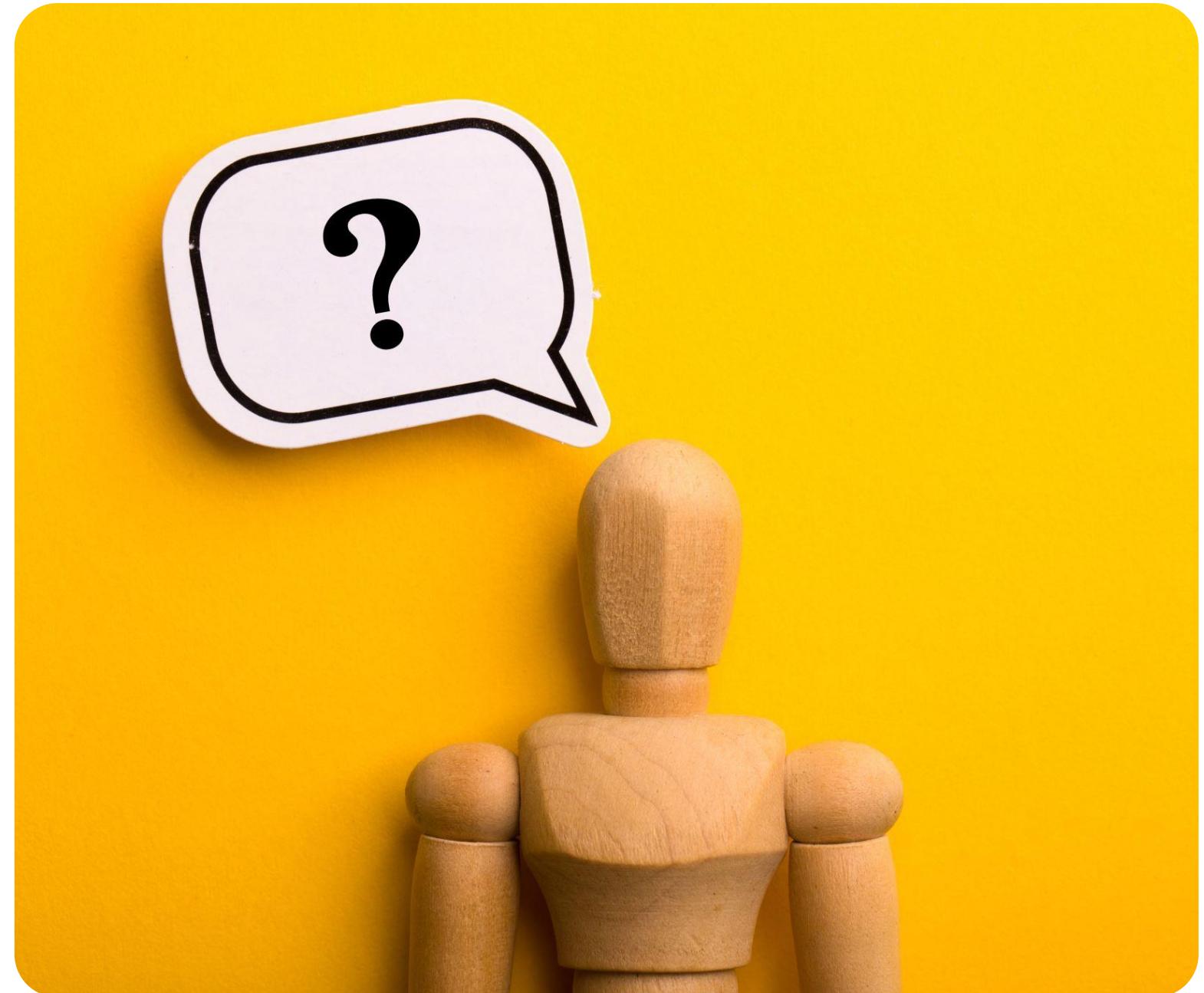
# Harnessing Artificial Intelligence in Estate Planning: Strategies, Adoption, and Ethical Considerations

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How Are you  
Using AI?

Which Ones?



# What is AI?



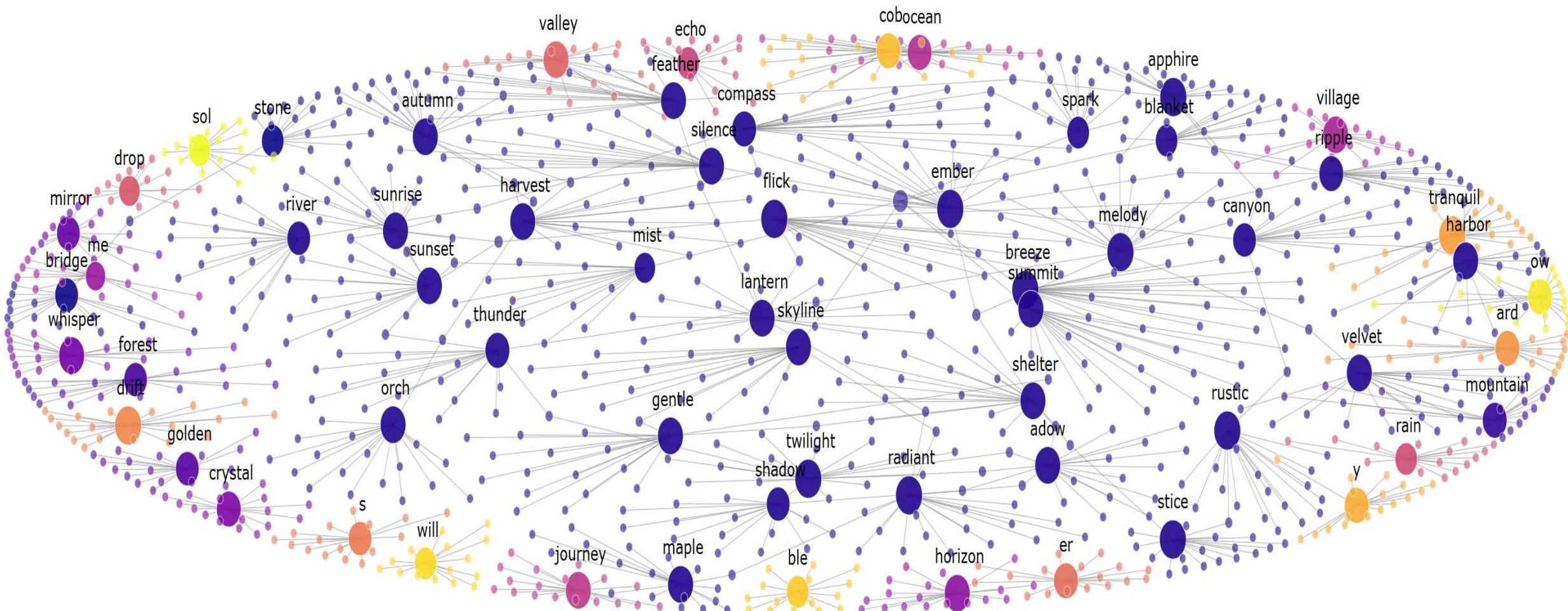


AI is a very complex prediction engine



Men and Women  
Kings and Queens

# Embeddings





# Common Myths About AI

## AI Is Not Infallible

AI systems can make errors and require human oversight to ensure accuracy and fairness in decisions.

## No Human-Like Consciousness

AI lacks true consciousness or emotions and operates based on algorithms and data patterns.

## Setting Realistic Expectations

Understanding AI's limits helps professionals use these tools effectively and ethically in their work.

AI:  
Optimistic  
or  
Pessimistic

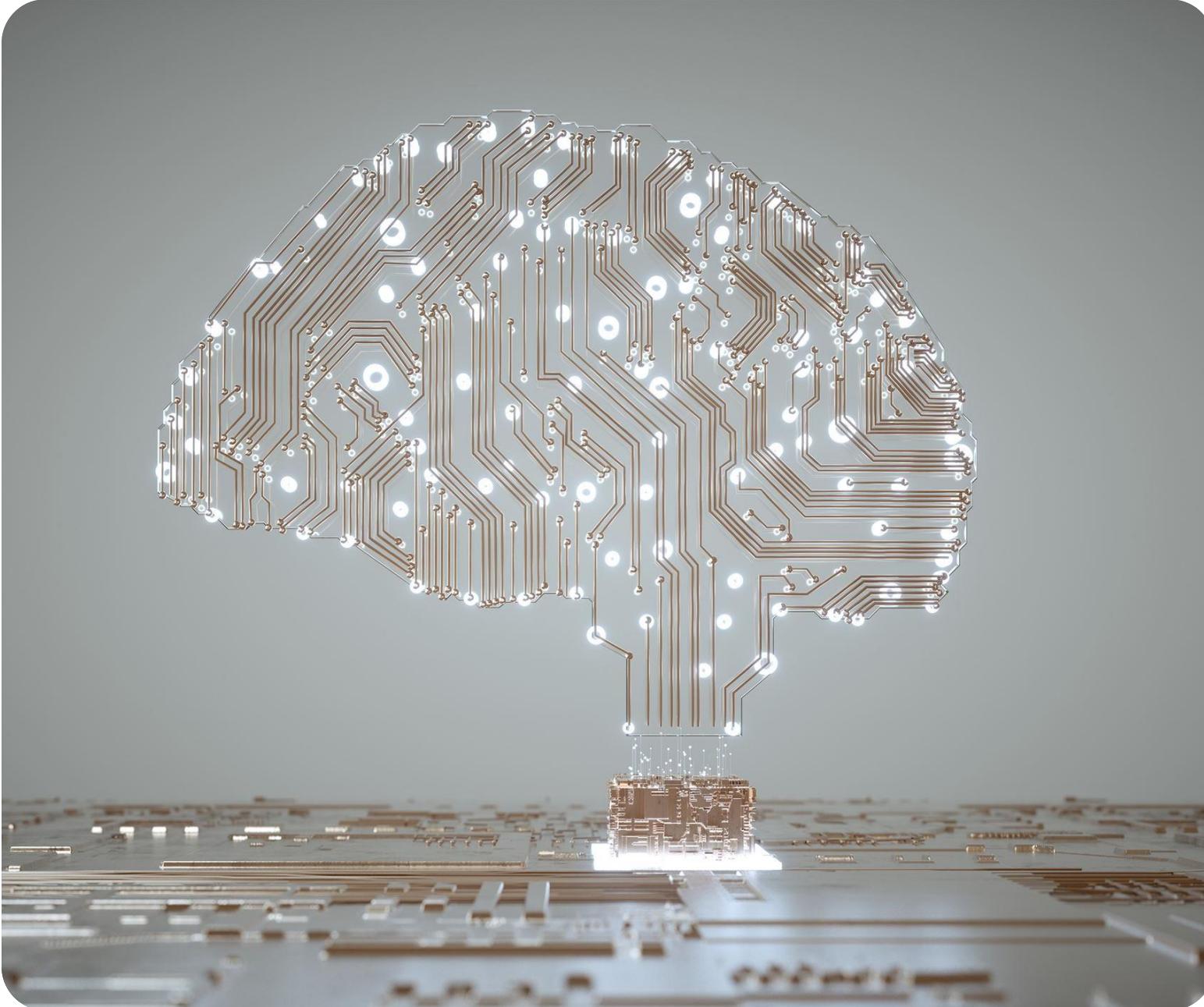
AI won't take your job.

Someone using AI will  
take your job.

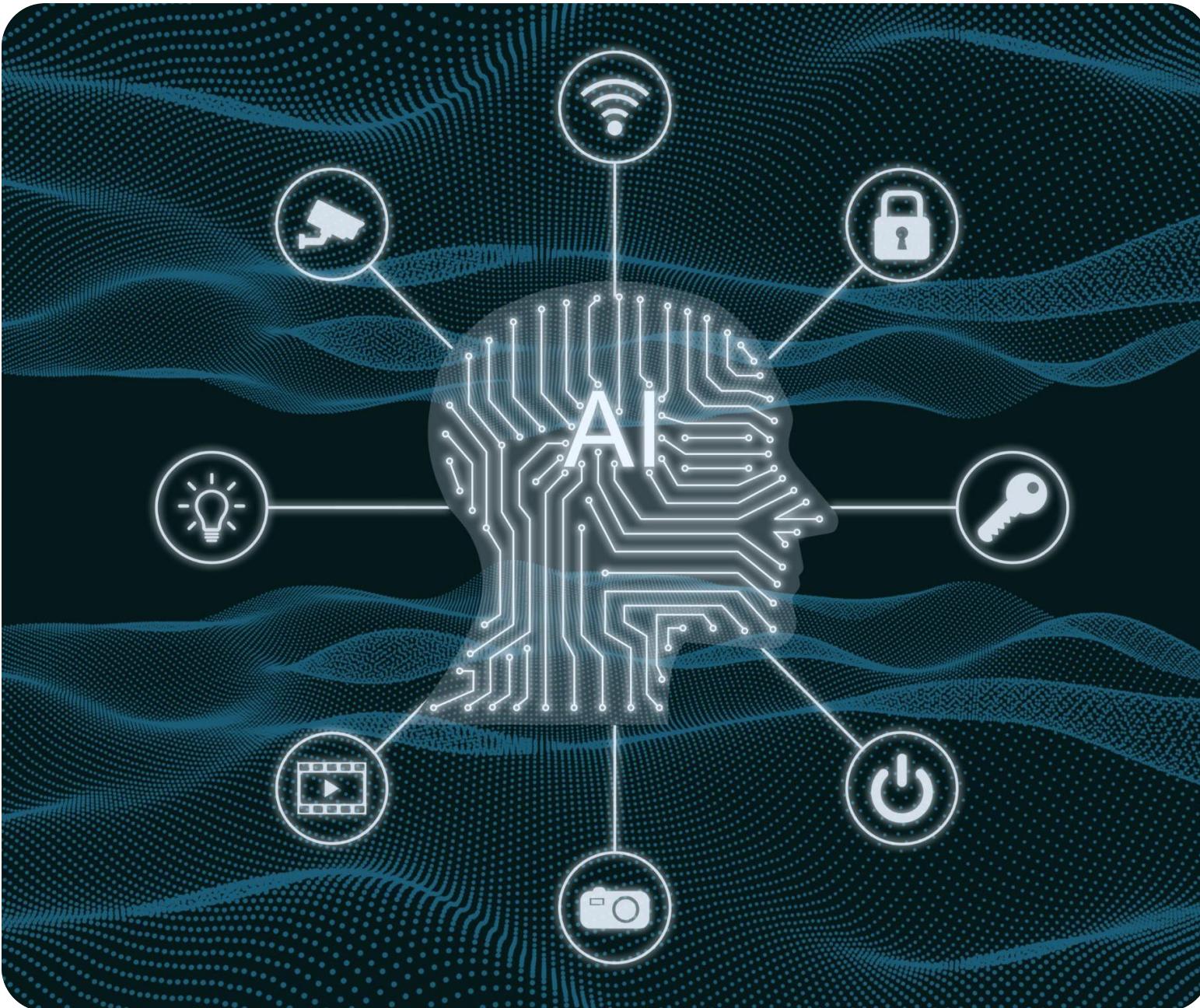


What are Your Concerns about AI?

How are you using AI for  
your Work?



**AI's role in  
all fields is  
expanding**



# Distinguishing AI, Machine Learning, and Related Technologies

## Artificial Intelligence Overview

AI includes a broad range of technologies designed to simulate human intelligence in machines.

## Machine Learning Focus

Machine learning involves training data-driven models to enable computers to learn from experience without explicit programming.

## Natural Language Processing

Natural language processing allows machines to understand and interpret human language for tasks such as communication and analysis.

# Assessing and Navigating AI Adoption in Estate Planning



# Frameworks for Evaluating AI Readiness

## Technological Capabilities

Assessing current technology infrastructure is crucial for successful AI integration in organizations.

## Staff Skills Evaluation

Evaluating employees' AI-related skills ensures the team can effectively implement AI solutions.

## Strategic Alignment

Aligning AI initiatives with organizational goals supports seamless adoption and maximum impact.

# Phases of AI Adoption: Ignorance, Denial, Chat Adoption, Agent Adoption

## Ignorance Phase

Initial stage where individuals or organizations are unaware of AI technologies and their potential benefits.

## Denial Phase

Phase characterized by resistance or skepticism towards AI adoption despite its growing presence.

## Chat Adoption Phase

Adoption of conversational AI tools like chatbots to improve communication and operational efficiency.

## Agent Adoption Phase

Full integration of autonomous AI agents that handle complex tasks and decision-making processes.



# AI Adoption Challenges and Solutions in Professional Practices



## Data Privacy Concerns

Data privacy is a major challenge when adopting AI in professional practices, especially regarding sensitive client information.

## Resistance to Change

Resistance from professionals and clients can hinder AI adoption, requiring thoughtful change management and communication.

## Technical Complexity

AI implementation involves complex technologies that require specialized knowledge and tailored solutions for estate planning.

## Education and Ethical Guidelines

Education programs and ethical guidelines support responsible AI use and foster trust in professional environments.

# The Impact and Relevance of AI in Estate Planning

# Why AI Is Transforming Estate Planning



## Automation of Complex Calculations

AI handles intricate calculations quickly and accurately, reducing errors in estate planning processes.

## Predictive Outcome Analysis

AI predicts various estate planning outcomes, helping planners make better-informed decisions.

## Streamlined Document Preparation

AI automates the creation and management of estate documents, saving time and effort.

## Enhanced Advisory Focus

By automating routine tasks, AI allows estate planners to concentrate on client relationships and strategic advice.

# Different Types of AI

Chat Completion (LLM)

Reasoning

Image recognition

Image/video generation

Agents

Others...

# Extending the LLM

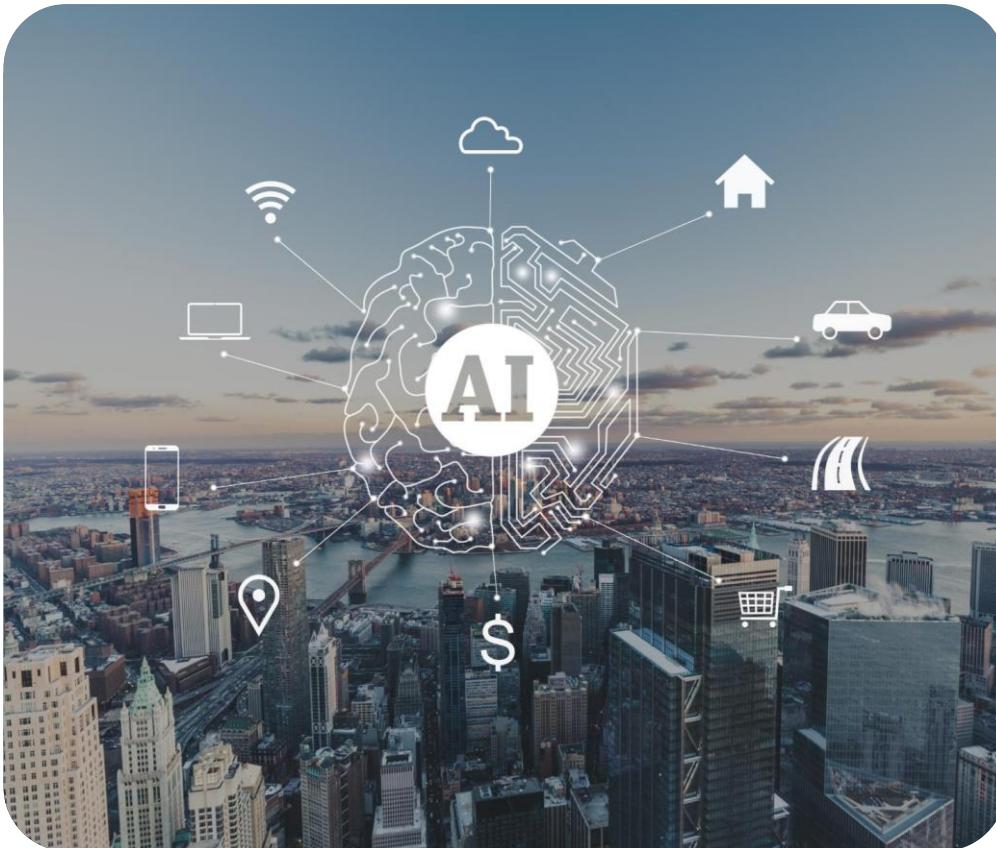
Search the Web

Search your Data

Take Action on Your Behalf

# What is AI good at?

# Practical AI Use Cases in Estate Planning



## Intelligent Document Drafting

AI automates estate planning document drafting, improving efficiency and reducing errors significantly.

## Risk Assessment

AI analyzes risks in estate plans, helping identify potential issues and enhance plan robustness.

## Client Query Handling

AI-powered systems manage client queries promptly, enhancing communication and client satisfaction.

## Scenario Modeling

AI simulates various estate planning scenarios to support accurate decision-making and strategic planning.

# Getting the most from AI



## Prompts

Start saving your prompts. Look for prompts from others. Have AI build prompts for you

## Your Methodology and Values

Create a document that contains instructions to the LLM that talks about your approach to estate planning. This is your secret sauce.

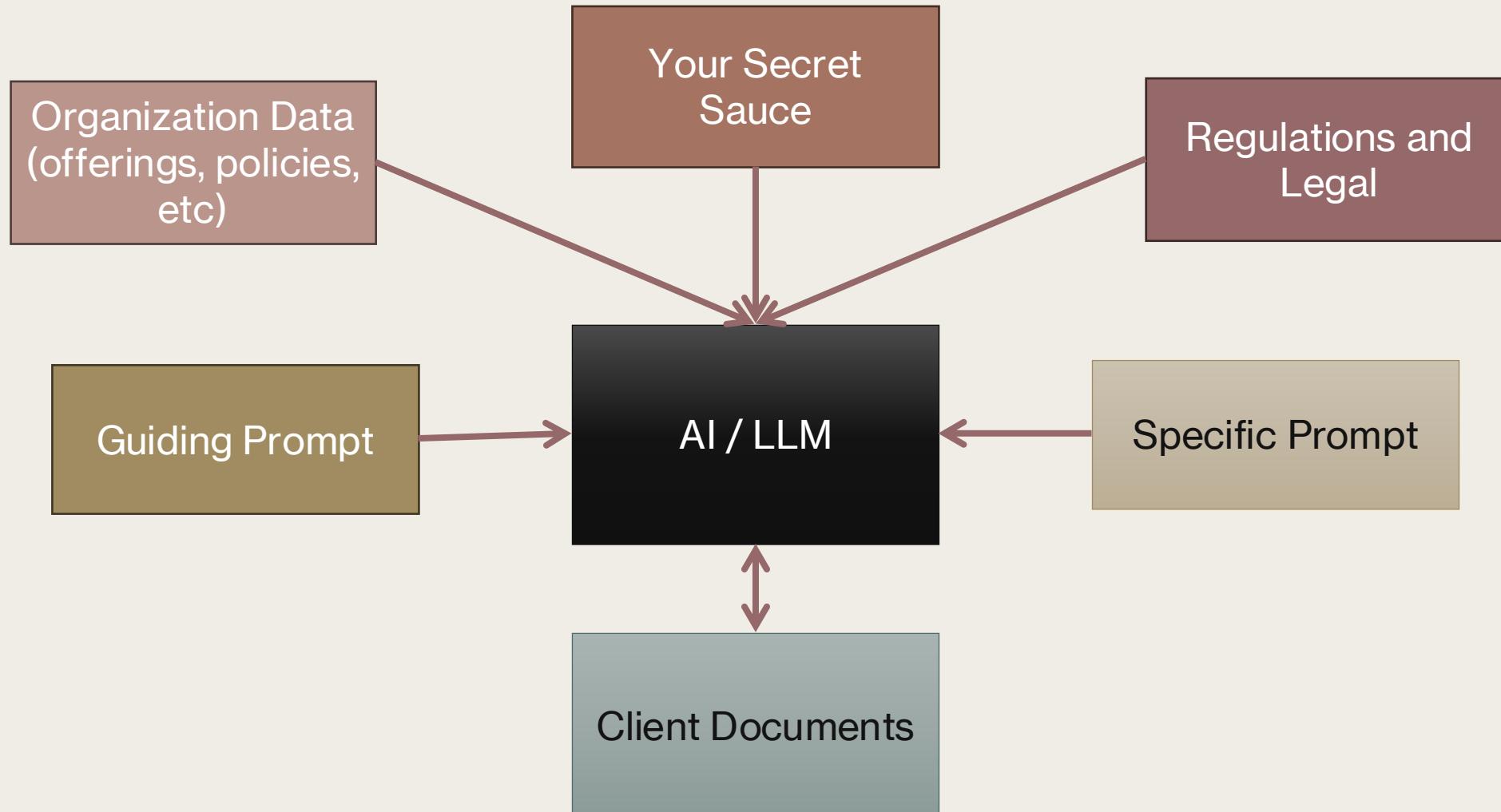
## Business, Legal, and Regulatory Content

Links and content that inform the AI of your offerings, rules, and limitations.

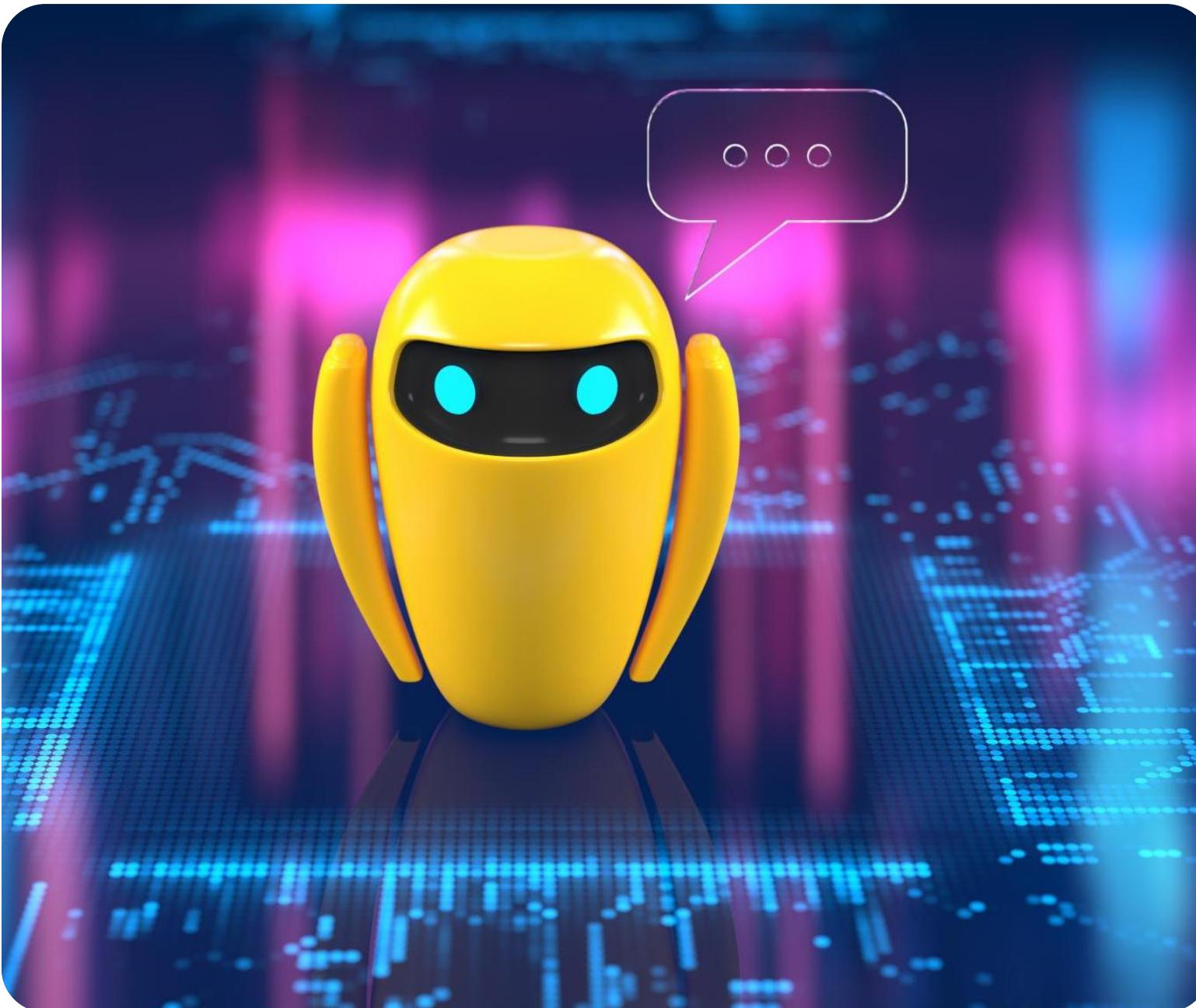
## Client Specific Data

Data that will allow AI to work with data from your client. Trust, letters, intent, wills, etc.

# Organizing Your Data



# AI Strategies, Patterns, and Tools for Estate Planners



# Basic Chat: Answering Simple Questions

## Routine Inquiry Handling

Basic chatbots efficiently manage routine client questions, reducing workload for estate planners.

## Focus on Complex Issues

Automation frees estate planners to dedicate time to more complex client matters and personalized planning.

## Improved Responsiveness

Chatbots enhance response time and increase overall client satisfaction with timely support.



# Advanced Chat: Supporting Complex Planning and Reasoning

## **Detailed Scenario Analysis**

Advanced AI chats enable thorough analysis of multiple planning scenarios to guide decision-making effectively.

## **Enhanced Reasoning Capabilities**

AI chat systems provide deep reasoning to uncover insights and evaluate complex estate planning strategies.

## **Optimized Planning Suggestions**

The AI assists estate planners by recommending optimized strategies based on analyzed data and insights.



# Agents and Tools: Managing Intent, Holding State, and Interfacing with External Resources

## Contextual Awareness

AI agents maintain contextual awareness to understand and respond effectively to user intent over time.

## Workflow Management

Agents manage complex workflows to streamline tasks and ensure efficient execution of plans.

## Integration with External Systems

AI agents interface with external resources such as databases and legal systems to enhance decision-making.

# Critical Tips

DO NOT put  
client data into a  
free AI

Proactively test  
for bias

Always check the  
output

DO NOT Fake It.

Give credit  
appropriately

What is  
tempting  
about AI?



easy

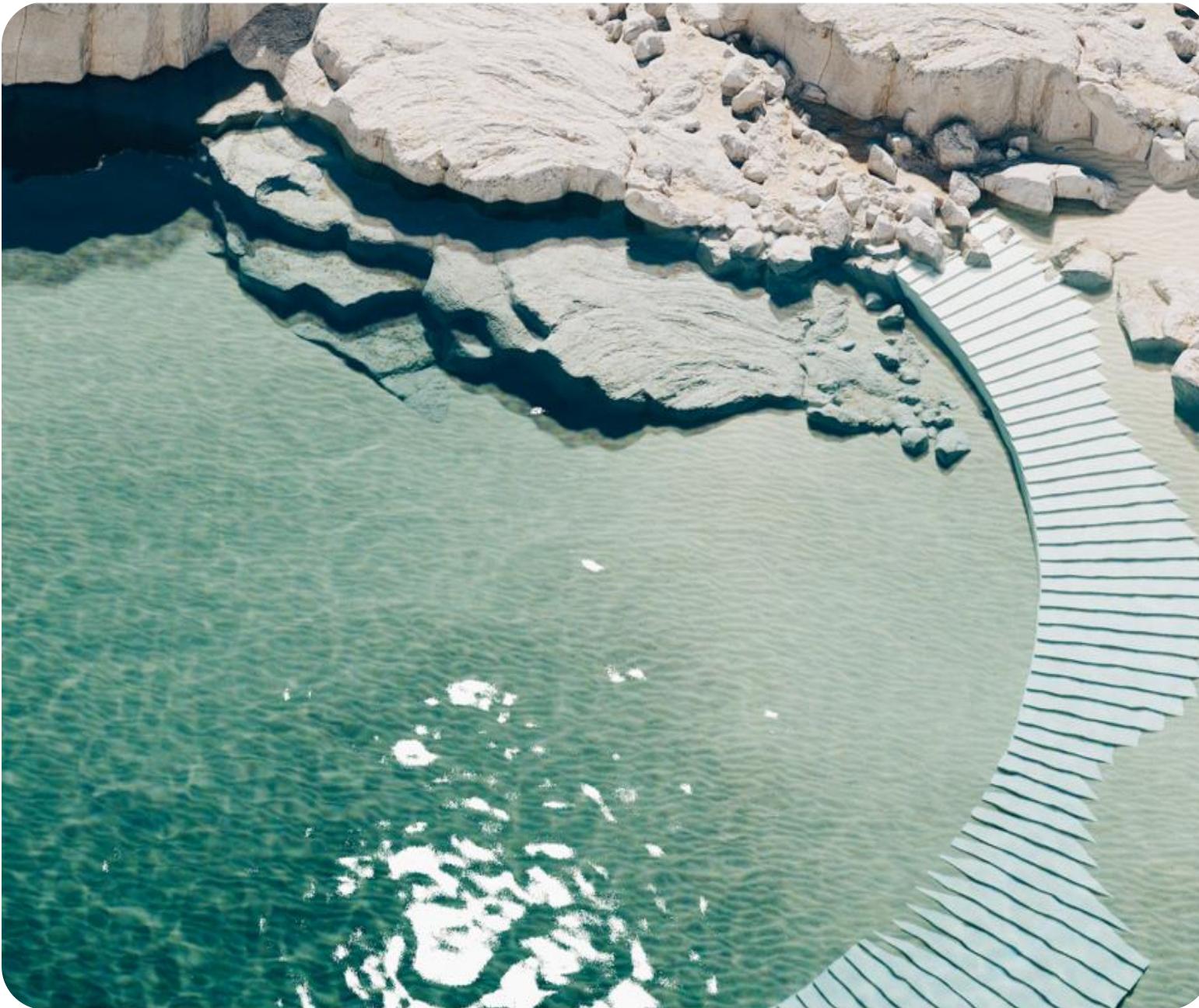
Practice  
Thinking  
Hard

# Adapting with AI

Learning to use  
a new tool is  
hard work



If you are  
not learning  
more about  
AI, you are  
falling  
behind



What  
value can  
only I  
bring?

# AI as a Partner



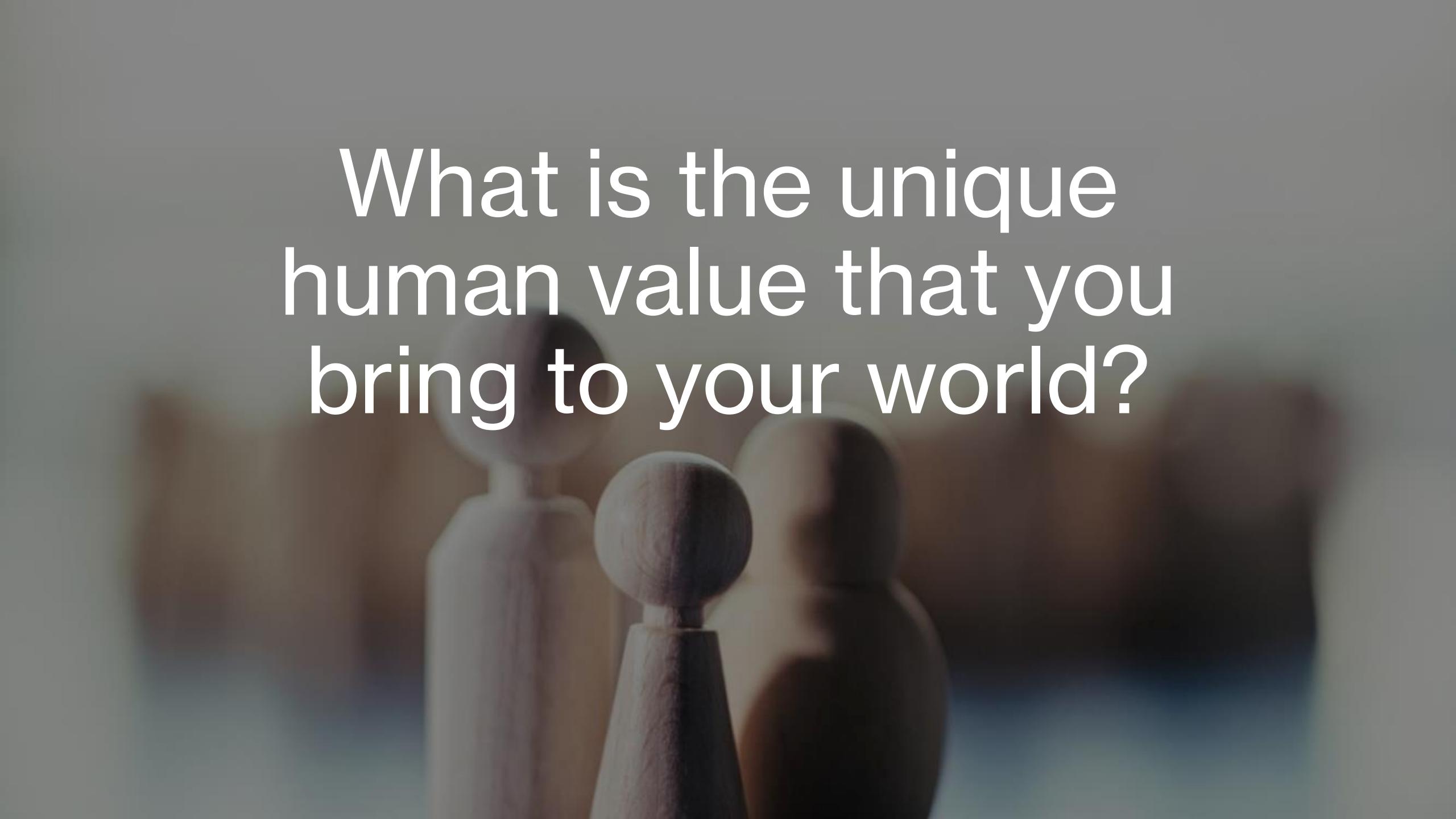
**Can AI free me up to do specifically human things?**

**Can AI help with the task I am doing right now?**

**How can AI make me better at my job? Strengths and Weaknesses**

**What about Agents?**

**Should AI be doing this?**



What is the unique  
human value that you  
bring to your world?