**AI and the Future of Financial Planning: How it's Revolutionizing the Profession**

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Artificial intelligence (AI) is no longer a concept on the horizon — it's here, and it's rapidly transforming the way financial planners serve clients, manage practices, and evolve their own professional capabilities. As the nonprofit standards-setting body for the global financial planning profession, FPSB surveyed over 6,200 financial planners across 24 territories to better understand how this emerging technology is revolutionizing our profession and the practice of financial planning.

Our findings are both encouraging and thought-provoking, revealing how AI is enhancing efficiencies, improving client service, and creating new opportunities for those who have traditionally lacked access to essential financial planning guidance.

**A Growing Role for AI in the Profession**

Across the world, two out of three financial planners report their firms are either already using AI or plan to in the next 12 months. While the specific use cases vary — client communication, data collection, and risk profiling were among the most common — the overarching theme is clear: AI is becoming an integral part of delivering financial planning services.

The optimism is notable. Globally, more than three-quarters of financial planners (78%) believe AI will help them better serve clients. A majority also expect it to improve the quality of advice (60%), reduce the cost of financial planning services (59%) and broaden access to financial planning for underserved communities (60%).

As the global professional body for financial planning, we see this as a significant opportunity — not only to elevate how CFP professionals practice and engage with clients, but to expand the reach and access of financial planning services worldwide.

**Enhancing the Human Element**

Interestingly, as AI's presence increases, so does the value of the human dimension of financial planning. With AI handling routine tasks, financial planners can spend more time focusing on what matters most: deepening client relationships, guiding behavior, and helping clients navigate life's complex financial decisions.

By leveraging AI to become more efficient and informed, financial planners can engage in deeper human connection with clients — spending more time listening, empathizing, and coaching clients through life's inevitable ups and downs, all while aligning their guidance with each client's unique financial circumstances, goals, and evolving plans.

In this way, AI is not replacing financial planners. It's empowering them to do their best work.

**A Call for Competence and Caution**

With innovation comes responsibility. While financial planners across the world are optimistic, they're also realistic. Data privacy and cybersecurity concerns (47%) and concerns around the accuracy and reliability of AI-generated outputs (42%) remain top of mind. These concerns are valid — and addressing them requires clear ethical frameworks, sound judgment, and ongoing dialogue with regulators, clients, and technology providers.

Our global research also uncovered a strong desire for upskilling. Nearly half (49%) of financial planners expressed a need to enhance their data analysis and interpretation skills, while over a third (36%) saw value in broader AI education and training for the benefit of professionals and the public.

As stewards of the profession, we must support financial planners in acquiring the knowledge and tools to navigate this evolving landscape. That means embedding AI literacy into continuing professional development and equipping CFP professionals to apply technology responsibility, in line with their ethical commitments and responsibilities to the public, clients, colleagues and employers in the practice of financial planning.

**Looking Ahead**

The integration of AI into financial planning is not a destination — it's a journey. One that requires us to stay agile, uphold standards, and remain deeply client focused. Leading the global financial planning profession, we're committed to helping CFP professionals harness the benefits of AI while safeguarding the trust and value at the core of the client relationship.

Let's embrace this moment as a catalyst. With AI as our ally, we have the opportunity to further propel excellence in financial planning — and to extend the benefits of our profession to more people, in more places than ever before.

For more information about FPSB's Impact of AI on Financial Planning global research 2025, visit the FPSB website HERE.

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