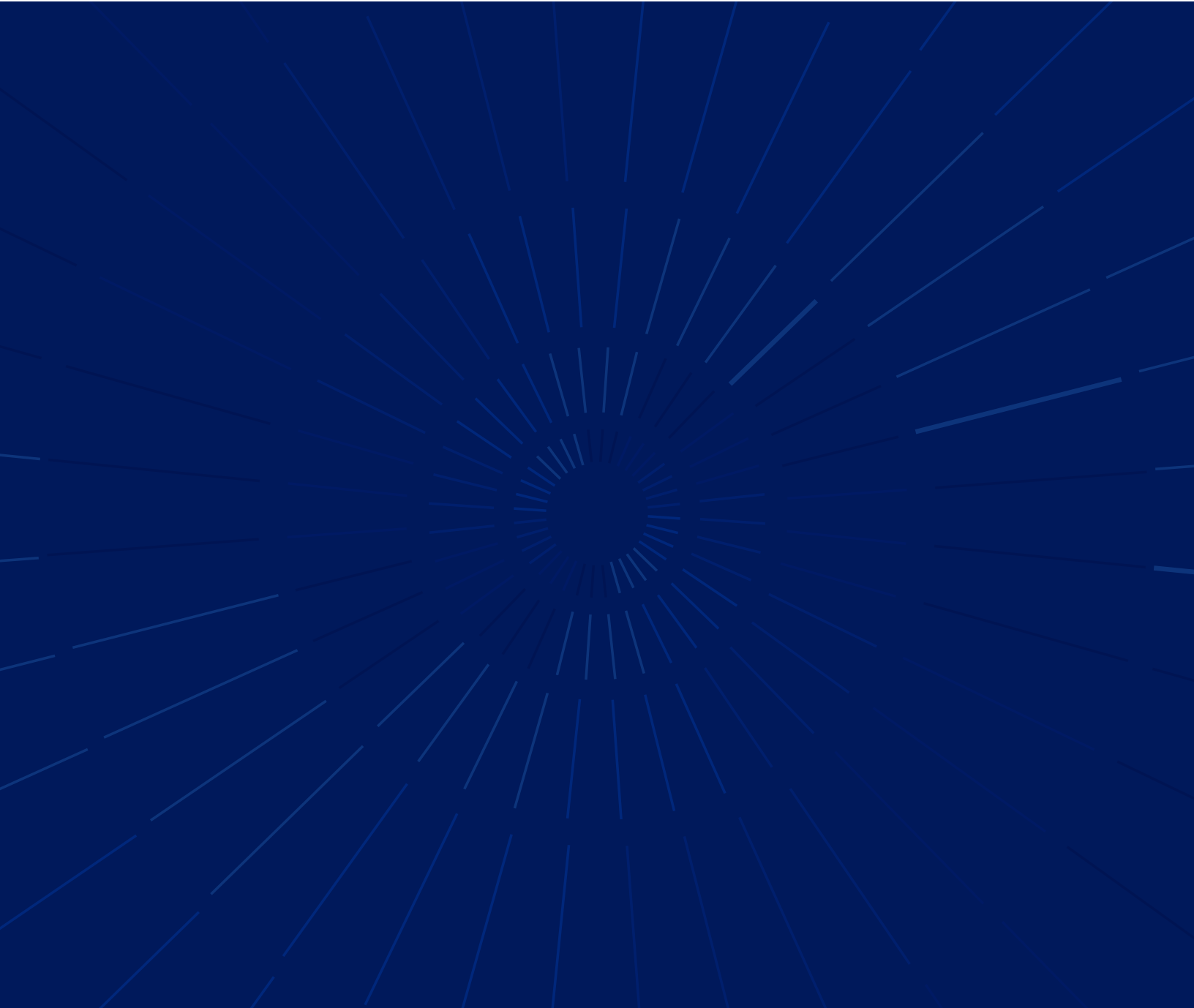


Wealth Transformation Through Agentic AI

How to start, scale, and execute AI agents for maximum impact



Wealth management is among the many industries approaching an inflection point as companies continue to shift their technology budgets from “run the business” to “change the business,” with AI, cloud modernization, and API-first architectures emerging as top spending priorities. Within that investment wave, agentic AI — a type of AI that can autonomously plan, reason, and act across complex workflows — is rapidly becoming the most impactful technology.

Analyst research indicates 74% of businesses plan to deploy agentic AI within two years.¹ Separate research shows that companies expect autonomous AI systems to make at least 15% of day-to-day work decisions by 2028.²

Among financial services companies currently using agentic AI, 51% have already moved past initial planning and pilot testing and are now in active production, according to Broadridge’s 2026 Digital Transformation & Next-Gen Technology Study, which is based on a worldwide survey of 900 technology and operations leaders from wealth management, capital markets, and asset management firms. The survey also finds that 57% of firms are currently making moderate to large investments in agentic AI, and that 15% plan to increase their investment over the next two years.

The investments are not just bets on the future. Agentic AI is increasingly showing measurable business benefits today. Broadridge has analyzed workflows across wealth management firms’ front-, middle-, and back-office systems and finds that AI agents can significantly reduce NIGO (not-in-good-order) rates, shorten trade-break resolution, and eliminate most billing errors.

The opportunity is significant.

Realizing it, however, requires businesses to figure out how to scale and execute agentic AI.

Many firms aren’t ready for the challenge. Only 21% of organizations report mature governance models for autonomous agents and only 20% feel prepared from a talent perspective. Meanwhile, 32% of executives believe real, usable AI agents are far from reality. Further, analysts have predicted that more than 40% of agentic AI projects will be canceled by the end of next year due to unclear business value and escalating costs — a failure rate driven by execution issues in implementation, not by any deficiency in the technology itself.²

To improve the odds of success, wealth management firms need a trusted, experienced partner.

Broadridge’s role in core wealth-processing functions — including books and records, tax, corporate actions, communications, and advisor platforms — puts it in a strong position to help firms implement agentic AI. Its teams have built and deployed AI agents internally and are already supporting production AI solutions for wealth firms. That combination of domain expertise and practical implementation experience is key to moving from experimentation to execution.

How to de-risk and accelerate a successful agentic AI program

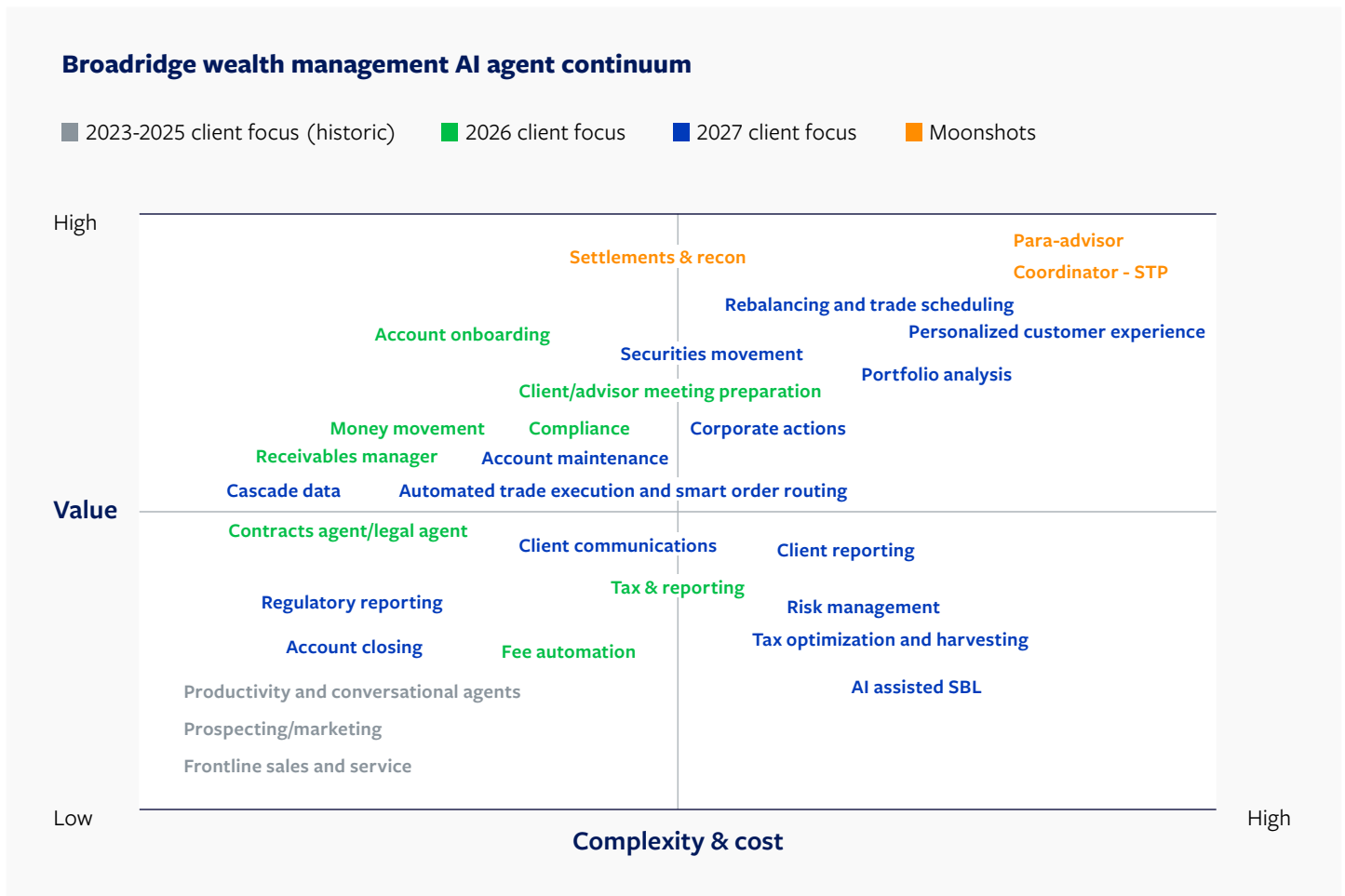
Indeed, successfully scaling an agentic AI program requires a clear approach to innovation, execution, and governance — including the effective use of agent squads, which are coordinated groups of specialized agents working together to complete complex tasks. Keys include:

- Identifying the agents and agent squads that will deliver top ROI to the organization
- Defining the structure of those agents (workflow / data / design / evolution)
- Establishing agent rules and architecture
- Integrating agents with existing technology
- Aligning implementation with cybersecurity and AI governance
- Connecting with human decision-making and monitoring
- Testing (models, agents — functional, regression, accuracy, and reliability as well as hallucination, fairness, bias, client impact, robustness, scenario, stress, security, abuse, jailbreak, end-to-end user journey, and human-in-the-loop)
- Developing blueprint designs and implementation plans

Closing the gap between AI ambition and execution

The gap between strategic intent and execution readiness is precisely where Broadridge helps create an advantage.

Broadridge has integrated data from over 70 workflows across wealth management firms' front-, middle-, and back-office systems and identified 23 high-impact AI agents, ranked in order of complexity, cost, and client-ready implementation — with classifications for 2026 focus, 2027 focus, and “moonshots.”



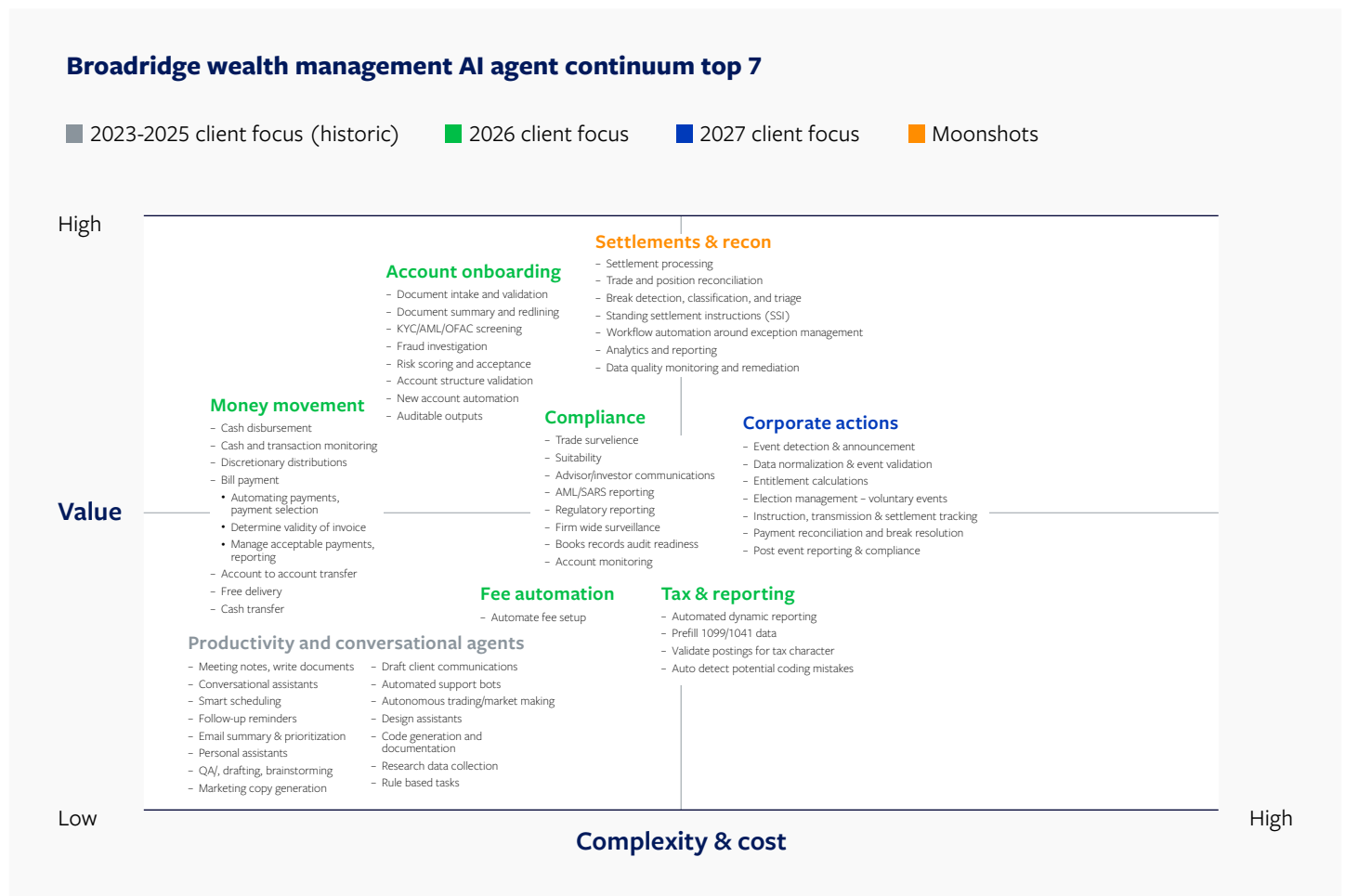
Each agent is designed with workflow-specific governance, human-in-the-loop oversight, quantified ROI, and an architecture that starts with measurable value today while building toward the agentic organization of the future.

The business impact of agents and agent squads is significant

Among the opportunities Broadridge has identified, seven high-impact areas rose to the top and for each Broadridge has pinpointed clear, quantifiable business impact:

- 1. Account onboarding agents:** Cut standard account NIGO rates and cycle times by 30-50% through automated document intake, validation, and KYC/AML checks.
- 2. Corporate actions agents:** Improve straight through processing (STP), shrink event breaks, and lower loss events with end-to-end automation from announcement to payment. Accelerate end-to-end process 30-50%.
- 3. Money movement agents:** Reduce manual touches and payment errors by 30-50%, with full audit trails for wires, ACH, and bill payments.
- 4. Trade break reconciliation agents:** Shorten time to resolution by 30-50% and reduce aged breaks and fails across OMS/EMS, custodians, and clearing.
- 5. Fee automation agents:** Eliminate most billing errors and uncover 1-3% fee revenue leakage while accelerating the close process.
- 6. Tax reporting agents:** Streamline year-end cycles and cut reissues and corrections by 40-60%.
- 7. Compliance agents:** Reduce by 30-40% compliance incidents that reach formal investigation; 10-25% reduction in realized regulatory findings over 2-3 years.

In the opportunities we listed above, sub-agents combine to create agent squads that can execute across an integrated ecosystem.



Below are three case studies that take a closer look at the opportunities we highlighted (case studies in all 23 areas are available).

The first is for account onboarding, where agents ingest and validate documents, summarize agreements (e.g., Trust Agreement), perform KYC/AML/OFAC screening, confirm account structure, draft risk memos, and prepare asset reviews. The second is for corporate actions where agents collect, classify, and distribute event data; normalize data and validate events; calculate entitlements; help manage elections; transmit instructions; reconcile payments; and automate reporting and archiving. The third is for settlements & reconciliations where agents orchestrate settlement readiness and instruction preparation across systems; reconcile books and records against prime broker and custodian statements to identify cash and position; identify, categorize, and prioritize reconciliation breaks; coordinate end-to-end resolution of settlement and reconciliation exceptions; and automate analytics and reporting.

Account onboarding pre-acceptance sub-agents (trust client)

Document intake & validation

- **Agent role:** Ingest and categorize incoming documents (trust agreement, tax ID, death certificates, corporate resolutions).
- **Actions:** Use OCR + LLM to extract key fields (grantor, trustee names, trust type, date, powers). Validate that all required documents are present per internal checklist. Flag missing or inconsistent items (e.g., grantor name mismatch between trust agreement and tax ID).
- **Outcome:** Operations team gets a clean, structured “ready for review” package instead of a PDF file.

Agreement summary & redlining

- **Agent role:** Read the trust instrument and summarize terms for internal reviewers.
- **Actions:** Identify key provisions (income distribution rules, discretionary powers, termination events). Highlight unusual clauses (e.g., “HEMS” language, directed trustee powers) for risk review. Compare terms against internal policy library and flag deviations that need legal sign-off.
- **Outcome:** Saves hours of manual reading and ensures nothing critical is missed.

KYC / AML / OFAC screening

- **Agent role:** Automate party screening before account acceptance.
- **Actions:** Gather parties (grantors, trustees, beneficiaries, co-fiduciaries) from extracted data. Run automated OFAC/PEP screening and compile results. Generate exception report if a hit is found, ready for compliance officer review.
- **Outcome:** Reduces compliance bottleneck and documents screening results for audit.

Account structure validation

- **Agent role:** Confirm that the proposed account structure matches business rules.
- **Actions:** Validate account type selection (revocable, irrevocable, charitable) matches legal docs. Verify tax ID type (SSN vs. EIN) and check IRS validation APIs where available. Ensure funding source and asset types are permissible (e.g., no prohibited assets).
- **Outcome:** Prevents downstream rework and regulatory issues after acceptance.

Risk scoring & acceptance memo drafting

- **Agent role:** Draft the pre-acceptance risk memo based on internal criteria.
- **Actions:** Apply rules for trust complexity, asset type, jurisdiction, grantor age, and discretionary powers. Suggest a risk score (low, moderate, high) with rationale. Pre-fill acceptance memo template with findings, leaving space for officer commentary.
- **Outcome:** Relationship managers spend time making decisions, not typing boilerplate.

Asset review prep

- **Agent role:** Prepare summary of incoming assets for investment and fiduciary review.
- **Actions:** Parse provided asset schedules (securities, real estate, closely held business interests). Flag restricted securities, illiquid assets, or special assets needing appraisal. Calculate % composition of liquid vs. illiquid assets for investment policy compliance.
- **Outcome:** Ensures fiduciary review starts with a clear risk picture.

Corporate actions sub-agents

Event detection & announcement intake

- **Agent role:** Automate collection, classification, and distribution of event data.
- **Actions:** Continuously monitor custodians, DTCC, SWIFT MT564/568 messages, and issuer feeds. Extract key event details (CUSIP, record date, pay date, options, deadlines). Compare multiple sources (custodian vs. data vendor) to identify discrepancies. Populate internal corporate actions (CA) tracking system and notify relevant desks.
- **Outcome:** Near-real-time event capture. Fewer missed or misclassified events. Reduction in manual data entry and duplicate feeds.

Data normalization & event validation

- **Agent role:** Standardize event information and reconcile against master data.
- **Actions:** Map raw announcements to internal taxonomy (mandatory, voluntary, informational). Validate security identifiers, issuer details, and cross-reference with holdings data. Flag inconsistencies (e.g., record date mismatch, missing option details). Route validation exceptions to Corporate Actions analysts
- **Outcome:** Clean, normalized event data for downstream processing. Decreased event breaks between custodians and internal systems. Faster start-to-finish processing of each event.

Entitlement calculation

- **Agent role:** Calculate entitlements across all eligible positions.
- **Actions:** Retrieve holdings as-of record date from books & records or custody platform. Apply announced rates (cash, shares, spin-offs) and fractional share rules. Detect potential double-counting (cross-border or omnibus accounts). Pre-generate entitlement reports for review.
- **Outcome:** Automated entitlement generation within minutes of announcement validation. Reduced manual recalculations and spreadsheet dependency. Clean audit trail for compliance and reconciliation.

Election management (voluntary events)

- **Agent role:** Streamline election collection and validation.
- **Actions:** Notify eligible clients or advisors of voluntary event options. Gather responses through email, portal, or CRM integration. Validate timeliness, completeness, and authority of elections. Auto-aggregate results for submission to custodians or issuers.
- **Outcome:** Shortened election cycles and fewer late submissions. Transparent audit log of client decisions. Reduced operational risk around voluntary events (tenders, conversions, DRIPs).

Instruction transmission & settlement tracking

- **Agent role:** Submit and monitor instructions through the event lifecycle.
- **Actions:** Generate MT565/566 SWIFT messages or custodian instruction files. Track acknowledgements, settlement confirmations, and exceptions. Reconcile processed payments (cash or shares) to entitlements. Auto-escalate failed or partial settlements for analyst review.
- **Outcome:** Improved STP rates. Proactive break management. Streamlined post-event reconciliation.

Payment reconciliation & break resolution

- **Agent role:** Match received payments to entitlements and detect variances.
- **Actions:** Monitor incoming credits (cash, securities) from custodians and sub-agents. Reconcile differences in amounts, FX rates, or posting timing. Categorize breaks (timing, rate, instruction error). Auto-draft break-resolution notes or internal tickets.
- **Outcome:** Faster reconciliation turnaround. Accurate books & records alignment. Comprehensive audit regulators.

Post-event reporting & compliance

- **Agent role:** Automate reporting and archival of event activity.
- **Actions:** Generate event summary reports (announcement ► settlement). Populate dashboards for operations, compliance, and finance. Archive all documents and messages for retention policies. Monitor completion KPIs and highlight process bottlenecks.
- **Outcomes:** Automated, regulator-ready reporting (FINRA, SEC, internal audit). Enhanced transparency and SLA tracking. Readiness for Reg BI, Reg SCI, and internal policy audits.

Trade settlement & reconciliation sub-agents

Settlement processing

- **Agent role:** Orchestrate settlement readiness and instruction preparation across systems.
- **Actions:** Validate trade details, enrich trades with missing data, pre-generate settlement instructions, monitor settlement status, flag trades at risk of settlement failure.
- **Outcome:** Improved settlement readiness and fewer failed trades, faster identification of at-risk settlements, reduced manual enrichment effort.

Trade and position reconciliation

- **Agent role:** Reconciling books and records against prime broker and custodian statements to identify cash and position breaks (front-to-back, broker-to-custodian, books-and-records vs. street).
- **Actions:** Compare front-office, middle-office, custodian, and clearing records, identify mismatches in quantity, price, or trade status, reconcile positions across systems (end-of-day or intraday), auto-suggest root cause (timing vs. booking vs. corporate action impact).
- **Outcome:** Faster reconciliation cycles (intraday vs. T+1), reduced reliance on manual spreadsheets, increased confidence in books & records accuracy.

Break detection, classification, and triage

- **Agent role:** Identify, categorize, and prioritize reconciliation breaks.
- **Actions:** Detect breaks across trade, cash, and position reconciliation, classify breaks (timing, price mismatch, missing trade, SSI issue, FX difference), assign severity and priority based on financial exposure or settlement deadline, route breaks to the correct team (settlements, cash ops, corporate actions).
- **Outcome:** Faster break resolution cycles, reduced backlog of unresolved exceptions, improved operational transparency.

Standing settlement instructions

- **Agent role:** Creating and maintaining standing settlement instructions (SSI) received “in any format” from clients, which is directly adjacent to trade and payments reconciliation quality.
- **Actions:** Extract SSI details from onboarding docs or custodian feeds, validate completeness (BIC, account number, market, currency), detect duplicates or conflicting instructions, monitor changes and flag unauthorized updates.
- **Outcome:** Reduced settlement failures due to incorrect SSIs, centralized, cleaner SSI data, improved audit and control over changes.

Workflow automation around exception management

- **Agent role:** Coordinate end-to-end resolution of settlement and reconciliation exceptions.
- **Actions:** Track exception lifecycle (identified to assigned to resolved), automatically assign tasks based on break type and ownership rules, generate follow-up communications (internal or counterparty), escalate aged breaks or SLA breaches.
- **Outcome:** Reduced manual coordination and email traffic, faster resolution times and fewer missed deadlines, clear ownership and accountability.

Analytics and reporting

- **Agent role:** Generate operational insights and performance reporting.
- **Actions:** Aggregate metrics (fail rates, break volumes, resolution times), identify trends (recurring counterparties, asset classes with high breaks), produce dashboards and narrative summaries for leadership, highlight root causes and recommend process improvements.
- **Outcome:** Better visibility into operational performance, data-driven decision making, reduced manual reporting effort.

Data quality monitoring and remediation

- **Agent role:** Continuously monitor and improve quality of trade and reference data.
- **Actions:** Detect missing or inconsistent fields (price, quantity, counterparty, SSI), cross-check against golden sources (security master, counterparty data), suggest corrections or auto-fill where confidence is high, track recurring data quality issues and root causes.
- **Outcome:** Improved data integrity across systems, fewer downstream breaks and settlement failures, reduced manual data cleansing effort.

As an ecosystem, Broadridge has found, AI agent squads and their human counterparts provide these additional benefits:

- **Advisor time savings** on research, prep, and administrative work of 20-30%³
- **Annual productivity improvement** of 3-5% from task-level agents⁴
- **Incremental growth improvement** of more than 10% when teams of agents orchestrate end-to-end workflows⁴
- **Marketing campaign speed to market increased** by 40-60%⁵
- **Advisor prospecting time cut** by 40-50%⁶
- **Customer service call time reductions** of 25-30%⁷

The Broadridge differentiator

Broadridge has the experience to turn AI agents from concept into practical application. Its role across the wealth management business has put its teams directly within the processes where these solutions matter most. Combined with hands-on experience deploying agents inside its own organization and delivering live AI capabilities to major wealth firms, Broadridge has both the platform foundation and operational credibility to be a strong partner. Consider that Broadridge has:

- Built and deployed its own AI agents
- Embedded AI across its platforms and businesses
- Developed unmatched depth in domain and subject matter expertise
- Created a pre-built ecosystem of agentic technology partnerships
- Established coverage of the full agentic lifecycle across the front-, middle-, and back-office

Broadridge takes you from insight to ecosystem. We work with wealth management firms and bank broker-dealers to identify, design, quantify, and build the specific agents that will have measurable impact in their unique operating environment.

The Broadridge methodology begins with investor experience, not technology.

Before any platform is selected or any model is deployed, Broadridge analysts map the client experience, advisor/associate experience, specific decision points, data flows, and human touchpoints across a firm's operations. Agents are then designed from the ground up to fit the reality of that firm's workflows, risk tolerance, security, governance requirements, and technology architecture. Our approach is phased and takes you from innovation to implementation and adoption in as little as 90 days.

Typical approach and deliverables

1. Agent identification blueprint	2. Agent creation blueprint	3. Agent deployment
<p>Activities</p> <ul style="list-style-type: none"> - Workflow/data baseline analysis - Agent ecosystem alignment - Agent use case identification and costing - High level agent interface design - Agent testing blueprint - Agent governance alignment review - Agent data privacy and cyber security review - User interaction prompt creation - Tokenization modeling - High level review of agents against technology landscape (build/buy) - Use case business case estimation 	<p>Activities</p> <ul style="list-style-type: none"> - Agent model design <ul style="list-style-type: none"> • Business rules • Business reports • Human in the loop checkpoints • Agent architecture (centralized or embedded) - Agent technology design (client/tech vendor) <ul style="list-style-type: none"> • Alignment of agent to legacy architecture & digital ecosystem • Determine models (LLM/other) • Determine model content protocol • Determine testing requirements • Agent to AI governance model and cyber security & control alignment - Agent creation (top 2 agents) 	<p>Activities</p> <ul style="list-style-type: none"> - Blueprint execution <ul style="list-style-type: none"> • Management against blueprint build and implementation plan • Agent program management • UAT • Vendor management • Change management • communications • Training - Agent maintenance review <ul style="list-style-type: none"> • Continuous learning • Model learning and development
<p>Deliverables</p> <ul style="list-style-type: none"> - Agent use case identification (list) and prioritization based on cost/complexity - Design for top 2 agents - Agent actions/primary rules/guardrails - Agent workflow/data baseline - Agent integration to current state technical architecture - AI technology platform pros/cons - Alignment to agents existing in the market - Recommendations for monitoring agent performance 	<p>Deliverables</p> <ul style="list-style-type: none"> - Blueprint build and implementation plan (pilot, phased release, adoption, continuous monitoring, testing, learning) - Model agents - Agent maintenance recommendations 	<p>Deliverables</p> <ul style="list-style-type: none"> - Executed blueprint - Agent pilot and burn in
<p>Typical time 6-8 weeks</p>	<p>Typical time 4-6 weeks</p>	<p>Typical time 6-8 weeks</p>

The business impact of agents and agent squads is significant

The Broadridge approach de-risks your agentic program by:

1. Starting with investor/advisor experience and workflows — not platforms — Our analysis, research, industry, and client feedback provide a clear point of view on where to start and how to scale for high impact and high returns. We meet you where you are in developing your agent ecosystem

and partner with you to innovate, accelerate, and ensure an outcome that will drive your competitive advantage.

- 2. Having governance from day one** — AI governance models, cybersecurity controls, and compliance kill-chain response protocols are built into the design phase, not bolted on afterward.
- 3. Keeping human-in-the-loop by design** — We keep in mind that a majority of agentic AI deployments will use conditional autonomy with human-in-the-loop (HITL) oversight. Staged autonomy with clear escalation paths and dual-control workflows enable success, scale, and evolution.

4. Focusing on speed to value — Our engagement structures of four, eight, or 12 weeks can deliver deep-dive agent use cases, tech reviews, National Institute of Standards and Technology risk assessments, and full deployment blueprints, moving from identification to pilot-ready design/delivery within a single quarter.

The stakes are high for those who wait

The window to build advantage is narrowing quickly.

Three converging forces make the next 12 to 18 months a decisive window that favors early movers and increases the cost of delay.

Force 1: Competitive separation is already underway

The market is moving now. Leaders are already deploying agentic AI in production, building operational experience, and improving their architectures with each cycle. As noted earlier, 51% of financial services firms are now in active production, meaning firms that wait risk falling behind in capability, readiness, and market position.

Force 2: The cost of delay compounds exponentially

Each quarter of delay gives competitors more time to build proprietary performance data, strengthen vendor relationships, and progress from simple automation to more autonomous workflows. Just as important, the data and operating foundations that high-performing agents require — clean data, strong documentation, and measurable baselines — take time to build, making delay more costly than it appears.

Force 3: Governance is the gating factor — and it takes time to build

Building a governance infrastructure is a deliberate, multi-month process that requires domain expertise, regulatory alignment, and organizational change management. Firms that begin building governance now can move with confidence, while those that wait may face a choice between rushed controls and delayed deployment.

The stakes are high.

Let us work with you to start, scale, and execute your agentic AI journey. [Contact Jean Reilly](#) – Managing Director of Consulting.

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Footnotes

¹ AI and Tech Investment ROI – Deloitte Insights, October 2025

² The Current State of AI Agents for Enterprises – Gartner, June 2025

³ The Signal in the Sell-off: Wealth Management Value in the AI Era – McKinsey, April 2026

⁴ Agent for Growth: Four Ways Leaders are Turning Agent AI Promise into Impact – McKinsey, November 2025

⁵ AI in Wealth Management: Significance, Use Cases, Architectural Benefits and Development – LeewayHertz 2025

⁶ Agentic AI is Changing Wealth Management – KPMG, 2025

⁷ The Contact Center Crossroads: Finding the Right Mix of Humans and AI – McKinsey, March 2025



Ready for Next

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