HUMANITY LABS AI MAGAZINES

AI WORKFORCE JOURNAL

ISSUE NO. 1

The Gate

IN THIS ISSUE

How one $200B RIA cut onboarding review turnaround from 9 hours to 20 minutes

Partner stories from the Humanity Labs AI Workforce.

FROM THE EDITOR'S DESK

WELCOME TO THE FIRST ISSUE OF THE *AI Workforce Journal*. Each issue tells one true story from inside a wealth management firm that has put the Humanity Labs AI Workforce to work: the job it took on, the numbers before and after, and what the people closest to the work did with the time it returned. The firms stay confidential. The results are theirs, and they are real.

It's a busy and exciting time at the intersection of wealth management and AI. The industry press promises agentic intelligence, super advisors, a next phase every week. Advisors themselves report something plainer: in one survey published this month, they named time, ahead of client demand, as the limit on their growth. This journal exists because the industry has plenty of predictions but few accounts from inside an operating firm as it breaks through those limits. We intend to publish the accounts.

Our first story is the risk tolerance questionnaire review at one of the country's largest independent RIAs, the workflow that became the AI Workforce's first job at the firm. The firm's operations leadership summed up what happened next: the work quietly fell off the plate of the humans.

That is the vision we built Humanity Labs to deliver, and it is the kind of story you'll see in every issue of this magazine.

In coming issues we follow the AI Workforce deeper into the firm: client servicing, billing, money movement, tax, compliance. One partner firm already runs more than 60 workflows this way. We hope you'll join us for the journey.

Warmly,

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THE RESULTS

By the numbers

THE WORKFLOW	Risk tolerance questionnaire review, roughly 465 a month
VOLUME SWINGS	Up to 5x month to month, absorbed without stretching the team
TURNAROUND	From about nine and a half hours to about twenty minutes
TIME TO FUNDING	From about a week to one day
THE TEAM	A seven-person review team, now one overseer spending under thirty minutes a week
QUALITY	Consistent with manual human review
AMBIGUOUS REVIEWS	Routed to the firm's overseer; each ruling retrains the AI Workforce

ABOUT THIS STORY

Details reflect a Humanity Labs partner firm in wealth management. The firm's identity is confidential.

The Bottleneck Nobody Talked About

How one of the country's largest independent RIAs took questionnaire review turnaround from nine and a half hours to about twenty minutes.

EVERY NEW CLIENT AT A WEALTH MANAGEMENT firm passes through the same invisible gate. Before a single dollar can be invested, someone has to answer a deceptively simple question: how much risk can this person actually tolerate?

At one $200 billion RIA, that question arrived roughly 465 times a month, in the form of risk tolerance questionnaires: pages of client responses that had to be reviewed, cross-referenced against account records, checked against the firm's rubric, and keyed into the system manually before a new account could fund. It was careful work, and it was important work. It was also a bottleneck: a new account could not fund until its review was done. A seven-person team carried the work.

The numbers told the story in an unusual way. Turnaround per questionnaire ran about nine and a half hours from submission to completion, yet the active, hands-on work took a reviewer only minutes. The difference was latency: reviews waiting their turn in queues and handoffs, checks stacked behind other checks. The work itself was quick. The waiting was not.

Before: Each time a new client signed, a wrestling match began with the calendar.

And the volume never held still. Month to month, the flow of questionnaires could swing as much as fivefold. Capacity and headcount were the same number wearing two different hats.

THE FIRST WORKFLOW

When the firm partnered with Humanity Labs, the risk tolerance questionnaire review became the first workflow the AI Workforce took to full production, and it is easy to see why. The process was high-volume, repetitive, and completely defined. There was a rubric. There were rules. There was a clear standard for what "done well" looked like. If a process can be defined, the AI Workforce can run it.

Here is what changed. The AI Workforce now reviews and documents every questionnaire against the firm's own rubric, the same standard the review team had always upheld. The routine reviews, which make up the majority, are completed successfully with no handoff or manual intervention. The genuinely ambiguous ones are routed to the firm's overseer, and each ruling does double duty: it settles the review at hand and retrains the AI Workforce for the ones that follow.

Turnaround per questionnaire fell from about nine and a half hours to about twenty minutes. Time to account funding dropped from about a week to about a day. And the seven-person review team became one overseer, spending less than thirty minutes a week keeping an eye on the whole operation.

The quality? Consistent with manual human review, in a fraction of the time. The volume swings are simply absorbed: surges clear without stretching the team, and quiet months no longer leave capacity sitting idle. The team shifted their focus to more complex, higher value work.

WHAT LIMITS RIA GROWTH TODAY?

Source: T. Rowe Price advisor research, July 2026

Time	**THE TOP BARRIER**
Client demand	*not the constraint*
Market conditions	*not the constraint*

"IT QUIETLY FELL OFF THEIR PLATE"

The most telling detail isn't in the metrics. It's in how the change felt to the people living it. As the firm's operations leadership put it: "Our people stopped checking whether the work was done. It already was. It quietly fell off their plate."

That's the tell of a transformation that worked. There was no dramatic cutover, no fire drill, no all-hands adjustment period. One day the bottleneck was simply gone, and the team noticed mainly by its absence, the way you notice a headache only after it stops.

For new clients, the difference is even simpler: the firm they just decided to trust now moves at the speed of that decision.

WHAT COMES NEXT

The questionnaire review was the first workflow, not the last. At Humanity Labs' largest partner firm, a single AI Workforce now runs more than 60 workflows, spanning client servicing, billing, money movement, tax, and compliance. And that count is still growing.

The AI Workforce is not a tool for one task. It is a workforce, one that operates across the back office, middle office, and front office alike, anywhere a firm can define how the work should be done. The questionnaire review is what it looks like when that workforce takes its first job.

After: the queue is gone, and the work that remains asks for judgment.

In future issues of the AI Workforce Journal, we'll follow the AI Workforce deeper into the firms that put it to work.

The AI Workforce
for the Human Firm.

Humanity
Labs

LIVE ZOOM WEBINAR · AUGUST 28, 2026

Ask Me Anything

Andrei Pop
Founder & CEO, Humanity Labs

11:00 AM PT · 2:00 PM ET
60 MINUTES

Register Here

About Humanity Labs

Humanity Labs gives wealth management firms an AI Workforce that works inside existing systems to complete work across the front, middle, and back office, helping firms serve more clients without adding cost at the same rate. Every job strengthens a shared memory that builds the firm's Organizational General Intelligence (OGI). Humanity Labs works with leading firms overseeing more than $750 billion in client assets and is backed by Google Ventures and Vestigo Ventures.

The AI Workforce Journal is a publication of Humanity Labs. Details in this story are real results from an existing Humanity Labs partner; the firm's identity is confidential.

Learn more at **HumanityLabs.ai**