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Amplifying Human Intelligence

How plan sponsors can use AI to elevate judgment, clarity, and execution

INVESTING IN A BRIGHTER FUTURE TOGETHER

Human judgment amplified in retirement governance

> The most effective use of AI will not replace human decision-making but strengthen it – particularly in complex systems where accountability, trust, and long-term outcomes matter.

Source: © World Economic Form – Human Centered AI

AI clears the noise

For plan sponsors, this creates capacity for higher-quality fiduciary oversight, not less involvement.

122 Hours saved per year when routine plan administration is automated with AI.

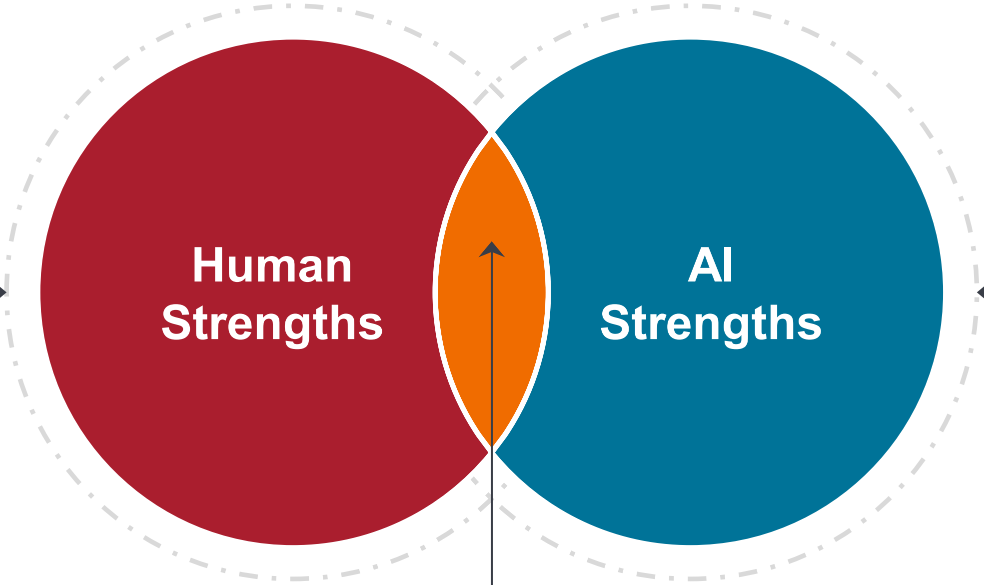
66% Of industry professionals believe AI will help identify potential fiduciary and compliance risks earlier.

94% Of retirement industry experts expect AI to enable hyper-personalized retirement communications.

> AI can process information. Only humans can create meaning.
>
> - Jeff Beck, Noumenal Labs

Source: Prescience 2030 research panel; Reuters I Google AI Works pilot study.

Applying human skills to artificial intelligence



- Empathy
- Intuition
- Processing multi-modal stimuli
- Values discovery
- Ethical judgement
- Building trust

- Efficient & personalized
- Consistency in communication and execution
- Clearer decisions and follow-through

- Pattern recognition
- Data analysis
- Operational consistency
- Scalable execution
- Computational efficiency

Source: https://www.kitces.com/blog/ai-tools-human-advisor-man-machine-strength-client-outcomes-financial-advice-smarter-value/

Amplifying human intelligence

The four areas in motion

Connection	Focus	Clarity	Adaptability
Clear communication that builds participant trust	Cut through complexity to improve decisions	Shared understanding and documented decisions	Turning plan data into better outcomes

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Connection

Clear communication that builds participant trust.

Clarify plan priorities and needs

Participants, employees, and retirement readiness

How AI supports participant understanding

AI

Participant questions → **Theme identification** → **Plain language translation** → **Readiness visualization** → **Education improvement**

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Preparing for high-stakes committee discussions

Use AI to structure time, options, and decision clarity

How to prepare for the conversation

Pre-meeting prompt

"I'm preparing for a meeting with the retirement plan committee including several members that prefer concise, outcome-focused discussions. We will be discussing plan design topics such as auto-escalation changes and potential investment lineup adjustments. Please create a meeting plan with key talking points and phrasing that respects this style while allowing the committee to set the pace and depth of discussion."

- **Open (first 60–90 sec):** "In the next 30 minutes, let's align on today's objectives, review the options, and clarity next steps."
- **How to lead:** Lead with the **decision** required, provide only **essential context**, and expand detail **if requested.**
- **Offer choices:** "Option A improves outcomes with added complexity; Option B preserves simplicity with less impact."
- **Ask tight questions:** "Which outcome matters most?"

Strengthening connection

Reducing friction through shared understanding

Understanding sources of friction

Where connection breaks down:

- Information lands differently
- Context is lost between conversations
- Questions repeat even after explanations

How AI supports connection:

- Surfaces where understanding breaks down
- Supports more consistent explanations
- Improves preparation before conversations

AI provides support while conversations remain human-led

AI support example

Input (human-defined)

- Topic generating repeated questions
- Audience with limited time and high stakes
- Prior conversations where alignment broke down

AI output (preparation support)

- Summary of where understanding is breaking down
- Suggested framing to explain the topic clearly
- Neural outline of key points to cover
- Questions to check for shared understanding

When connection lands

Design participant moments that increase trust and engagement

What this feels like	Why it worked
"You understood what I needed right away"	Prior questions were recognized.
"This addressed my concerns before I had to explain them"	Context from earlier conversations were considered
"We didn't have to go back and forth"	Explanations were consistent across interactions
"This conversation felt easier than last time"	The conversations were prepared, not reactive

Example prompts

- "Generate ideas that WOW participants and make retirement planning feel clear and easy to act upon."
- "Help me organize the key points I should cover to explain this clearly in an upcoming benefits meeting."
- "What context from past conversations should I keep in mind for this discussion?"

Connection “quick wins”

AI 101: Three practical ways people actually use AI at work

Committee agendas

Prompt: “Create a retirement plan committee agenda that prioritizes decisions, key tradeoffs, and time allocation.”

Why it’s a win: Keeps meetings decision-focused.

01

Participant FAQs

Prompt: “Rewrite these participant FAQs in plain language that is clear, neutral, and easy to understand.”

Why it’s a win: Reduces participant confusion.

02

Convert goals into actionalble steps

Prompt: “Turn these five goals into a 30-day action plan with owners and deadlines.”

Why it’s a win: Reduces overwhelm and accelerates execution.

03

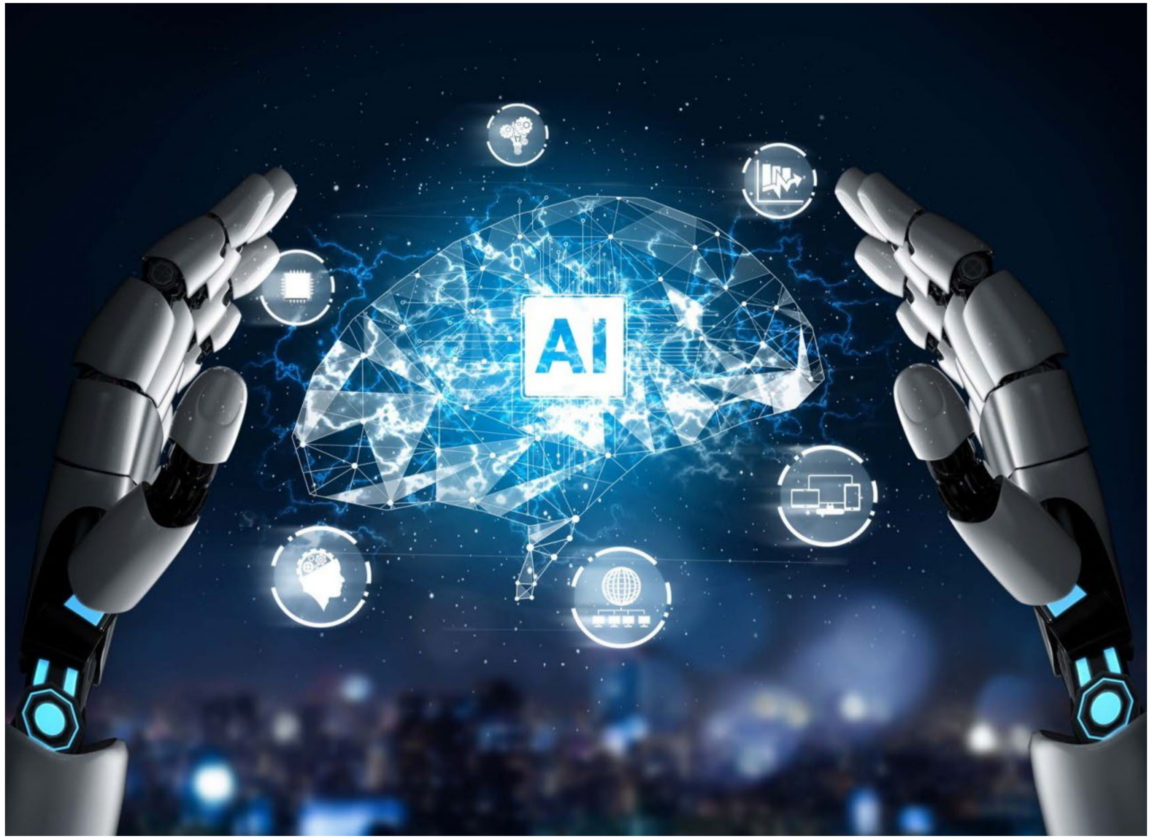
Connection Challenge: This week, use AI to prepare for one conversation in a way that helps someone feel understood more quickly.

Focus

Cut through complexity
to improve decisions.

AI doesn’t remove thinking, it refines and amplifies it

The CRIT framework for AI-driven leadership



C	Context	Define the situation with precision
R	Role	Assign AI the expert lens you need (leader, coach, or strategist)
I	Interview	Let AI question your assumptions and uncover blind spots
T	Task	Give it a clear, measurable outcome to deliver

Design a Ritz Carlton level participant experience

Applying service excellence principles to retirement plan engagement

CRIT step	AI interaction example	Prompt ladder
C Context	Design a Ritz Carlton level retirement plan experience	"We want to design a 12-month retirement plan experience that builds upon participant trust, confidence, and engagement across key moments."
R Role	Assign AI as a **Ritz Carlton service excellence consultant**	"Act as a Ritz-Carlton service excellence consultant advising a retirement plan sponsor."
I Interview	Ask AI to generate open-ended questions in areas where participants feel uncertainty or friction today?	"What moments matter most to participants throughout the year and where does the experience often fall short today?"
T Task	Create a 12-month WOW participant program.	"Design a 12-month participant experience that applies service excellence principles to improve clarity, consistency, and confidence without providing advice."

Drive execution through strategic clarity

Using AI to validate priorities, model outcomes, and accelerate decision-making

CRIT step	AI interaction example	Prompt ladder
C Context	Provide strategic initiatives, budgets, and dependencies	"Here are our top 3 strategic projects for 2026: Client experience, automation, and team scaling."
R Role	Assign AI as a **Business strategist**	"Act as a management consultant evaluating ROI and risk tradeoffs."
I Interview	Request that AI challenge your reasoning and expose gaps	"Ask me questions that test each plan's assumptions and blind spots."
T Task	Produce a prioritized recommendation set with rationale	"Rank these initiatives by impact, feasibility, and alignment. Provide justification."

Surface plan insights that strengthen governance

Using AI to identify patterns, risks, and priorities across the plan

Plan objectives and fiduciary priorities

Plan design and engagement insights

Participant behavior and plan utilization trends

Participant communication and engagement effectiveness

Data sources

- **Plan Data**
- **Participant Activity**
- **Engagement & Communication Data**

AI

AI agents

Participation Gaps
“Where participation is below planning norms.”

Deferral Stagnation
“Where deferral rates are stalling.”

Investment Drift
“List participants with concentration or allocation drift."

Engagement Effectiveness
“Compare participant actions by campaign.”

Output

- Committee Insights
- Governance Dashboard

Focus “quick wins”

AI 101: Three ways you can use AI to enhance your strategic focus

Instant committee member summaries

Prompt: “Summarize our retirement plan committee meeting into key decisions, open question, next steps, and owners.”

Why it’s a win: Reduces post-meeting administrative work.

01

Craft better questions that unlock judgment and ownership in others

Prompt: “Generate five questions that help my team clarify tradeoffs and priorities without prescribing solutions.”

Why it’s a win: Improves alignment without micromanaging

02.

Smarter committee preparation

Prompt: ”Summarize prior committee decisions, unresolved items, and key plan trends to prepare for the next meeting.”

Why it’s a win: Helps committees focus on decisions, not review.

03

Focus Challenge: Simplify to amplify. What will you stop doing this week to have better focus?

Clarity

Shared understanding
and documented decisions.

Creating agents that think with you

How adaptive intelligence transforms automation

Individual agents create efficiency. Connected agents create clarity.

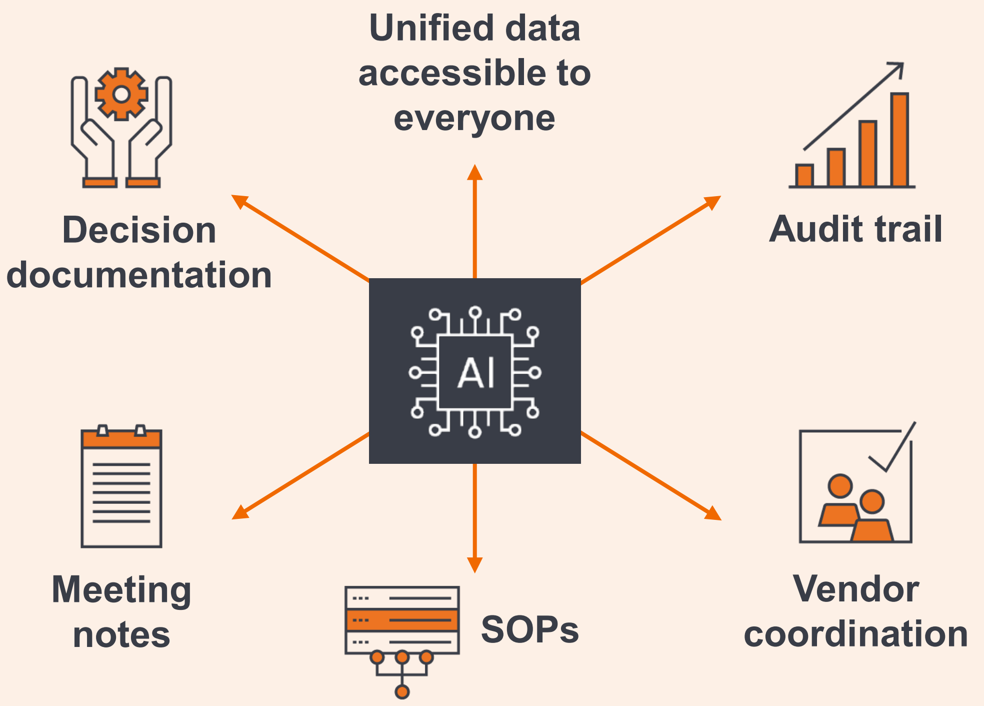
Building an organization that thinks as one

Without AI: Information silos

- Information is stored in personal systems
- Meeting notes disappear into folders
- Plans and communications live in disconnected tools

Company records | Folders | Disconnected systems

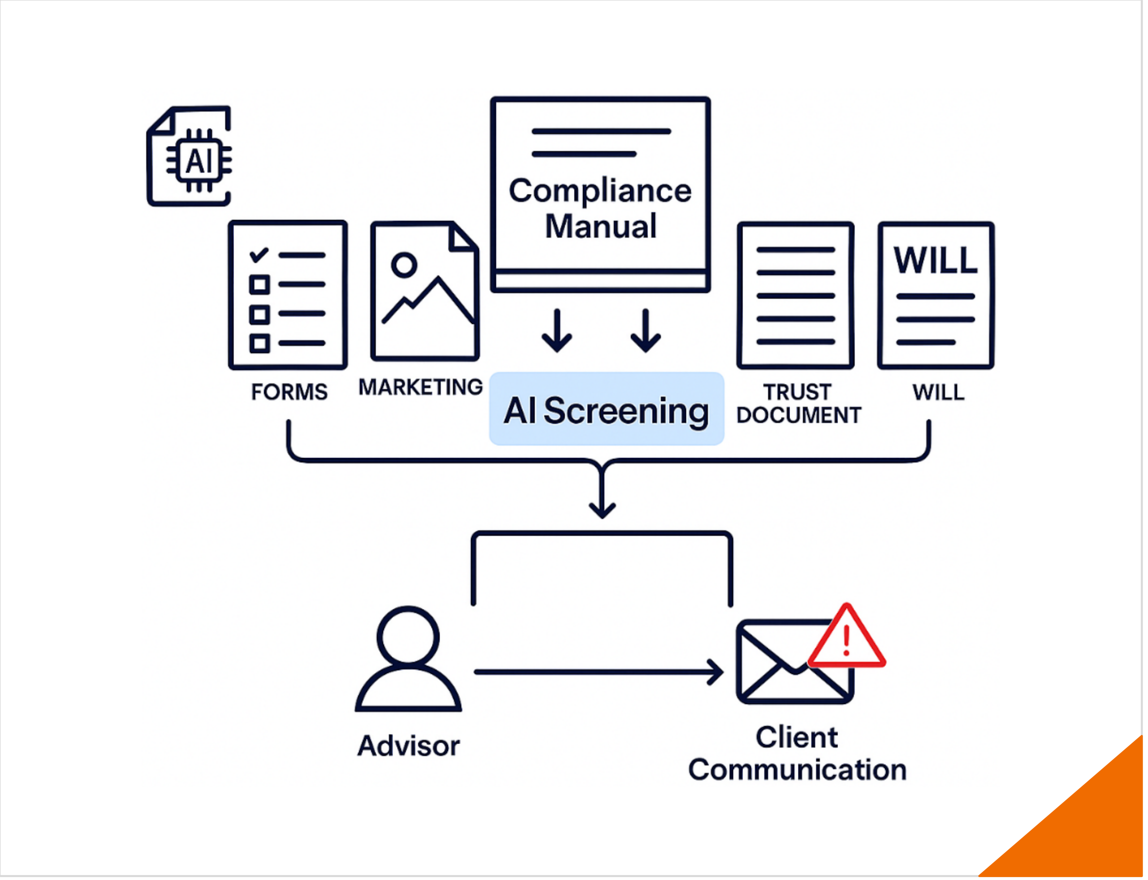
With AI: Connected intelligence



Instant retrieval of history, plans, and insights

Document processing & compliance monitoring

Compliant compilation and usage of content



Compliance considerations

- **Establish Clear AI Policies**: Define approved AI tools/use cases, and data security, recordkeeping, and pre-approval standards.
- **Perform Ongoing Oversight**: Conduct due diligence on AI tools and regularly test adherence to policies.
- **Educate and Disclose**: Train personnel on AI compliance, and update disclosures to reflect AI-related practices and controls.

Clarity "quick wins"

AI 101: Three ways you can use AI to bring clarity to your team

Committee meeting notes agent

Prompt: "Summarize this meeting into decisions made, next steps, and owner responsibilities."

Why it's a win: Strengthens fiduciary documentation and continuity.

01

Participant communication agent

Prompt: "Translate committee decisions into clear, consistent participant messaging."

Why it's a win: One plan, one voice; less confusion, more trust.

02

Plan insights agent

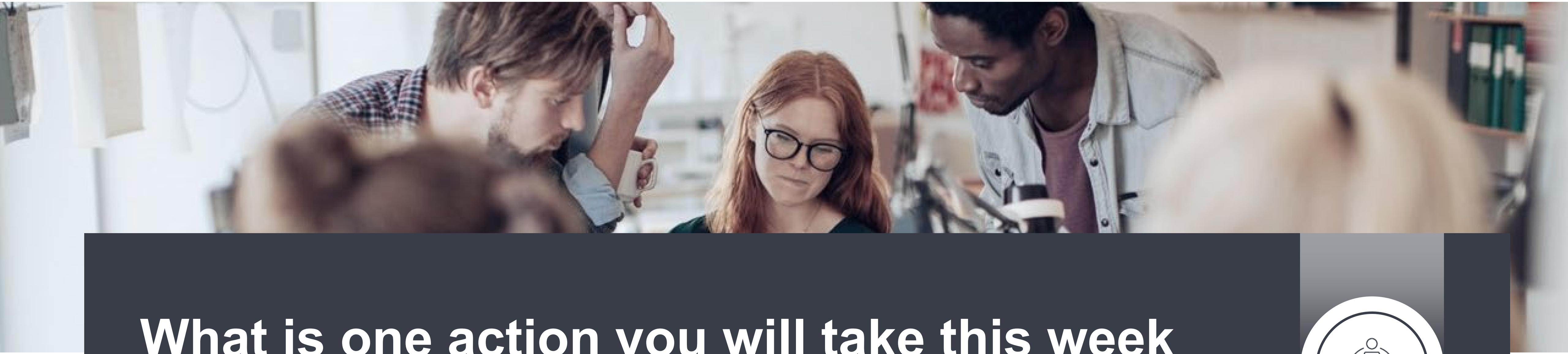
Prompt: "Surface participation gaps, behavior trends, and engagement signals."

Why it's a win: Focus committee time on what actually matters.

03

Clarity Challenge: Every clarity gain compounds. Start small and document one insight today that will save time tomorrow.

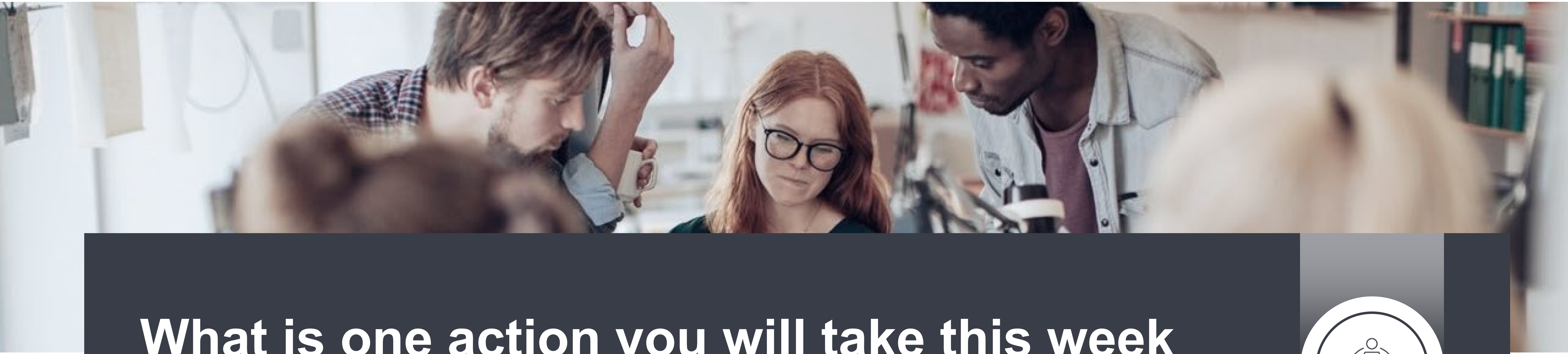
Next steps



What is one action you will take this week to let AI amplify your human intelligence?

Next steps

Next steps



What is one action you will take this week to let AI amplify your human intelligence?

Plan sponsor governance agent

Understanding participant feedback themes

Using AI to summarize participant feedback

Here are common participant feedback themes from the last quarter:

- Confusion about investment choices
- Low engagement during re enrollment
- Participants are unsure who to contact with questions

Summarize key issues in neutral, committee-appropriate language

Summary of Participant Feedback Themes (Last Quarter)

Participant feedback from the prior quarter indicates several recurring areas of concern related to understanding and engagement:

- **Understanding of Investment Options:** Participants expressed uncertainty regarding available investment choices, suggesting that some individuals may find the lineup or related information difficult to navigate or interpret.
- **Engagement During Re-enrollment:** Feedback reflects relatively low participant engagement during the most recent re-enrollment period, indicating that re-enrollment communications or processes may not have fully captured participant attention.
- **Access to Support and Resources:** Participants reported uncertainty about whom to contact with questions, suggesting potential gaps in clarity around available support channels or points of contact.

These themes are presented for documentation and committee awareness and reflect participant perceptions rather than an evaluation of plan design or administration.

Plan sponsor governance agent

Creating a participant experience plan

Using AI to create a 30-day participant experience plan

Using those themes, create a 30-day participant experience improvement plan that includes:

- Clear objectives
- 2 to 3 proposed actions per objective
- Items that require committee review vs. administrative follow-up
- Reasonable success indicators

30-Day Participant Experience Improvement Plan

(Prepared for committee awareness and discussion)

Objective 1: Improve participant understanding of available investment options

Purpose: Address reported confusion by improving clarity and accessibility of existing information.

Proposed Actions (Next 30 Days)

- **Inventory current participant investment materials** (e.g., fund fact sheets, summaries, website links) to identify gaps or duplicative content.
  Administrative follow-up
- **Develop a plain-language "how to use the investment lineup" overview** that explains where to find information and how materials are intended to be used (without evaluating or recommending investments).
  Administrative follow-up; content subject to committee awareness
- **Confirm alignment of participant-facing descriptions with committee-approved investment documentation** (e.g., IPS terminology, fund categories).
  Committee review (process alignment only)

Plan sponsor governance agent

Capturing governance notes

Using AI to document why, where, and what to retain for oversight purposes

Add a short governance note for each objective explaining:

- Why the item is being reviewed
- Where the committee retains discretion
- What documentation should be retained for oversight purposes

Objective 1: Improve participant understanding of available investment options

Governance Note

- **Why this item is being reviewed:**
  Participant feedback indicates confusion regarding investment choices. The committee is being informed to ensure awareness of how committee-approved investment information is being communicated and to confirm alignment with existing governance documents.
- **Where the committee retains discretion:**
  The committee retains discretion over whether any changes to participant-facing materials, structure, or future communication approaches are warranted. No evaluation or selection of investments is contemplated as part of this review.
- **Documentation to retain for oversight purposes:**
  - Summary of participant feedback themes
  - Inventory of existing participant investment materials
  - Any alignment review notes comparing participant materials to committee-approved documentation (e.g., IPS terminology)
  - Committee meeting minutes noting discussion or acknowledgment, if applicable

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Appendix

Adaptability

Turning plan data into better outcomes.

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AI as a governance coach

Supporting better reflection, learning, and decisions over time.

Using AI for committee feedback and reflection

Recognize effective decisions

Reinforce the decisions that worked and what we should repeat.

Identify growth opportunities

Provide actionable coaching in developmental areas

Reinforce participant-centric impact

Reinforce clarity, trust, and overall engagement.

Set forward-looking goals

Translate insights into action and set priorities for upcoming decisions.

"Act as a committee governance coach."

- "Act as a governance coach supporting committee reflection and decision quality. Reflect on recent decisions, participant impact, and next priorities."

"I need you to play the role of a retirement plan committee member representing a different perspective."

- "From a committee members perspective, what worked well in this decision and where could the process improve?"
- "I need you to give me a question after each piece of feedback that they might propose in our meeting."
- "Please ask me questions one at a time, where I can role-play with you to prepare and reflect."

Learning at the speed of change

How adaptive teams use AI to transform feedback into foresight

Turns feedback into foresight

- AI surfaces themes across employees, meetings, and results.

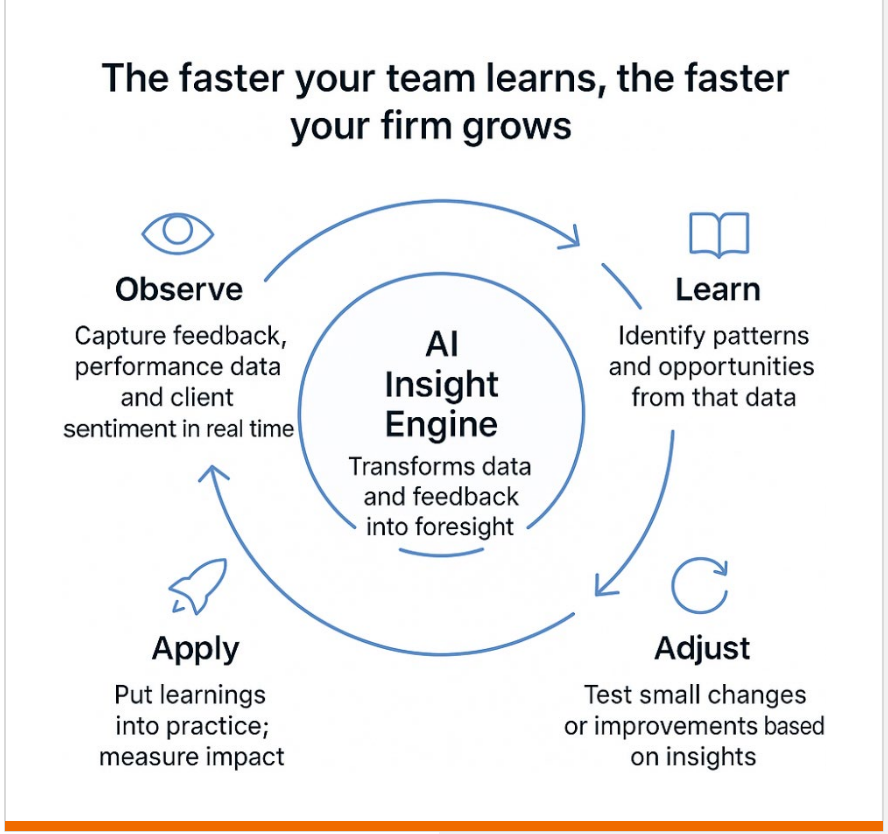
Encourages learning through iteration

- Small tests, faster insights, better outcomes.

Creates a culture of evolution

- Employees learn continuously instead of waiting for change.

AI prompt: "Act as a performance analyst. Review last quarter's employee feedback and identify 3 key themes for improving communication or responsiveness."



Leading with foresight

How adaptive leaders use AI to anticipate and act with precision

- **Review last quarter's activity, retention, and client satisfaction data.**
- **Identify early indicators of overload or untapped growth opportunities.**
- **Recommend 2-3 proactive adjustments to improve balance and performance explaining why each one matters.**

Anticipate participant needs

- Proactively identify life stages, enrollment cycles, and common questions.

Prepare decision options in advance

- Develop scenarios and decision frameworks before issues escalate.

Align communication before change

- Ensure messaging is consistent across the team and vendors.

Adaptability “quick wins”

AI 101: Three ways you can use AI to assist clients and team members in adapting

Spot trends across the plan

Prompt: “Review recent participation data, employee questions, and service issues. What trends should the committee pay attention to?”

Why it’s a win: Surfaces potential plan issues earlier – before they become a governance concern.

01

Scenario planning at the committee level

Prompt: : “Based on current plan conditions, outline two or three scenarios over the next 12 months and indicators to monitor for each .”

Why it’s a win: Supports proactive thinking and tradeoff assessment.

02

Build a simple learning loop

Prompt: “What insight from recent reviews should inform future committee decisions?”

Why it’s a win: Strengthens decision quality over time.

03

Adaptability Challenge: Adaptability compounds. What small improvement will make the biggest difference next quarter?