

The AI-Supercharged Advisory Firm

A practical playbook outlining how advice firms can build their own tech stack designed perfectly around their process.

Why this matters right now

The technology landscape is evolving much faster with the advent of AI. We can all be great software developers when leveraging the AI-coding systems that exist today - democratizing the ability to create beautiful, flawless technology. For advice firms, this means that you can now build firm-specific technology, faster and at a fraction of historical cost, while keeping your data and processes under your control.

For the past decade, advice firms have largely operated under two technology paradigms. The first is the **All-In-One Platform**: a single vendor offering a unified suite of tools—CRM, portfolio reporting, billing, workflows, client portal—under one roof. These platforms may understand the problems facing advice firms, but they are aiming to work with hundreds, if not thousands, of different businesses. The platform business model is to develop a product, sell seats, and move forward adding features based on their roadmap, not yours. The advisor is expected to adapt their workflows to the platform—not the other way around.

The second paradigm is **Best-In-Breed**: firms assemble a stack of specialized tools that each do one thing extremely well, then hope the integrations between these tools hold together. In practice, this approach introduces fragmentation—data inconsistencies, duplicate entry, brittle integrations, and operational complexity that grows as the firm grows. The fragmentation it creates is more costly today in a world where the power of AI comes from seeing everything about your business and clients in one place. It worked—until it didn't.

AdviceCloud FT originally set out to solve this problem by becoming a “clearinghouse” for the best-in-breed ecosystem: a single place where a firm could see its data across tools and then build higher-value functionality once the information was unified. We tried working with other software platforms so that advice firms could integrate their best-in-breed vendors with a single click out of the box. The issue was that not all the software vendors played nicely in creating integrations and sharing data.

Our thesis still matters, maybe even more so today since the world has changed.

The Pivot: From Platform Wars to BYOT

AI is collapsing the cost and time required to build software. What used to require months of engineering, large budgets, and specialized expertise can now be designed and shipped dramatically faster—especially when the goal is not “general software for the world,” but **software for one firm’s workflows**.

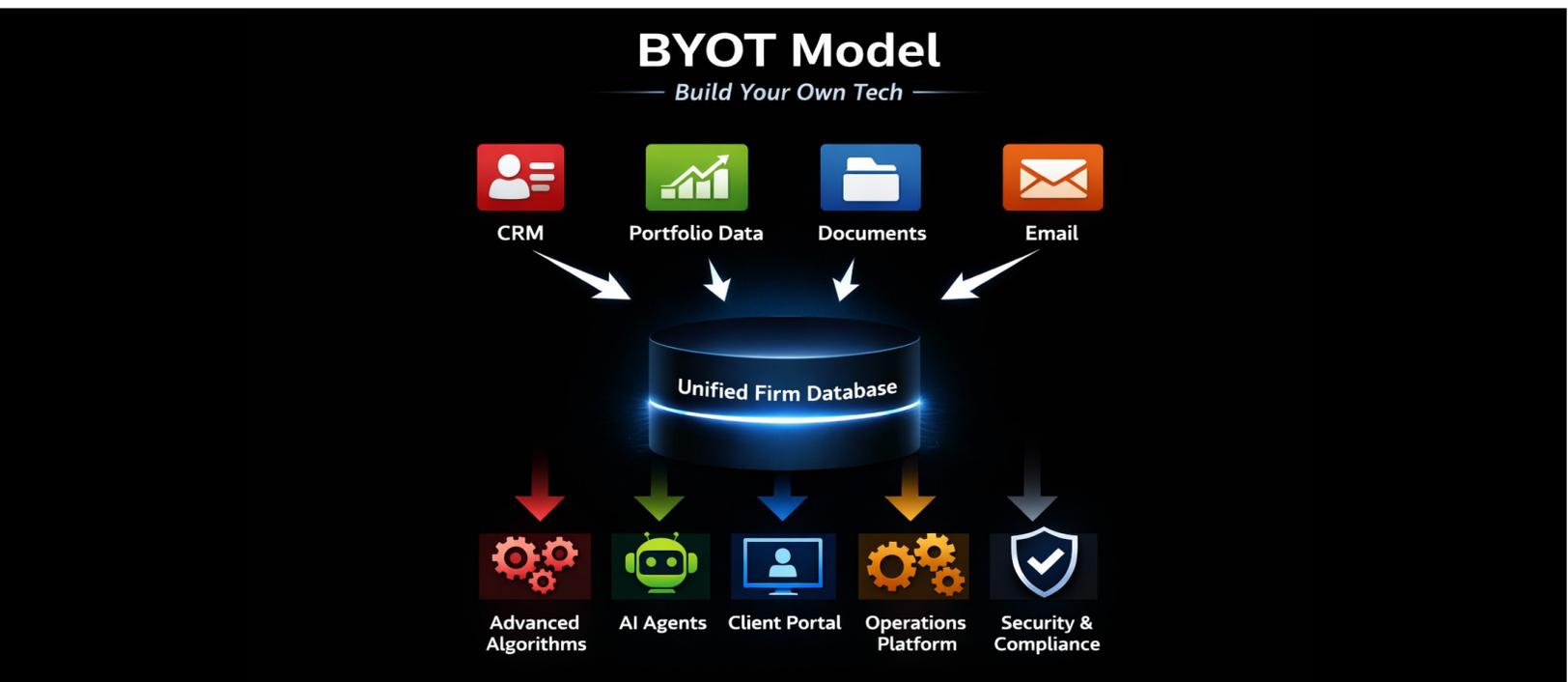
This creates a third paradigm:

BYOT: Build Your Own Tech

Instead of choosing between all-in-one or best-in-breed, firms can now build technology that is aligned to:

- their specific service philosophy
- their internal workflows
- their client experience model
- their compliance posture
- their team structure and division of labor
- their firm logic and calculations

In the BYOT model, advice firm's technology becomes a competitive advantage rather than a constraint. Technology designed around your business and clients increases the value of your business significantly while streamlining your day-to-day operations. Firms stop adapting to software, and software starts adapting to firms.



A Problem: Ownership without Stewardship

"Build your own tech" does not mean "DIY your own software."

A firm can own its data, repositories, and systems—and still lose the game if it can't manage them. Ownership is powerful because it removes lock-in and allows rapid evolution. But without ongoing stewardship, firm-owned systems become **technical debt**: integrations break, data models degrade, security gets outdated, and tools stop evolving as client needs evolve. Not to mention, the time it takes to keep the technology humming.

So the winning model is not simply ownership. It is:

Firm Ownership + Expert Management + Continuous Improvement

This is the gap AdviceCloud FT is built to fill.

Why AdviceCloud Can Help You Become the Firm of the Future

AdviceCloud is not a traditional software company selling a one-size-fits-all platform. It is an **implementation and architecture partner** for the BYOT era—designed specifically for advice firms by experts in financial advice and technology. Our two core strengths at AdviceCloud are:

Operator Credibility

We understand what advisors actually need because we sit in the seat: the workflows, client expectations, compliance friction, margin pressures, and service demands that define real advisory firm operations.

Implementation + Engineering Expertise

Decades spent building technology as software consultants and CTOs implementing complex systems. Many technology efforts fail because implementation was poorly executed - not because the firm bought the wrong tool.

Davey Quinn · CEO

Helped build United Income, a technology/advice platform, which sold to Capital One in 2019. Davey now runs his own \$500M+ RIA and runs AdviceCloud - bringing deep domain expertise in financial advice and knowledge of how technology can improve it.

Jon Stockdill · CTO

Brings deep custom engineering experience and an AI-forward approach to software development— enabling bespoke systems that are both precise and repeatable at scale.

The Thesis: The future firm will be unique and efficient - unimpeded by technology

In the coming era, the firms that win will not necessarily be the firms with the most tools. They will be the firms that can deliver a differentiated client experience, answer questions quickly, execute workflows without friction, and use AI responsibly. Their technology is no longer a stumbling block, a constraint, or a forced way to do business.

The Five Winning Capabilities



The New Value Equation: “Software Eats Everything” Evolves

The last era rewarded generic software distribution. The next era rewards the ability to **design and operationalize the right workflows that work for your firm**—and to build systems around them. When AI makes writing code faster and cheaper, the scarce resource shifts:

- Asking the right questions
- Designing the right process
- Structuring the data correctly
- Implementing compliance-aware controls
- Operating and improving over time
- Turning firm knowledge into operational leverage

Firm-specific knowledge → Durable operational leverage → Enterprise value

Technology that reflects your uniqueness becomes a firm-specific operating system and asset that is difficult to replicate by competitors and increases the value of your business.

"Every firm has a unique way of delivering advice. Technology should reflect that uniqueness, not dilute it."

-Davey Quinn, AdviceCloud CEO

The AdviceCloud FT Model: Build, Manage, and Continuously Improve

AdviceCloud FT helps firms build and operate a **firm-owned technology stack** that includes firm-owned databases, custom workflows, operational platforms, permissioned AI agents, client portals, billing, compliance reporting, trading/rebalancing. Our approach helps deliver value to you and your firm at every stage:

Build Your Own Tech

Design + development of custom systems tailored precisely to your firm's workflows and data model.

Ongoing Managed Services

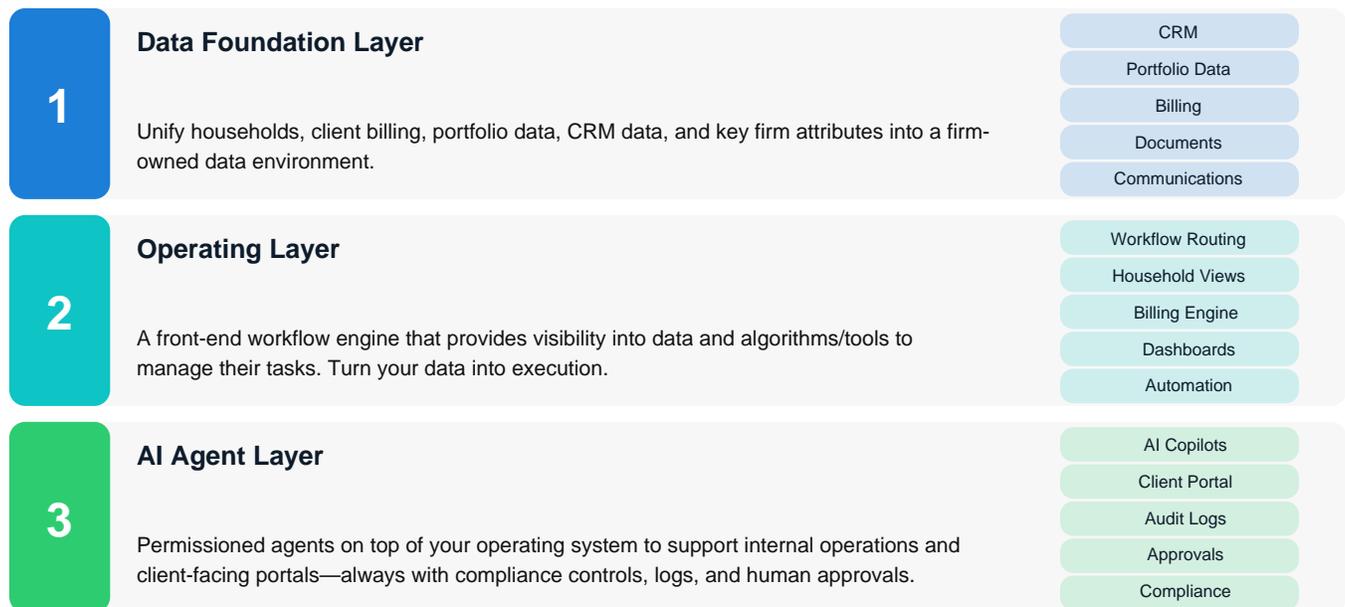
Ongoing monitoring, maintenance, improvements, security updates, and AI agent refinement.

Where to begin: Your Firm's Journey Map

We like to start all engagements by gathering the firm's operating context—current tech stack, pain points, workflows, data sources—and produce a structured blueprint for what to build. We encourage all employees to take part in the journey map exercise to get a full 360 degree view of the firm.

The Three-Layer Architecture

From the Journey Map, AdviceCloud FT can structure and build three layers that work together—each reinforcing the next—to create a complete, firm-specific operating system.



Foundational Algorithms Already in Place:

Billing · Model Management · Trading & Rebalancing · Compliance Reporting · More to Come!

Want to learn more?

Contact Us:

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Davey Quinn, Founder/CEO



Jon Stockdill, CTO