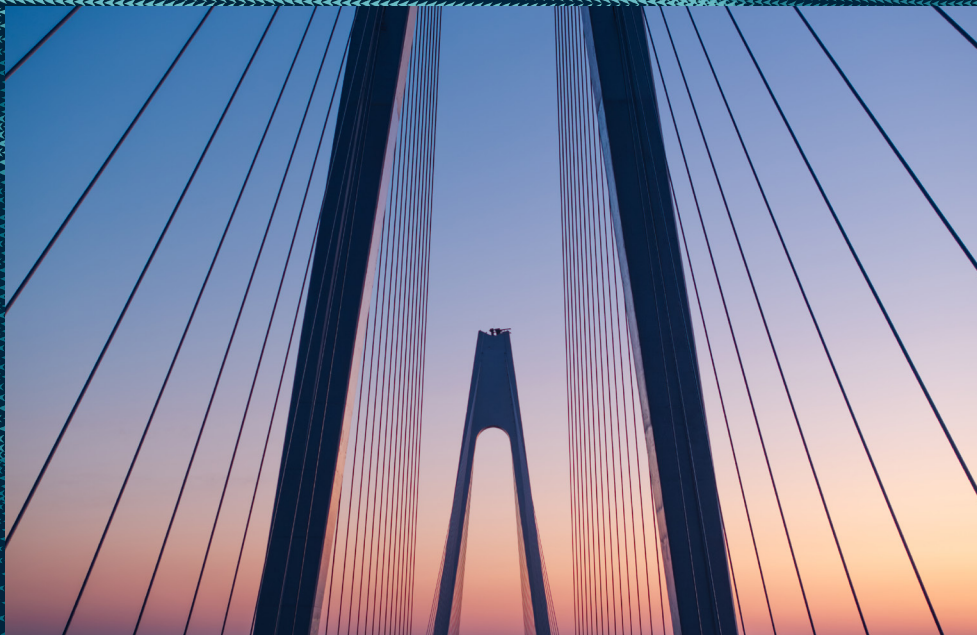


The Operating Model Imperative: From Complexity to Competitive Advantage

*How wealth firms are redesigning architecture
to scale AI and segment-driven growth*



A framework for wealth firms redesigning their architecture to scale AI deployment and segment-driven growth.

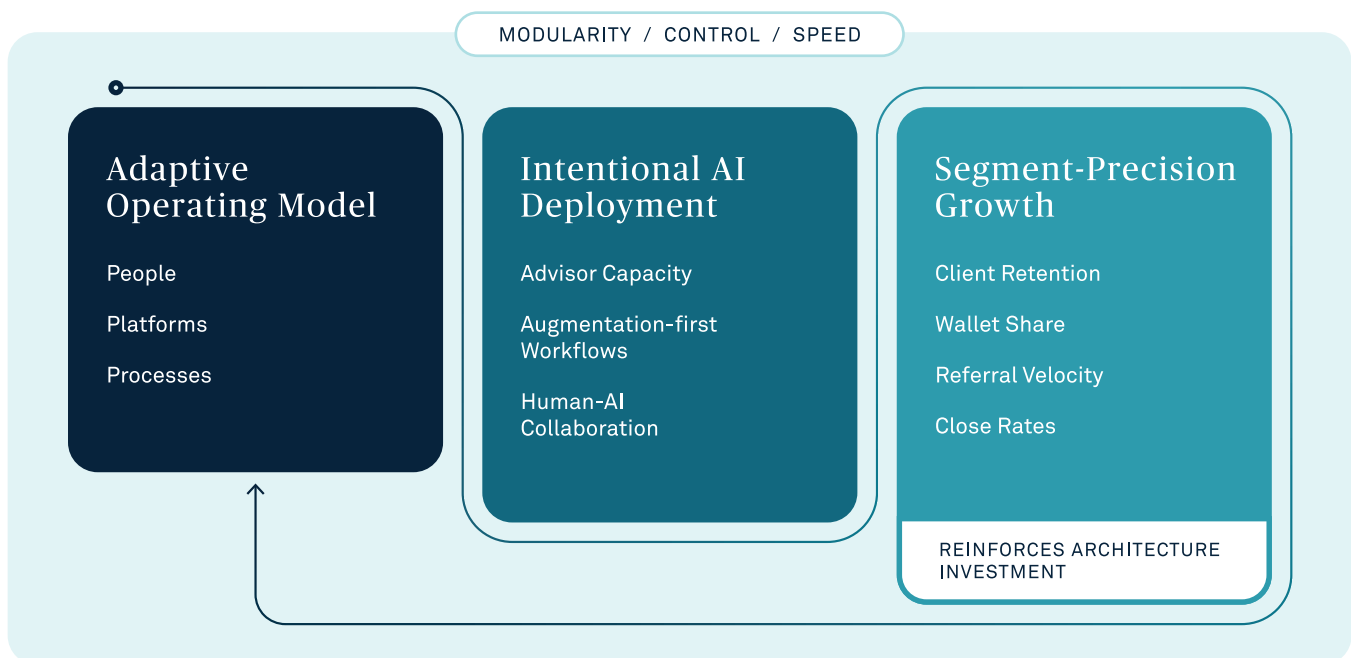
“You cannot scale complexity.”

CHANNING OLSON,
COO OF WEALTHSPIRE,
SPEAKING AT INSITE 2026

Global financial wealth is projected to grow at approximately 7% annually through 2030,¹ creating a significant window for wealth management firms to deepen client relationships and accelerate organic growth. Yet, discussions at BNY's INSITE 2026 conference revealed a consistent gap across the industry emerging between growth ambition and operational reality.

Firms beginning to capture disproportionate organic growth are those applying a new operating model framework built for adaptability and based on three interdependent pillars (as noted in Figure 1 below) for the enablement of intentional AI deployment and segment-precision growth.

THE ADAPTIVE OPERATING MODEL FRAMEWORK



Source: BNY INSITE 2026

Four Priority Workstreams Anchored by Modularity, Control, and Speed

Rebuilding a wealth firm’s operating model requires threading together people, platforms, and processes across four priority workstreams — each designed to maintain the adaptive attributes of modularity, control, and speed.

	MODULARITY	CONTROL	SPEED
 <p>Data Infrastructure <i>Foundational</i></p>	Centralized data architecture as the prerequisite for flexibility	Single source of truth facilitates stronger governance	AI output only influences operational execution based on the quality and extent of the data it can leverage
 <p>Client Onboarding & Transfer Workflows</p>	Seamless client experiences can become structural growth levers	Process automation can streamline operations & reduce manual error	Intentional AI application leads to process simplification
 <p>AI Governance & Architecture</p>	Avoid architectural risk caused by AI tool proliferation	Identify purpose-fit governance without slowing innovation	Move governance reviews and approvals upstream in the design phases vs. downstream
 <p>Talent & Organizational Design</p>	Identify where teams "pass the baton" to find talent restructuring opportunities	Anchor change management with expert team members	Spend more time driving adoption than on building

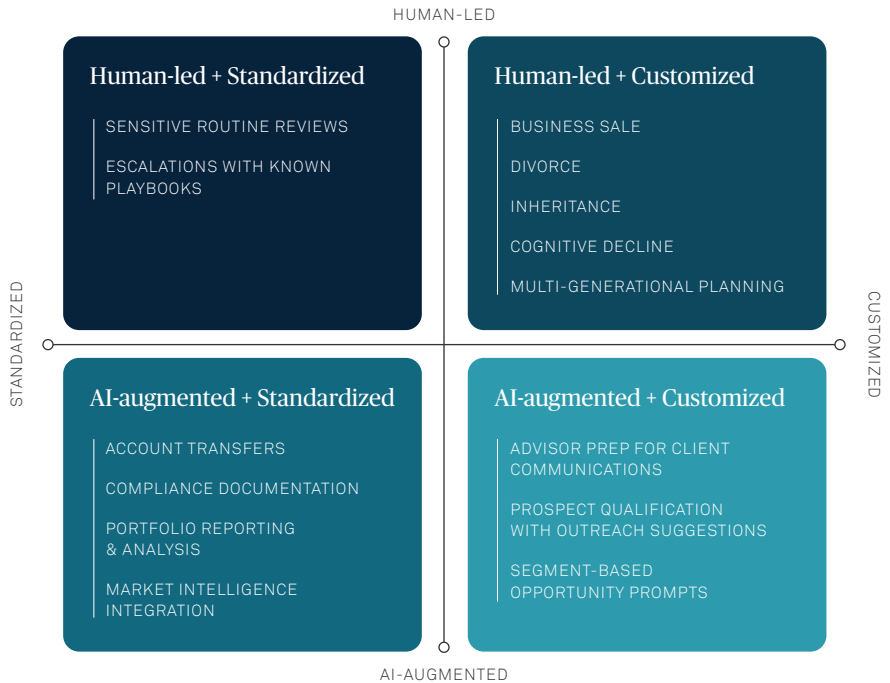
Source: BNY INSITE 2026

Intentional AI Deployment as an Accelerator for Human Engagement

For leaders of wealth management firms already deep into rebuilding their operating model, the competitive question around AI has shifted to establishing intentional, connected AI workflows that fuel human-AI collaboration and free advisors to concentrate efforts where human judgment and engagement are non-negotiable.² Precision matters because fragmented AI deployment and adoption multiplies complexity without multiplying output.

HUMAN-AI COLLABORATION MATRIX

Examples from INSITE 2026 of how wealth management firms are taking a hybrid approach to applying “intentional AI” to give wealth advisors more capacity to drive client impact through human engagement and more customized advice.



Source: BNY INSITE 2026

Five AI Diagnostic Questions for Decision-Makers

01

Where are advisors spending time on pattern-dependent work that AI agents could handle?

02

What administrative and analytical burdens are preventing advisors from orchestrating household outcomes?

03

Where can AI-generated touchpoints help maintain meaningful client contact at scale?

04

Are AI tools helping advisors prioritize prospects by wallet potential, engagement signals, and segment fit?

05

Is the firm using AI to translate macro signals and client data into advisor-ready positioning?

Segment-Precision Growth as the Competitive Unlock

Segmentation — Moving beyond asset-based client tiers to psychographic understanding* (i.e. source of wealth, how they make decisions, what they value, what is unique to them) and deliberate advisor-client matching — remains the most underleveraged growth lever in the industry.³

Three pillars that define a durable segmentation strategy:

People

Match advisors to segments based on relevant experience, psychographic alignment,* and deep familiarity with the financial and emotional complexity of the clients they serve best.⁴

Ask: Which advisors do our target clients need?

Product Platform

Differentiate solutions capabilities by segment so that a referral up the value chain represents a genuinely upgraded experience, not a cosmetic one. Without material product differentiation between segments, internal referral systems lose their rationale and quietly collapse.⁵

Technology Platform

Configure workflows, reporting architecture, and client-facing tooling to reflect the specific needs of each segment. Ultra-high net worth clients with concentrated positions, indirect ownership structures, and multigenerational planning requirements need reporting infrastructure that platforms designed for mass affluent clients are not built to support.⁶ Serving both segments on the same technology stack is not operational efficiency but rather structural under-service at the top of the book.

Final Thoughts

Each architectural choice creates the conditions the next requires: unified data enables AI workflows; AI workflows amplify advisor capacity; amplified capacity makes segment-level personalization scalable; and scalable personalization helps drive the organic growth and referral velocity that sustain the model.

The firms that lead the next decade of wealth will be those that architect their operating models with intent — aligning data, AI, and segmentation to systematically convert opportunity into durable growth.



**Panelists in the INSITE 2026 sessions “Unlock Organic Growth: Harnessing Client Segmentation Strategies to Prioritize Opportunities” explained that asset-level categorization of clients alone provides the least actionable form of client segmentation, noting that two clients with similar AUM profiles are likely very different in terms of psychographic criteria, such as source of wealth, financial complexity, values, and behavioral orientation — that can help to produce genuinely actionable service-model differentiation.*

¹ “The Great Reordering,” Global Wealth Report 2026, Boston Consulting Group, May 2026, <https://web-assets.bcg.com/84/95/538c1f4b439a91d3ef8ae90b6e89/2026-gwr-may-2026.pdf>

² “Outcome-Driven AI for Wealth Management,” Moderator: Ed Fandrey, Global Head of Sales and Client Coverage, BNY; Panelists: Karen Del Vescovo, Corporate Vice President of Financial Services, Microsoft; Ainsley Simmonds, Executive Platform Owner, BNY Pershing Wealth Services, BNY

^{3,4,5,6} INSITE 2026, “Unlock Organic Growth: Harnessing Client Segmentation Strategies to Prioritize Opportunities,” Moderator: Damian Peter, Client Executive, BNY Pershing Wealth Services Platform; Panelists: Joe Calabrese, Chief Operating Officer, Key Wealth Management; Jess Landy, Senior Vice President, Marketing & PR, Ficomm Partners

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