



• AN OPERATING MODEL FOR THE BACK OFFICE

# The RIA Digital Workforce.

*Digitize the work. Free your people for the work only people can do.*

AUDIENCE

COOs, Directors of Operations, Heads of Ops & Founding Advisors

EDITION

2026

## • THE THESIS

# Digitize the work. **Keep the people.**

For forty-five years, technology has quietly commoditized financial work. First quotes, then trading, then allocation, then planning software. AI is the next turn of that wheel, and it reaches further, into reconciliation and reporting, into the document-heavy operations that run the firm, and increasingly into the tax projections and retirement modeling that used to **justify a hire**.

The instinct is to read that as a threat. The firms that win read it as leverage. A digital workforce takes the repeatable, rules-bound work off your team's plate, **not to shrink the team, but to redeploy it** onto the work software cannot do: the relationship, the behavioral coaching, the judgment a client actually pays for. Capacity scales with *software*. Your people scale with *trust*.

*“The profession will be redefined and centered around the unique human skills that AI cannot replicate.”*

BOB VERES · INSIDE INFORMATION

*This brief maps that shift: what the machine takes, what stays human, the roles your second workforce fills, and the order to build it in.*

## • THE SHIFT

# What the machine takes. **What stays human.**

A digital workforce is not a layoff plan. It is a redeployment. Everything repeatable and rules-bound moves left. Everything relational and judgment-bound stays right, where your people are.

## THE DIGITAL WORKFORCE HANDLES

**Repeatable. Rules-bound.  
Document-heavy.**

- Account opening & onboarding operations
- Document extraction & data entry
- Reconciliation & exception flagging
- Performance reporting & statements
- Fee billing, ACATs & transfers
- First-draft tax & retirement projections
- Books, records & audit preparation

## YOUR PEOPLE KEEP

**Relational. Judgment-bound.  
Irreplaceable.**

- Behavioral coaching when markets fall
- Eliciting the goals behind the goals
- Earning and keeping client trust
- Navigating family & money dynamics
- Complex, multi-objective tradeoffs
- The hard conversations
- Being the accountable partner

## • THE WORKFORCE

# Your second workforce, **role by role.**

A digital workforce is hired the way a human one is, one role at a time. These are the roles that run an RIA back office. Each owns one process end to end and escalates the exceptions to a person.

## DIVISION 01

## Client Operations

### Onboarding Coordinator

Opens new relationships: paperwork, KYC, welcome sequence.

### ACAT Specialist

Initiates transfers and chases them to completion.

### Account-Opening Clerk

Files new accounts across custodians, clears NIGOs.

### CRM Steward

Keeps records clean, logged, and current.

## DIVISION 02

## Investment Operations

### Reconciliation Analyst

Ties positions and cash daily, flags the breaks.

### Billing Administrator

Calculates and posts advisory fees.

### Performance Reporter

Assembles quarterly statements on schedule.

### Data Aggregator

Pulls custodial and held-away data into one book.

## DIVISION 03

## Compliance & Firm Ops

### Records Keeper

Assembles books and records continuously.

### Mailbox Triager

Routes the shared inbox, drafts the replies.

### Audit-Prep Associate

Builds the exam binder before it is asked for.

### Vendor Coordinator

Manages renewals, documents, and access reviews.



• BUILD SEQUENCE

# Hire the workforce **one division at a time.**

You do not build a back office in a day, and you do not automate one that way either. A digital workforce is built the way you would hire, one role at a time, each proving its value and funding the next. Start where volume is highest and the rules are clearest: client operations.

DIVISION 01 · CLIENT OPS

## Client Operations

ONBOARDING · ACCOUNT OPENING  
ACATS · CRM HYGIENE

M1 | M2 | M3 | M4 | M5 | M6 | M7 | M8 | M9 | M10 | M11 | M12

LAUNCH · OPERATE · EXPAND

WHY FIRST

Highest volume, clearest rules, felt by every new client. Capacity back inside one quarter, and it builds the data plumbing the next divisions reuse.

FREES YOUR PEOPLE FOR

The first conversation, not the first form. Onboarding becomes a welcome, not a wait.

DIVISION 02 · INVESTMENT OPS

## Investment Operations

RECONCILIATION · REPORTING  
FEE BILLING · AGGREGATION

M1 | M2 | M3 | M4 | M5 | M6 | M7 | M8 | M9 | M10 | M11 | M12

LAUNCH · QUARTER-END ROLLOUT

WHY SECOND

Quarter-bound, high-volume, tied directly to revenue and accuracy. Runs on the data foundation Division 1 establishes.

FREES YOUR PEOPLE FOR

Reading the portfolio with the client, not reconciling it the night before.

DIVISION 03 · FIRM OPS

## Compliance & Firm Ops

BOOKS & RECORDS · AUDIT PREP  
MAILBOX TRIAGE · VENDORS

M1 | M2 | M3 | M4 | M5 | M6 | M7 | M8 | M9 | M10 | M11 | M12

LAUNCH · FIRM-WIDE EXPANSION

WHY THIRD

Protects the firm, and benefits most from the audit trail and exception-handling the first two divisions make routine.

FREES YOUR PEOPLE FOR

Running the firm, not reconstructing it before an exam.

*Each division earns the budget, the data, and the trust for the next.*

## • AT SCALE

## What the firm looks like.

A firm running a digital workforce is observable, not aspirational. The signals below describe an RIA that has moved from pilot to production across the three divisions.

## CLIENT OPS · DONE

New accounts open on a **scheduled run**, not a person's queue. Onboarding turnaround measured in hours. Ops capacity no longer caps new-client intake.

## INVESTMENT OPS · DONE

Reconciliation and reporting run **unattended**, with exceptions surfaced for review. Quarter-end stops being a fire drill.

## FIRM OPS · DONE

A complete **audit trail** for every automated action. Books and records assembled continuously, not reconstructed before an exam.

## NEXT STEP

## Questions to bring to your team.

01 Which back-office process costs the firm the most hours today?

*Onboarding, reconciliation, reporting, billing, mailbox triage.*

02 What human work are those hours crowding out?

*Reviews missed, calls not made, planning deferred.*

03 Who owns the first workflow end to end?

*Not the buyer. An operator inside the process.*

04 What does the vendor security review path look like?

*SOC 2, data residency, retention, whether your data trains models.*

05 Which custodians and systems must a digital worker touch?

*Schwab, Fidelity, Pershing, plus your CRM and portfolio system.*

06 What numbers prove it worked at month twelve?

*Decide the scoreboard before the first vendor demo.*

*The firms that grow without growing headcount are not the ones with the biggest ops team. They are the ones who hired their first digital worker, and sent their people back to the clients.*