InVestra + LPL: Bringing Artificial Intelligence Into the Future of Wealth Management

Technology designed to create more time for what matters most: you.

The financial services industry is entering a significant new era. Artificial intelligence is beginning to change how financial professionals organize information, prepare for client conversations, analyze financial data, and manage many of the routine activities involved in delivering comprehensive wealth management.

At InVestra Financial, we believe the most valuable technology is technology that strengthens—not replaces—the relationship between a client and their financial professional.

Through our relationship with LPL Financial, InVestra is positioned to benefit from a major new technology initiative designed to thoughtfully integrate artificial intelligence into the financial advisor experience.

Introducing LPL Latitude and Cyan

In July 2026, LPL Financial announced **LPL Latitude**, a unified technology initiative bringing together data, cybersecurity, advisor workflows, digital client experiences, and artificial intelligence. LPL has invested nearly $2 billion over the last three years in the technology infrastructure supporting this effort.

At the center of the AI strategy is **Cyan**, LPL's new AI agent. Rather than functioning as a separate consumer chatbot, Cyan is being designed to operate within the systems financial professionals already use.

LPL has announced initial capabilities intended to include:

- Conversational AI that can help financial professionals navigate workflows and information.
- Automation of certain routine account-maintenance activities.
- Financial-planning insights and summaries generated from available information.
- Contextual information designed to help advisors prepare for client conversations.
- Practice-management intelligence that can identify opportunities to improve service and efficiency.
- Future capabilities that may assist with preparation of client meeting materials, draft communications, and other advisor workflows.

LPL has stated that these capabilities are intended to **enhance the financial professional rather than replace the financial professional**, allowing advisors to devote more time to judgment, relationships, planning, and personalized guidance.

What This Means for InVestra Clients

As InVestra incorporates appropriate AI-enabled capabilities made available through LPL, clients should not expect their relationship with us to become less personal.

Our goal is exactly the opposite.

We see artificial intelligence as another tool that can help our team deliver a more responsive, informed, and proactive wealth-management experience.

More Time for Meaningful Conversations

Financial professionals spend significant time preparing documentation, researching information, navigating systems, organizing data, and completing administrative processes.

When technology can responsibly reduce portions of that workload, our team can devote more attention to the areas where human experience matters most:

Understanding your priorities. Asking better questions. Evaluating tradeoffs. Coordinating complex decisions. Helping families through important transitions. And being available when life changes.

AI may help us work faster behind the scenes. The purpose is to give us more time to work directly with you.

A More Proactive Client Experience

Historically, much of financial planning has been driven by scheduled reviews and events initiated by either the client or advisor.

AI-supported technology has the potential to make the advisory relationship increasingly proactive.

As these capabilities develop, technology may help financial professionals identify information requiring attention, summarize relevant changes, organize planning considerations, and surface opportunities for review sooner.

For clients, that could mean conversations that begin less often with:

“What happened?”

and more often with:

“Here is something we noticed, and we think it is worth discussing.”

The financial professional remains responsible for determining whether that information is relevant and what, if anything, should be done about it.

Greater Personalization at Scale

Every client has a different financial life.

A business owner preparing for an eventual exit has very different needs from a recently retired couple. A family transferring wealth between generations faces different decisions from someone navigating divorce, the loss of a spouse, or a major career transition.

InVestra's approach has long emphasized holistic, goals-based wealth management across areas including financial planning, asset management, retirement planning, estate considerations, tax planning, risk management, insurance, and business planning.

AI has the potential to help organize the growing amount of information involved in those relationships and make it easier for our professionals to prepare highly relevant conversations around each client's circumstances.

The objective isn't automated advice.

It is **better-informed human advice**.

What AI Will—and Will Not—Change

AI can help us:

Organize information more efficiently.
AI can assist with summarizing data, documents, research, and internal information so financial professionals can spend less time searching and more time evaluating.

Prepare more effectively for meetings.
LPL has described future Cyan capabilities that may help prepare personalized client meeting materials and financial-planning summaries for advisor review.

Reduce administrative friction.
Certain routine workflows and account-maintenance activities may increasingly be assisted or initiated through automation.

Identify planning considerations.
AI can help surface patterns or information that may deserve an advisor's attention.

Improve responsiveness.
More efficient workflows can create additional capacity for client communication and service.

AI does not replace:

Your financial professional.

Technology cannot understand your family history, personal priorities, fears, ambitions, relationships, or definition of a successful life in the way a trusted human advisor can.

It cannot replace professional judgment.

And it should not make consequential financial decisions simply because an algorithm generated a recommendation.

At InVestra, technology is a resource. **Human judgment remains central to the relationship.**

Security, Governance and Responsible Use

Introducing AI into financial services also creates legitimate questions about information security, accuracy, oversight, and responsible use.

Those issues matter to us.

LPL says its Latitude platform has been developed alongside significant investments in cybersecurity and that its AI initiatives are being built with an emphasis on governance, security, explainability, and compliance.

This distinction is important. Financial information should not simply be entered indiscriminately into publicly available AI systems.

The value of an institutionally developed AI environment is the ability to introduce these capabilities within the technology, security, supervision, and compliance framework supporting the financial professional.

AI-generated information can also be incomplete or incorrect. For that reason, AI output should be treated as a tool for a financial professional—not as a substitute for professional review.

What Current Clients Can Expect

For existing InVestra clients, the evolution toward AI-enabled technology should feel primarily like an improvement in service rather than a dramatic change in how you interact with us.

Over time, you may experience:

More efficient meetings.
Our team can potentially spend less time gathering information and more time discussing what it means.

More relevant conversations.
Improved organization and analytical tools can help us focus meetings on the issues most important to your financial plan.

Faster follow-up.
Technology-assisted workflows may help streamline meeting summaries, administrative items, and follow-up preparation.

More proactive planning.
As AI becomes increasingly integrated with planning and account information, advisors may be better equipped to identify issues that deserve attention between regularly scheduled reviews.

The same relationship-driven approach.
Your advisor remains at the center of your financial relationship.

What Future Clients Can Expect

For individuals and families considering InVestra in the years ahead, the combination of independent, relationship-based wealth management and institutional technology may become increasingly important.

InVestra operates as a client-facing business name of Independent Advisor Alliance, LLC, with securities offered through LPL Financial. That structure allows our practice to combine a boutique advisory experience with access to the technology and resources of larger financial-services organizations.

The continued development of LPL Latitude and Cyan can potentially strengthen that model further.

Future clients should increasingly be able to expect a wealth-management experience that combines:

Personal relationships + sophisticated technology

Human judgment + data-supported insights

Individualized planning + greater operational efficiency

Independent advice + large-scale technology infrastructure

For InVestra, we believe that combination represents an important part of the future of financial advice.

The Future of Advice Is Still Human

Artificial intelligence will almost certainly change financial services.

But we believe the most important question isn't:

“What can AI do instead of a financial advisor?”

The better question is:

“What can a financial advisor do better because of AI?”

At InVestra, our answer is straightforward.

We want technology to give our professionals more capacity to listen, think, plan, communicate, and help clients make confident, informed decisions about their financial lives.

AI can process information.

Technology can streamline processes.

Data can reveal possibilities.

But understanding what matters to you—and helping translate those priorities into thoughtful financial decisions—remains fundamentally human.

That is the future of wealth management we are building toward at InVestra.

Important Information

LPL Latitude and Cyan are evolving LPL Financial technology initiatives. Certain features described by LPL have been announced for future rollout and may not currently be available to all financial professionals or clients. Features, functionality, availability, and implementation are subject to change.

Artificial intelligence may produce incomplete or inaccurate information and should not be relied upon independently to make investment, tax, legal, estate-planning, or other financial decisions. Appropriate professional review and human oversight remain important.

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