HUMANITY LABS AI MAGAZINES

AI WORKFORCE JOURNAL

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How Mariner Is Turning Wealth Relationships Into a Retirement-Plan Pipeline



IN THIS ISSUE

How Mariner is using ongoing research to identify retirement-plan opportunities within its wealth client base.

The Humanity Labs AI Workforce in action, with Mariner.

Welcome back to the *AI Workforce Journal.*

Growth begins with understanding where else a firm can be useful to its clients. Delivering on that understanding takes work.

At Mariner, a wealth relationship can connect the firm to a business whose retirement plan is advised elsewhere. Mariner has the expertise to help, but identifying those connections and assessing the plans requires sustained research.

This issue follows how Mariner made that research a standing assignment for its AI Workforce. Its specialists defined what to look for and how to assess it. The AI Workforce now supplies findings linked to existing wealth relationships, giving the growth team an ongoing source of opportunities to evaluate.

What stands out is the change in what the firm can consistently do. Research that once took weeks across a small subset of records is now a continuing part of business development. Mariner's people can bring their judgment and expertise to the opportunities that emerge.

We're proud to partner with Mariner as it builds the capacity to anticipate more of its clients' needs.

Warmly,



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THE RESULTS

By the numbers

PIPELINE TO DATE	Approximately $2.04 billion in retirement-plan assets associated with prospective advisory opportunities as of October 19, 2026
ONE EXAMPLE	Approximately $20 million in assets in one retirement plan linked to an existing wealth client; administrative fees flagged for closer review

ABOUT THIS STORY

Pipeline value reflects estimated retirement-plan assets associated with identified prospective advisory opportunities as of October 19, 2026. These assets do not represent assets currently managed or advised by Mariner, and there is no assurance that identified opportunities will result in new client relationships. Mariner has engaged Humanity Labs to provide AI Workforce and related services. Humanity Labs is not affiliated with Mariner.



How Mariner Is Turning Wealth Relationships Into a Retirement-Plan Pipeline

How Mariner is using ongoing research to identify retirement-plan opportunities within its wealth client base.

With Humanity Labs, Mariner has established an ongoing source of retirement-plan opportunities within its wealth client base. The pipeline to date represents approximately $2.04 billion in retirement-plan assets associated with prospective opportunities.

A business owner may rely on Mariner for personal wealth advice while another firm advises the company's 401(k) plan. Mariner has the experience to serve that business as well. By researching these company plans continuously, Mariner is uncovering opportunities to meet more of its clients' financial needs and grow its retirement-plan advisory business.

MAKING THE RESEARCH ONGOING

Mariner's institutional team first researched these connections by hand. Bryan Bakardjiev, Head of Institutional, described spending weeks working through a small subset of wealth-client records. Mariner needed the capacity to sustain that research across its wealth relationships.

Mariner's specialists walked Humanity Labs through how they connected wealth clients to company retirement plans, assessed the plans' fees, design and providers, and identified opportunities worth pursuing. Humanity Labs used that guidance to train Mariner's AI Workforce to carry out the research as a standing assignment, continuously supplying the growth team with findings linked to existing wealth relationships.

AN OPPORTUNITY TO REVIEW RETIREMENT-PLAN COSTS

In one example, the research identified a retirement plan with approximately $20 million in assets connected to an existing wealth client. It flagged administrative fees as a consideration for closer review.

Mariner's specialists can assess whether the plan's costs are appropriate for the services it receives and help the company evaluate its options.

Mariner has made finding connections between wealth relationships and institutional expertise a continuing part of business development. For Bakardjiev, that capacity also supports a broader ambition to anticipate more of what clients need.

"We have clients who trust us with their personal wealth, and we have experience that can help their businesses as well. This gives us the ability to proactively identify specific opportunities where we can potentially bring additional value to their businesses, rather than waiting for clients to recognize a need and come to us. That is how we want to grow: by anticipating our clients' needs and bringing the right resources to them."

Bryan Bakardjiev, CFA, Head of Institutional, Mariner

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ABOUT HUMANITY LABS

Humanity Labs gives wealth management firms an AI Workforce that works inside existing systems to complete work across the front, middle, and back office, helping firms serve more clients without adding cost at the same rate. Every job strengthens a shared memory that builds the firm's Organizational General Intelligence (OGI). Humanity Labs works with leading firms overseeing more than $750 billion in client assets and is backed by Google Ventures and Vestigo Ventures.

Learn more at humanitylabs.ai

The *AI Workforce Journal* is a publication of Humanity Labs. Mariner Wealth Advisors is a Humanity Labs client.