



AI WORKFORCE JOURNAL

ISSUE NO. 5

Developing the Advisor of the Future



IN THIS ISSUE

How Mariner is developing advisors from within as the AI Workforce takes on routine operational work

The Humanity Labs AI Workforce in action, with Mariner.

Welcome back to the *AI Workforce Journal*. This issue explores how our partnership with Mariner is helping turn a change in how work gets done into new opportunities for people to build the careers they want.

Mariner Academy is a deliberate investment in that future. Opening for enrollment in 2027, it will help current and future advisors deepen their expertise through structured learning, practical application, and individualized coaching. It gives people a path to develop their capabilities, strengthen how they serve clients, and build the careers they want.

The ambition is there. Eighty of Mariner's 200 client service associates raised their hands for advisory careers. They know the firm and its clients, and our AI Workforce is helping make that next step possible by taking on the manual operational work they are leaving behind. Now Wealth Planning Analysts, these colleagues are set to enter Mariner Academy, with more expected to follow over time.

Mariner is investing in both the operating model its growth requires and the people who will shape its future. That connection is what makes this story significant: a change in how work gets done becomes an opportunity for people to develop their potential.

We're proud to be Mariner's partner in that work and to share this story.

Warmly,



Dimple Shah

MD, Wealth | Humanity Labs

dimple@humanitylabs.ai · c 858-722-3423

THE RESULTS

By the numbers

THE PROGRAM

Mariner Academy, opening for enrollment in 2027

RAISED THEIR HANDS

80 of 200 client service associates, now Wealth Planning Analysts

THEIR FORMER ROLES

Not backfilled; the AI Workforce takes on the manual work

ALREADY MOVING

About 25% of one Service Operations team, now in new roles

ABOUT THIS STORY

Mariner has engaged Humanity Labs to provide AI Workforce and related services. Humanity Labs is not affiliated with Mariner.

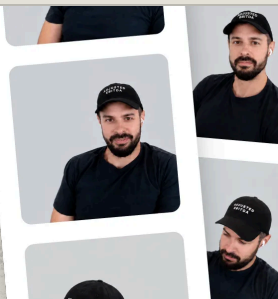
Ask Me Anything with Andrei Pop

Founder & CEO, Humanity Labs

LIVE NOV 6, 2026 · 12 PM ET (60 min.)



REGISTER HERE



Mariner Academy: Developing the Advisor of the Future

As Humanity Labs' AI Workforce takes on routine operational work, Mariner Academy is preparing current and future advisors to deepen the expertise, judgment, and client relationships their work requires.

Mariner has established Mariner Academy to develop advisor talent from within as it works toward serving 500,000 clients. Opening for enrollment in 2027, the program will create a path for associates who want to become advisors and accelerate development for those already on an advisor track. Plans also include tracks for experienced advisors to strengthen how they serve clients.



The people who did the manual work are preparing to become advisors.

The investment addresses a growing constraint on the industry's ability to serve clients. In a 2025 analysis, McKinsey estimated that U.S. wealth management could face a shortage of roughly 100,000 advisors by 2034 at current productivity levels.

Mariner is working with Humanity Labs to change how routine operational work gets done. Humanity Labs' AI Workforce is made up of AI agents built to handle manual, process-driven tasks, including work performed by client service associates.

Of 200 client service associates, 80 raised their hands for an advisory career. Now Wealth Planning Analysts, they are slated to enter Mariner Academy in 2027, with more associates expected to follow over time. They already know the firm, its clients and how the work gets done. Mariner Academy will build on that experience with the skills and judgment their new responsibilities require. Their former roles will not be backfilled; the AI Workforce will take on the manual work.

THE ADVISOR OF THE FUTURE

Cheryl Bicknell, Mariner's Chief Operating Officer and Chief Strategy Officer, describes the future advisor as a financial coach. "Their job is to deliver an experience," she says.

Her emphasis is on knowing what matters in a client's life, anticipating needs and helping them act on their financial plans. Clients should understand why a recommendation fits and have someone they trust to turn to when circumstances change. In that vision, the AI Workforce takes on execution that does not require an advisor's judgment or expertise.

Mariner CEO Marty Bicknell set out the rationale in the announcement introducing Mariner Academy: "As AI and emerging technologies become more powerful, the skills that are uniquely human become more valuable: empathetic listening, building trust, and coaching clients through the moments that matter most."

That commitment to development addresses a gap among registered investment advisory firms. In DeVoe & Company's 2025 Talent & Growth Report, just 10% of respondents described their training programs for associate and junior advisors as robust.

INSIDE MARINER ACADEMY

Cheryl describes a significant investment in client-centered communication, emotional intelligence and storytelling through Mariner Academy. Advisors will also learn to recognize where other Mariner expertise can help a client.

Participants will learn in cohorts of approximately 20, grouped by career stage and deliberately mixed across business units. Wealth, tax, institutional and other advisors will learn alongside one another, building relationships that can help them bring the right people into a client relationship when a need extends beyond their own specialty.

Live instruction from subject matter experts will be combined with practical application and individualized coaching, giving participants a place to practice, receive feedback and build new skills.

BUILDING THE HUMAN FIRM

Career paths are also changing elsewhere at Mariner. According to Chief Service Officer Deann Elmore, about 25% of the people on one Service Operations team have already moved into new roles. Some now help the AI Workforce take on more work; others have joined investment and wealth teams.

“Mariner Academy is an investment in what people can become,” says Andrei Pop, Founder and CEO of Humanity Labs. “Our partnership with Mariner is built on a shared vision for the firm of the future: a human firm where people own the work of building trusted relationships, exercising judgment, and guiding clients, while the AI Workforce takes on execution. Mariner is changing how the firm operates and giving its people a path to develop their expertise and build the careers they want.”



Live instruction, practice and individual coaching are how Mariner Academy plans to build advisors.

Mariner’s purpose to positively impact the lives of many includes the people building their careers at the firm. As the AI Workforce takes on manual work, Mariner Academy gives people a path to advance. For Mariner, that connection is an investment in an internal talent engine: developing the advisors its growth requires while creating new opportunities for its people. ■

AI WORKFORCE JOURNAL

2026 BACK ISSUES

Issue No. 1 · The Gate

Issue No. 2 · The Wire

Issue No. 3 · The Filing

Issue No. 4 · The Work Before the Advice

Issue No. 5 · Developing the Advisor of the Future

Issue No. 6

Issue No. 7

Issue No. 8

Issue No. 9

Issue No. 10

Issue No. 11

Issue No. 12

Issue No. 13

Issue No. 14

Issue No. 15

Issue No. 16

Issue No. 17

Issue No. 18

Issue No. 19

Issue No. 20

Issue No. 21

Issue No. 22

Issue No. 23

Issue No. 24

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.