



Relationships Matter

Why human guidance still matters in an AI-driven world

In a world filled with AI, apps, and automated investing tools, do financial advisors still matter? Roy and Jeremy unpack why technology can improve efficiency, but true financial planning has never been just about investments.

EPISODE SUMMARY

Roy and Jeremy discuss why human relationships still matter in financial planning, even as AI and technology continue to grow. They explore the increasing popularity of robo-advisors, AI tools, and automation, while explaining that financial planning is about far more than simply managing investments.

The conversation highlights the value of having a trusted advisor who understands your goals, priorities, and personal circumstances. Roy shares real-world examples of how emotional decisions, tax complexities, retirement planning, and life changes can create financial challenges that technology alone may not fully address, and where AI can improve efficiency while human guidance remains essential.

KEY TOPICS & TAKEAWAYS

- Financial planning is about far more than investments, it includes priorities, goals, risk management, taxes, and long-term life planning.
- AI and technology can improve efficiency, but they cannot replace trust, human understanding, and personalized guidance.
- Emotional decisions often have the biggest impact on financial outcomes, especially during uncertainty or market volatility.
- A strong advisor relationship helps uncover blind spots, simplify complexity, and create clarity around important financial decisions.
- The best financial plans are built around an individual's unique goals and values, not a one-size-fits-all strategy.

TIMESTAMPS

0:00	Introduction to the episode and why relationships matter in financial planning
1:20	Can AI and technology replace financial advisors?
3:00	Where AI can help financial professionals become more efficient
4:00	Why people still want real human guidance for important financial decisions
5:00	The emotional side of money and decision-making during uncertainty
7:20	What clients are actually paying for when working with an advisor
8:45	The difference between an "investment person" and a true financial planner
10:40	How financial planning helps couples and families think through future goals
12:00	Why priorities and risk management matter before investing
14:00	Real-life example of tax and Roth conversion complexities
17:00	How financial situations become more complicated than people realize
18:30	The role trust, education, and communication play in a strong advisor relationship
19:30	Final thoughts on why human connection still matters in an increasingly automated world

RESOURCES & LINKS

- [Listen to the full episode \(Audio\)](#)
- [Watch on YouTube](#)
- ["What Is a Financial Planner?" episode](#)
Referenced when discussing investment management versus full financial planning
- [Previous AI episode](#)
Mentioned regarding AI hallucinations and trustworthiness

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