



**Decision Intelligence in Action:
How Envestnet Is Redefining
the Future of
Wealth Management with AI**



ENVESTNET

Introduction

In October 2025, the Big Sky AI Forum, presented by Digital Wealth News™ and AI & Finance™, convened in Bozeman, Montana, bringing together leading innovators in financial services to explore how artificial intelligence is redefining advisory growth, compliance, and client experience.

The wealth management industry is entering an era defined by data connectivity, automation, and continuous engagement. Traditional, episodic approaches to financial advice are giving way to adaptive systems that evolve with clients' needs and market dynamics.

At the center of this evolution is Envestnet's Decision Intelligence framework—an enterprise-wide approach to embedding artificial intelligence into the daily rhythm of advice delivery. This model transforms data into actionable insight, empowers advisors to make better decisions, and scales human judgment across an increasingly complex financial ecosystem.

Watch the related discussion: <https://www.youtube.com/watch?v=F6QcqmDQU0M&t=139s>

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As the Head of Envestnet Data Solutions, Jeremi leads a team of data analysts and scientists dedicated to advancing data-driven decision-making and business intelligence for Wealth Enterprises, Advisors, RIAs, and Asset Managers. They oversee a broad range of wealth data and analytic solutions, including Envestnet's Wealth Data Platform, Insights Engine, Manager Analytics, RIA Analytics, and customer-facing AI initiatives.

Previously, Jeremi was the co-founder and CEO of Truelytics, a FinTech startup that created SaaS valuation solution for independent financial advisors and RIAs. Truelytics was acquired by Envestnet in July 2022.



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The Industry Inflection Point

The wealth industry stands at a structural turning point. The advisor-client relationship remains built on trust and human discernment, but expectations around delivery are shifting. Clients now demand dynamic, real-time interaction, reflecting the same personalization and responsiveness they experience in digital consumer platforms.

Over the next few years, the market will see advice move from episodic to continuous engagement. Financial plans will function as living systems, capable of responding to real-time risk, performance data, and behavioral changes. Advisors will gain the ability to anticipate questions and deliver timely, personalized guidance before decisions occur.

“The industry is at an inflection point. The advisor-client relationship is still grounded in trust and human interaction, but the way advice is delivered is undergoing a structural shift.” — Jeremi Karnell, Head of Envestnet Data Solutions

Building the Foundation for Intelligent Advice

Early adoption of AI at Envestnet stemmed from the recognition that traditional automation could not meet the growing complexity of wealth management. Fragmented data sources, regulatory pressure, and the need for operational scalability required a deeper solution—one that could unify systems and enable intelligence at scale.

Rather than layer automation onto legacy workflows, Envestnet developed an infrastructure that connects data, harmonizes processes, and embeds intelligence throughout the advice lifecycle. This systems-based approach laid the groundwork for innovation across advisory, enterprise, and institutional segments.

“Simply layering automation on top of old workflows wouldn’t solve these problems.” — Jeremi Karnell, Head of Envestnet Data Solutions

Defining Decision Intelligence

Decision Intelligence represents the synthesis of data science, behavioral context, and predictive analytics into a unified, actionable framework. It is designed to move advisors and firms from reactive operations to proactive, insight-driven engagement.

Envestnet's approach positions AI as an architectural layer, not a siloed tool. Each capability—whether generative analytics, predictive modeling, or embedded guidance—reinforces a shared mission: improving outcomes for clients while scaling the delivery of advice.

“Generative analytics, intelligent orchestration, embedded guidance—all of these capabilities reinforce our mission to improve outcomes for clients and scale advice delivery across a fragmented wealth landscape.” — Jeremi Karnell, Head of Envestnet Data Solutions

From Vision to Execution: Generative BI and Insights AI

The realization of Decision Intelligence within Envestnet's ecosystem is reflected in two cornerstone capabilities: Generative BI and Insights AI.

Generative BI enables natural-language access to complex datasets, allowing users to interact directly with their data—no dashboards or coding required. Questions about client behavior, revenue trends, or engagement patterns can be answered in seconds, transforming data retrieval into intuitive conversation.

Insights AI acts as a proactive intelligence engine, surfacing alerts, behavioral signals, and next-best-action recommendations directly within advisor workflows. This design reduces cognitive burden and enables faster, more precise decision-making.

“Whether it's understanding client behavior, revenue trends, or service gaps, users can surface insights in seconds.” — Jeremi Karnell, Head of Envestnet Data Solutions

Trust, Transparency, and Advisor Empowerment

Trust remains the defining currency of financial advice. Envestnet's AI framework is intentionally built to preserve and strengthen that trust by emphasizing usability, explainability, and advisor control.

Each Envestnet AI capability is evaluated for clarity and accountability:

- Advisors must be able to explain an insight to a client.
- They must see and understand the underlying data.
- They must retain full authority over whether and how to act.

This disciplined design approach ensures that intelligence serves human judgment—not the other way around.

“Our design philosophy is centered on usability, explainability, and control. We do not view AI as a replacement for advisor judgment, but as a resource that sharpens it.” — Jeremi Karnell, Head of Envestnet Data Solutions

The Emergence of Agentic Systems

The next phase in Envestnet's roadmap advances beyond predictive analytics toward agentic systems—AI entities capable of taking guided, compliant action on behalf of advisors.

Agentic workflows can monitor portfolios for triggers, initiate communication sequences, draft recommendations, and schedule follow-ups while maintaining full advisor oversight. These systems are designed to be personalized, policy-aware, and fully explainable, ensuring transparency and trust at every step.

By shifting from static alerts to dynamic, contextual action, Envestnet aims to reduce repetitive administrative work, allowing advisors to focus on higher-value aspects of client engagement—relationship management, strategy refinement, and behavioral guidance.

“The next phase of our AI roadmap focuses on delivering agentic solutions—systems that do more than suggest the next step. These solutions are designed to carry out actions on behalf of the advisor, with embedded intelligence that reflects firm policy, client context, and evolving goals.” — Jeremi Karnell, Head of Envestnet Data Solutions

Quantifying the Value of Decision Intelligence

The measurable outcomes of Decision Intelligence are already visible within Envestnet's ecosystem:

- More than 25 million insights generated daily across 90+ types of signals.
- A 46% conversion rate on managed-account flows influenced by Insights AI.
- Over 100,000 advisors now equipped with decision-support tools.
- A 3,900% increase in Insights Engine adoption since 2021.

These results demonstrate that AI-driven intelligence does more than identify opportunities—it operationalizes them.

Strategic Mindset and Industry Implications

The success of AI in wealth management depends not just on technology but on mindset. Decision Intelligence redefines AI implementation as a framework for better decisions rather than a pursuit of isolated tools or features.

Firms that treat AI as an embedded layer of their operating model will achieve greater adaptability, risk awareness, and client alignment. The future of advice lies not in the automation of judgment but in the amplification of discernment through data-informed intelligence.

Intelligence Designed for Impact

Every facet of Envestnet's AI development is guided by a single principle:

This conviction shapes how Envestnet builds, tests, and deploys its technology. Decision Intelligence aligns data with context, integrates insight with action, and reinforces the enduring value of human guidance.

As wealth management enters its next chapter, Envestnet's model stands as a blueprint for the intelligent, adaptive enterprise—one that transforms information into clarity and turns technology into trusted partnership.

"Intelligence creates value when it helps people make better decisions." — Jeremi Karnell, Head of Envestnet Data Solutions

Risk Disclosure

There are risks inherent in AI technology and its application in the financial sector, including embedded bias, privacy concerns, outcome opaqueness, performance robustness, unique cyberthreats, and the potential for creating new sources and transmission channels of systemic risks. Trends or potential transactions identified by AI are for informational purposes only and are not to be construed as an instruction to take any specific action. Envestnet, Inc. and its subsidiaries and affiliates are not responsible for any decisions or recommendations you may provide to your clients.

Sources

- Envestnet Q&A with Jeremi Karnell, July 2025
- Envestnet Presentation, Big Sky AI Forum 2025
- Schwab Independent Advisor Outlook Study 2025
- Investment News, September 25, 2025

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