



MDRT

The Premier Association
of Financial Professionals®

Using Artificial Intelligence to Empower Financial Services Professionals

2025 MDRT U.S. Survey Results

The widespread use of artificial intelligence (AI) in both personal and professional settings highlights the need for financial advisors to be aware of the benefits and risks of incorporating the tool.

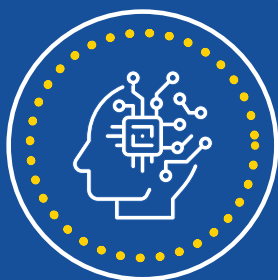
To gauge how clients view advisors using AI, MDRT surveyed U.S. consumers on their opinions of advisors using AI and how an advisor's use of AI may impact their relationship.

Here are some of the top survey learnings:



Client opinions on advisors and AI

The majority of U.S. consumers who have an advisor think their advisor is already using AI.

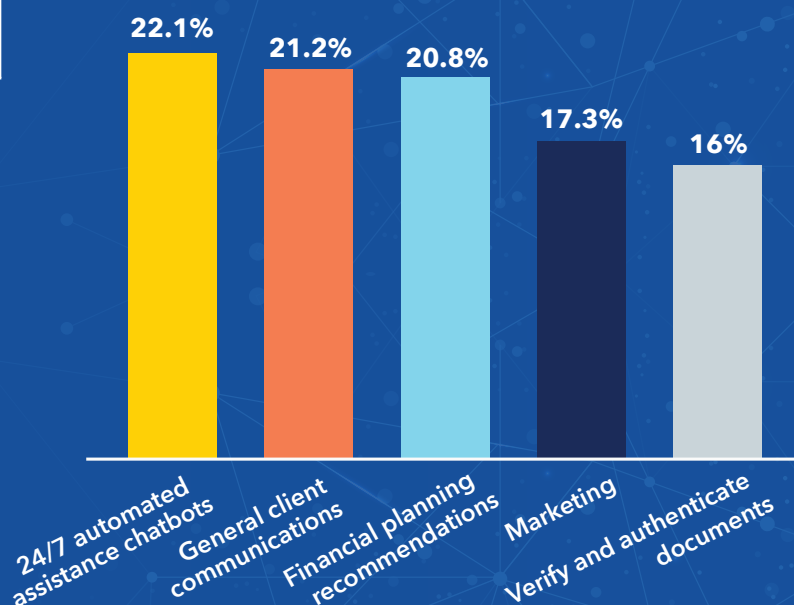


50.6%

of Americans with advisors think their advisor uses AI for at least one professional purpose.

The majority witnessed improvements in advice quality.

How clients think their advisor uses AI



Put it into practice:

To continue providing the best possible service to clients, you can:

- ✓ Share ways you're considering using AI and why
- ✓ Remind clients how your decision to use or not use AI ultimately benefits them and allows you to provide the best service possible



53.8%

of Americans who believe their advisor uses AI said the quality of the advice is at least somewhat better.

Clients who believe their advisor's use of AI enhances service



Consumer opinions on AI in advising

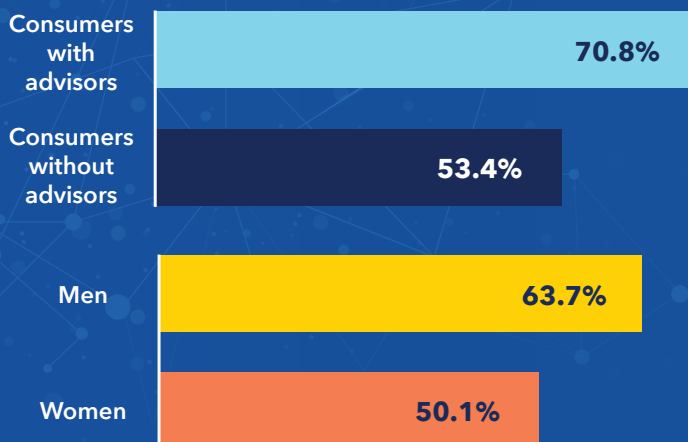
Most U.S. consumers believe advisors should be taking advantage of AI.



56.1%

of U.S. consumers think advisors should use AI for at least one professional purpose.

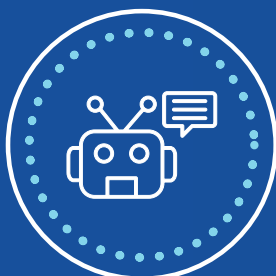
Consumers who think advisors should use AI



Put it into practice:

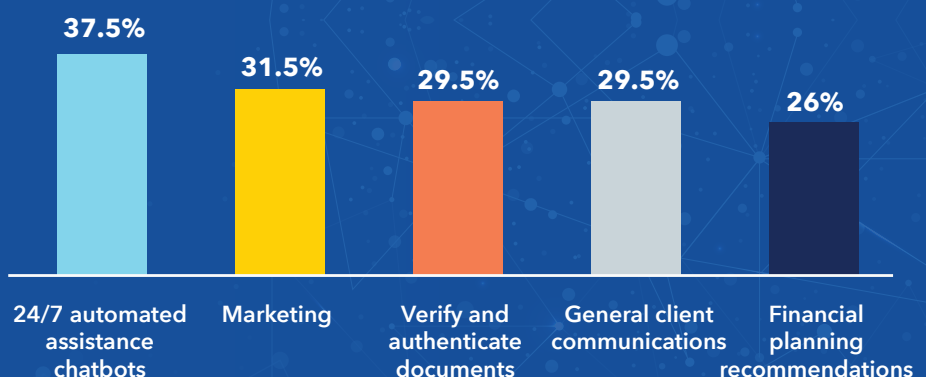
With clients being more open to advisors using AI, advisors can:

- ✓ Brainstorm ways AI can be used ethically and efficiently in the profession. Is there an area of business that would make the most sense to offload to AI?
- ✓ Research which tools fit your needs
- ✓ Set up a trial period to test the tool and evaluate the results, including client feedback



Americans prefer advisors use AI for more general tasks, with AI chatbots being the most popular usage.

Ways consumers think advisors should use AI



Impact of AI on client relationships

Most Americans have at least some trust that advisors will use AI ethically, yet an advisor's usage of AI does not strongly impact consumers' interest in working with advisors.



29.1%

of Americans said an advisor's use of AI would somewhat decrease their interest in working with them.



47.5%

of Americans said they have at least some trust that advisors would use AI in an ethical manner.

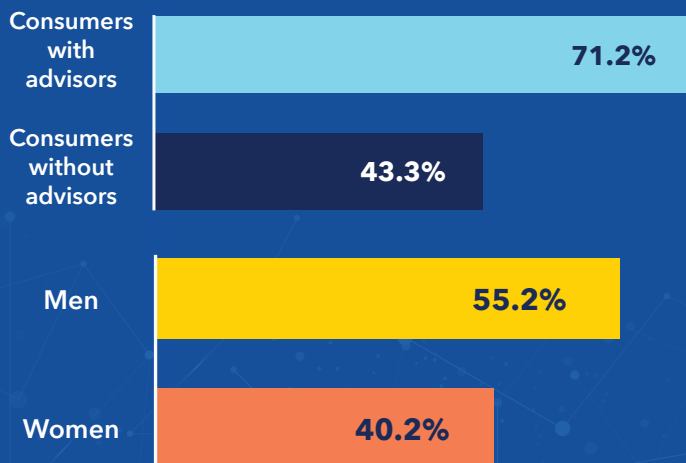


Put it into practice:

It's important for advisors to be transparent with clients about AI usage. Advisors leveraging AI may want to:

- ✓ Gauge clients' comfort with AI-powered tools for certain tasks
- ✓ Inform clients of the measures being followed to guarantee security

Trust in advisors using AI



Dive into more data

Interested in learning more about consumers' outlook on advisors using AI?



Scan the QR code to view a digital version of this report and other related survey assets.



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Methodology: This survey was conducted by Opinium through a panel of individuals who agreed to take part in surveys. Fieldwork was undertaken January 30-February 5, 2025, with a representative sample of 2,000 U.S. consumers, weighted on age, gender, region, race, ethnicity and education according to the 2020 U.S. Census.