# Artificial Intelligence (AI) Note Takers Research Report

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# Contents



# 1. Executive Summary

This research report evaluates the role of Artificial Intelligence (AI) Note Takers in the wealth management sector, specifically analyzing their impact on Registered Investment Advisors (RIAs), Broker-Dealers (BDs), and their financial advisors.

As AI-driven tools continue to reshape financial services, this study examines AI Note Takers effectiveness on advisor efficiency, the ability to streamline client interactions, and improve overall productivity.

The rapid adoption of AI in wealth management has been driven by a need for greater automation, compliance, and client engagement. AI Note Takers have emerged as a critical tool, promising to reduce administrative burdens while ensuring accurate and actionable meeting documentation.

This research assesses how these applications perform in real-world advisory environments, their integration with existing technology stacks, and their ability to support financial professionals in delivering personalized, high-value client service.

With AI usage on the rise in the industry, firms are increasingly exploring solutions that enhance advisor-client engagement without compromising security, compliance, or data integrity. The findings of this study provide valuable insights into the effectiveness of AI Note Takers and their role in the evolving landscape of wealth management technology.

# 2. Approach

The Oasis Group conducted a comprehensive evaluation of Artificial Intelligence (AI) Note Takers in the wealth management space, using a structured approach to assess their effectiveness in supporting financial advisors, Registered Investment Advisors (RIAs), and Independent Broker-Dealers (IBDs).

The study focused on determining the ability of AI-driven note-taking applications to enhance advisor efficiency, improve client interactions, and accurately document financial discussions.

## 2.1. Methodology

A controlled, real-life scripted interaction was developed to simulate a financial planning conversation between a financial advisor and a married couple, who were discussing key aspects of their financial needs, including:

- **Income and Expenses** – Understanding current cash flow and budgeting strategies
- **Life Insurance** – Evaluating coverage options for financial protection
- **College Planning** – Preparing for their children's future education costs
- **Retirement Planning** – Assessing investment strategies and long-term financial security

This scripted interaction was uniformly tested across six leading AI note-taking applications:

1) **FinMate**
2) **GReminders**
3) **Jump**
4) **Mili**
5) **Zeplyn**
6) **Zocks**

Each AI Note Taker was evaluated based on its ability to:

- **Capture the Full Conversation** – Accurately transcribe and document the discussion in real time
- **Summarize Key Insights** – Provide a structured, clear, and concise summary of the conversation
- **Identify Key Financial Components** – Extract critical financial details such as income, costs, assets, liabilities, investment preferences, and insurance needs
- **Assess Conversation Temperament** – Determine emotional cues, sentiment, and urgency within the discussion
- **Generate Actionable Next Steps** – List key follow-up tasks for both the advisor and the clients

## 2.2. Evaluation of UI/UX

Beyond conversation accuracy and data extraction, The Oasis Group also conducted a User Interface (UI) and User Experience (UX) evaluation of each application to assess:

- **Usability & Intuitiveness** – How easily financial advisors could navigate and utilize the platform
- **Automation & Customization** – The ability to tailor summaries, tags, and workflows to individual firm preferences
- **Integration Capabilities** – Compatibility with financial planning software, CRMs, and compliance systems
- **Distinguishing Features** – Unique functionalities that set each product apart in real-world advisory use

## 2.3. Conclusion

This structured approach enabled The Oasis Group to conduct a data-driven, practical assessment of AI Note Takers in the wealth management industry. The findings offer valuable insights into the effectiveness of these applications, their potential to improve advisory workflows, and their role in enhancing financial professionals' ability to deliver personalized, high-quality service to their clients.

# 3. Key Observations

The research conducted by The Oasis Group evaluated six AI Note Takers within the wealth management industry, specifically analyzing their effectiveness in supporting financial services firms, including Registered Investment Advisors (RIAs), RIA Aggregators, Independent Broker-Dealers (IBDs), and their financial advisors.

Through a structured analysis of their capabilities, functionalities, and integrations, the following key observations were made:

1) **Focused on Financial Services** – All six AI Note Takers were designed with a primary focus on supporting financial professionals and firms, ensuring their features catered specifically to the needs of advisor, compliance, and client relationship management teams.
2) **Cross-Platform Compatibility** – All but one of the evaluated platforms were compatible with both Windows and Mac, providing flexibility for wealth management firms operating across different operating systems.
3) **Transcription Capabilities** – All but one AI Note Taker produces a transcript of the client-advisor conversation, allowing for accurate documentation and easy reference to past discussions.
4) **Automated & Manual Meeting Entry** – All but one platform provides auto-entry into meetings based on user-defined settings, ensuring AI Note Takers can join discussions without manual intervention. Additionally, all platforms allow manual meeting entry, giving advisors the flexibility to control when and where the tool is used.
5) **Integration Variability** – While integration capabilities varied across platforms, all six AI Note Takers integrated with Microsoft and Google calendars to streamline meeting scheduling. Similarly, all platforms supported Microsoft Teams and Zoom, ensuring compatibility with commonly used virtual meeting tools.
6) **Emerging Market Players** – Each of the companies included in the research is relatively new to the market, reflecting the growing trend of AI-driven solutions entering the wealth management technology space to enhance advisor efficiency and client engagement.

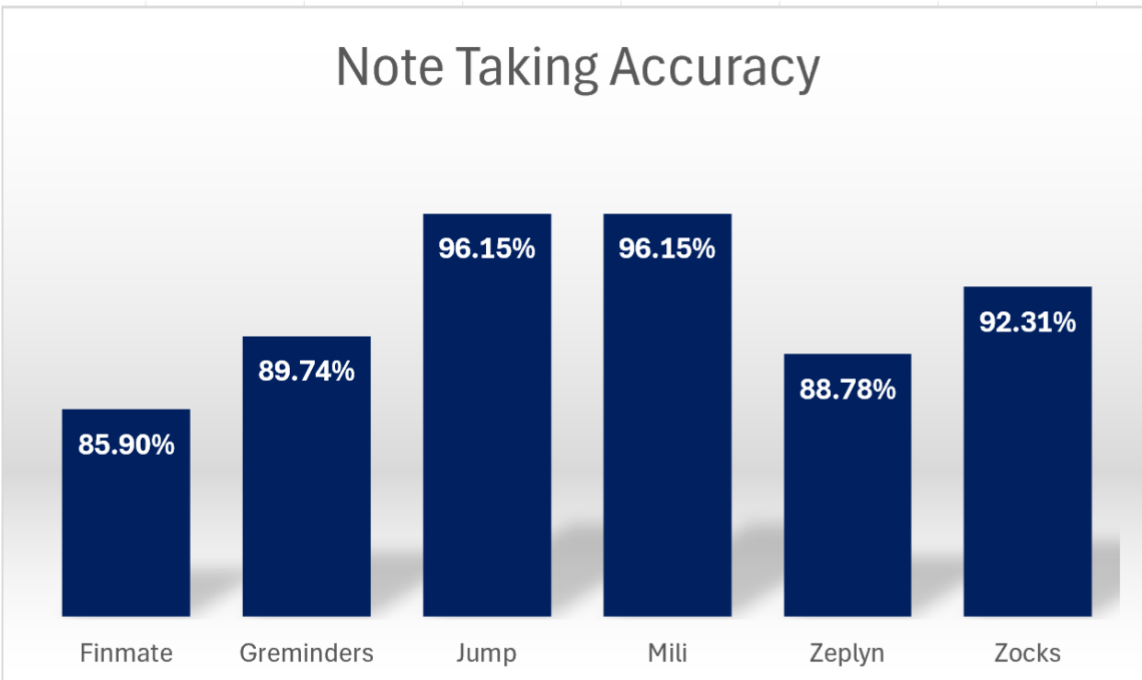
These key observations highlight the rapid evolution of AI in financial services and the increasing reliance on intelligent automation tools to streamline workflows, improve compliance, and enhance the advisor-client experience.

# 4. The Oasis Group Peaks Rankings

## 4.1. Note Taking Accuracy

The Oasis Group created a script with 26 specific notes that we expected each note taker to capture. We used the same script, read by the same participants, for each of our client discovery calls. You can review the script in the Appendix of this report.

We measured the accuracy of each note taker based on their capture of each of the 26 specific notes.

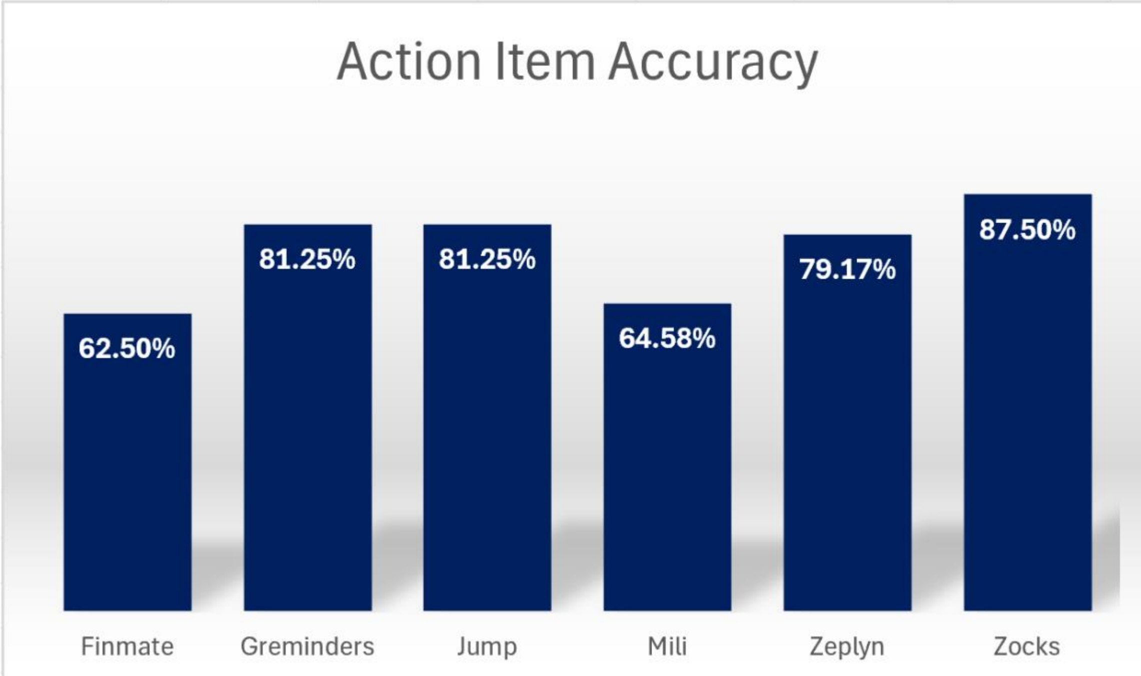



All the note taking applications did well when we evaluated their accuracy in generating the notes. Jump and Mili had the highest level of accuracy and were tied.

## 4.2. Action Item Accuracy

The Oasis Group identified 8 specific action items that we expected each note taker to capture in our script. We measured each note taker on their success in capturing the action item and awarded partial points if the note taker captured part of the action item.




The accuracy of the action items was very good with Zocks as the leader in the space.

We should note that our script outlined the expected birth of the couple's second child in October. This represents an opportunity for the note-taker application to create an action item for the advisory team to send a gift or reach out to the couple in October. None of the note takers captured this bonus action item. This may highlight a larger issue with the note taking technology where it captured the explicit action items well and may miss some relationship building action items that are traditionally viewed as soft skill listening.

## 4.3. Questionnaire Scores

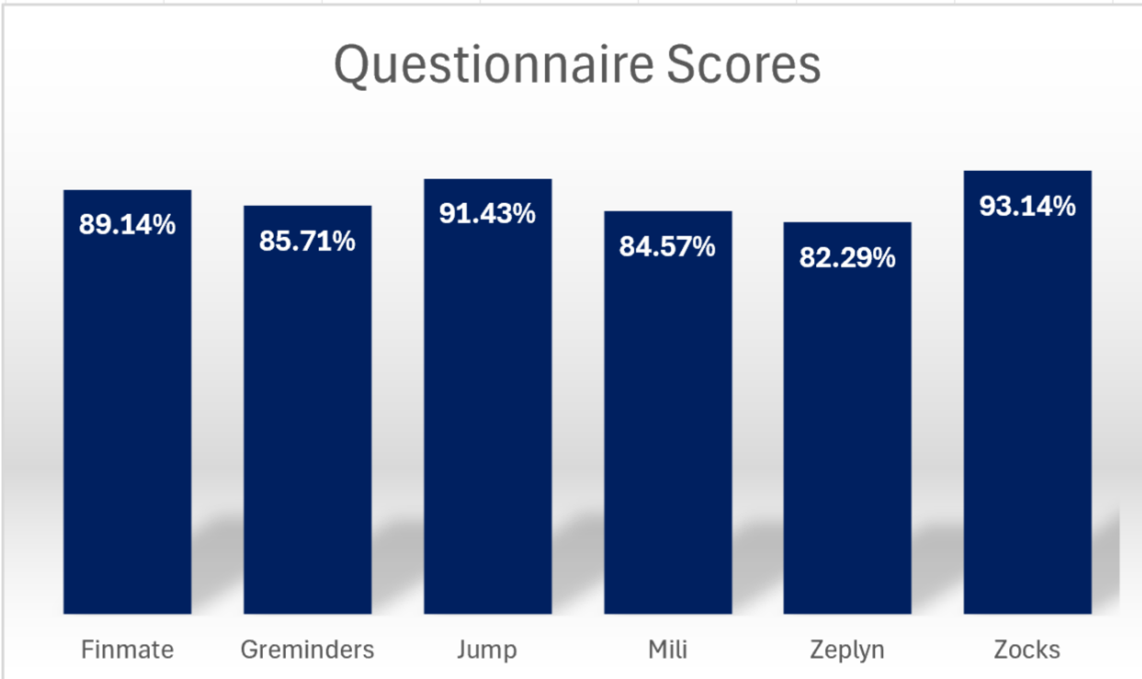
The Oasis Group provided each note taker application with a questionnaire outlining 35 questions across 8 focus areas, including:

1. Accuracy & Comprehension
2. CRM & Wealth Management Tool Integrations
3. Clarity & Readability
4. Contextual Understanding
5. Intelligence & Helpfulness

6. Organizational Ability
7. Security & Handling
8. Sentiment & Analysis

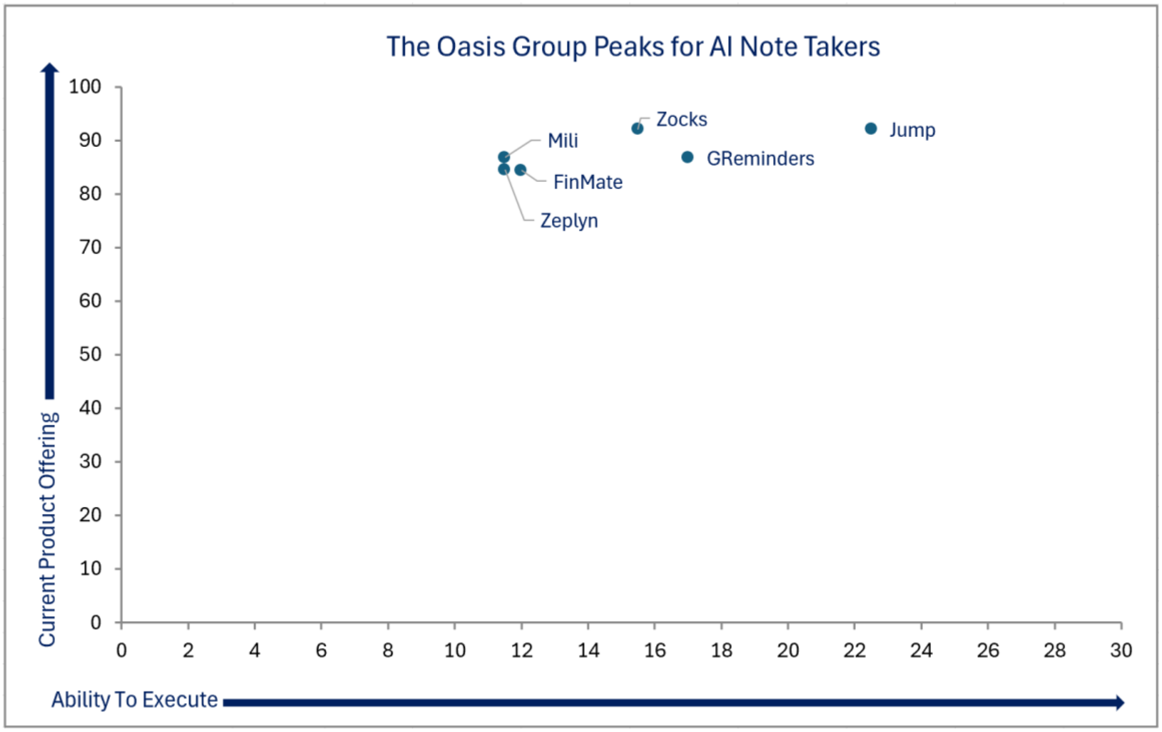
The results of the questionnaire scores are represented in the graph below.




Again, we found that all the note takers scored well in the questionnaire. Notable results from our questionnaire are found in this research report under each note taker's sections.

## 4.4. The Oasis Group Peaks

The Oasis Group compiled all these scores to create the Current Product Offering axis of our Oasis Group Peaks model. The Ability to Execute axis leveraged a variety of data, including the leadership team's experience in the wealth management industry, the firm's funding, the application's integrations with other applications in the wealth management ecosystem, and the application's ease of use in our testing.




Jump emerges as the leader in the sector. Zocks and GReminders are formidable challengers in the space. Mili, FinMate, and Zeplyn had very respectable showings.

The Oasis Group's AI WealthTech Map has several other applications in the note taker category. The Oasis Group made the decision to include the 6 firms included in our study to achieve our publication deadlines.

# 5. AI Note Takers

## 5.1. FinMate

### 5.1.1. Company Overview

FinMate AI is an artificial intelligence-powered note-taking platform specifically designed for financial advisors to streamline their client meeting documentation. The company was founded in 2023 and is headquartered in the San Francisco Area.

To date, FinMate has not reported raising any external funding.

### 5.1.2. Founders

The founding team comprises Daniel Yoo, Jonathan Liu, and Eric Cooper, each bringing unique expertise to the venture:

- **Daniel Yoo**: Serving as the Founder of FinMate AI, Daniel has a background as a financial advisor, which influenced the development of the platform to address the specific needs of professionals in the financial services industry.
- **Jonathan Liu**: Holding the position of Founder and Co-CEO at FinMate AI, Jonathan is a seasoned entrepreneur with over 15 years in the software technology sector. He has co-founded three companies and is an alumnus of Y Combinator.
- **Eric Cooper**: Eric is an entrepreneur with experience in advanced financial and tax planning, as well as operating a Virtual Family Office.

### 5.1.3. Product Features

- **Automated Note Generation:** Automatically generates detailed notes from client meetings, including transcriptions and summaries.
- **CRM Integration:** Seamlessly integrates with top CRMs, enabling direct note-sharing to client records.
- **Automated Follow-Up Emails:** Drafts follow-up emails to clients based on meeting discussions.
- **Categorized Notes:** Organizes notes into categories for better accessibility and management.

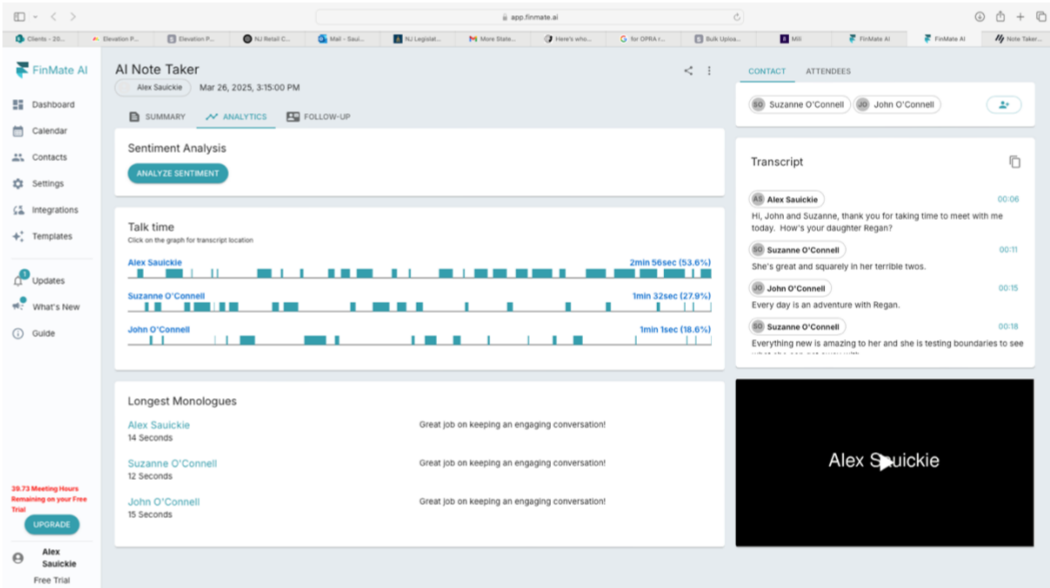
### 5.1.4. Integrations

FinMate integrates with the following:

- Email
  - Google Calendar
  - Outlook/Microsoft 365
- CRM
  - Redtail
  - Wealthbox
  - Salesforce
  - Practifi
  - XLR8
- Meeting Software
  - Zoom
  - Cisco Webex
  - Google Meet
  - Microsoft Teams
- Financial Planning
  - PreciseFP
- Phone
  - RingCentral
  - Zoom Phone

### 5.1.5. User Interface




### 5.1.6. Research Results

#### 5.1.6.1. Ease of Installation

Setting up and getting started with FinMate is very easy as the user interface and user experience make for easy navigation with setup literally in seconds. Unlike some of the other applications reviewed in this study, FinMate left nothing to guess in how to get started in using the application and conducting meetings with clients.

#### 5.1.6.2. Recording Experience

FinMate allows for the option of manually joining a meeting or easily setting up automatic joining of meetings in leading meeting applications such as Microsoft Teams. FinMate is waiting in the lobby of a Teams meeting for example at the start time of the meeting and will not start recording until the meeting organizer lets FinMate into the meeting. Recordings are available after the meeting completes.

#### 5.1.6.3. Recording Results

FinMate provides a full transcript of the conversation, and its transcription of our standardized script was captured word for word.

In addition, FinMate provides a paragraph Overall Summary of the recorded conversation boiling down what was a 6.5-minute conversation into a quick read and highlights of the conversation.

There is some redundancy in the rest of the data provided. For example, in the Background, Minutes, and Financial Details sections, the Monthly Mortgage, Property Taxes, Utilities, and Grocery Costs are listed in each of those sections. That seems unnecessary and just makes for more reading. This redundancy may be viewed as inefficient.

FinMate did however report with 100% accuracy all the relevant financial data including salaries referenced, raises, fixed expenses, and life insurance policy information. The application also successfully bucketed key points of the conversation into categories such as Life Changes, Financial Security, and College Savings points.

#### 5.1.6.4. Other Notable Features

*Tasks*

FinMate does a very good job in capturing follow-up Tasks and captured the following from the standardize script:

- Review Suzanne's existing life insurance policy and explore supplemental or standalone options for both John and Suzanne.
- Calculate projected college costs and develop a tailored saving strategy for the couple, considering a 529 plan.
- Create a new financial plan for the couple to keep their goals on track despite potential income changes due to John's work status.

*Analytics*

FinMate has excellent Analytics of the conversation breaking out each participant in the conversation and displaying sentiment analysis for each, indicating positive and negative emotion.

Talk Time is summarized graphically showing block of time that each participant spoke and summarizing total and percentage of time each participant spoke during the conversation.

*Follow-up*

FinMate provides the ability to customize a meeting follow-up email that considers tone of voice, either Casual or Formal, and provide easy to choose options. As part of the body of the follow up email, the advisor can choose for the Overall Review, Client's Tasks, and Advisor's Task to be in Paragraph or Bulleted form and indicate if the details will be Brief or Detailed. It provides an efficient way to follow up with the client post the conversation.

5.1.6.5. Summary/Additional Insights

**Meeting Notes & Intelligence**

- Captures key points, decisions, action items, and open questions using AI-powered transcriptions aligned with pre-built or custom templates.
- Automatically identifies and assigns tasks to the appropriate party (e.g., advisor, client, legal) with suggested due dates based on context.
- Tasks can be reassigned internally, and due dates can be edited before syncing to CRM or calendar.
- Templates highlight conversation themes and allow users to create, edit, or apply different note styles as needed.
- Executive summaries and bullet-point recaps are provided for fast reference and client follow-up.
- Follow-up items are flagged and tracked; missing sections or compliance notes are automatically highlighted for user review.
- Tone analysis is included in recaps, identifying positive or negative sentiment and alignment/disagreements.
- Analytics Tab displays speaker-level insights, talk time, and flags redlined comments for further review.

**CRM Integrations**

- Supported CRMs: Redtail, Wealthbox, Salesforce, Practifi, XLR8
- Upcoming: Salentica Engage (launching April 2025)
- Multi-CRM support with sync capabilities tailored per user or team
- "Push to CRM" includes:
    - Notes, tasks, and tagged responsibilities
    - Task assignment visibility and activation within CRM
    - Custom mapping for Salesforce workflows
- PreciseFP Integration (in progress)
- Extracts meeting data to pre-fill financial planning forms
    - Seamlessly integrates with E Money, MoneyGuidePro, RightCapital, and Asset-Map
- Eliminates manual "swivel-chair" data entry across platforms

**Customization & Collaboration**

- Fully customizable templates for meetings, notes, and follow-up emails
- Option to create/save default follow-up email formats via the Follow-Up tab
- Supports collaborative editing and internal task delegation
- Minutes and sub-sections can be toggled on/off within templates
- Team visibility settings for note sharing and access control
- Custom task templates and sync rules by advisor/team

**Compliance & Logging**

- Transcription review/edit available before pushing to CRM; approved by compliance teams for pre-storage oversight
- Supports custom data retention policies — from immediate deletion to long-term archival
- TLS v1.3 encryption (in transit) and AES-256 encryption (at rest)
- Full access control (view-only, limited, or full access roles)
- Compliance archiving integrations in progress (e.g., Smarsh) with email triggers for recordkeeping
- SOC 2 certified

**Bottom line:** FinMate is a financial services-focused AI transcription and meeting intelligence platform that captures key insights, automates task workflows, and ensures compliant CRM integration. For those firms needing phone integration, FinMate would be one of the firms to consider. With smart templates, flexible customization, and sentiment-aware analytics, FinMate helps advisors focus on relationships—while it handles the details.

## 5.2. GReminders

### 5.2.1. Company Overview

GReminders is an AI-powered meeting and automation management platform designed to enhance productivity for professionals, particularly in the financial advisory sector. The company was founded in 2020.

Specific funding information for GReminders is not publicly disclosed.

### 5.2.2. Founders

**Arnulf Hsu**: Serving as the Founder and CEO of GReminders, Arnulf is a serial entrepreneur with a strong background in B2B enterprise software. He has previously founded multiple Software as a Service (SaaS) companies, two of which have successfully gone public. Arnulf holds a degree from the University of California, Irvine.

### 5.2.3. Product Features

GReminders offers a comprehensive suite of tools aimed at streamlining scheduling, automating reminders, and reducing administrative tasks. Key features include:

- **AI Notetaker**: Records and transcribes meetings across platforms like Zoom, Microsoft Teams, and Webex.
- **Enterprise-Grade Features**: Offers branded AI notetaking, customizable email summaries, data retention options, and system synchronization.
- **Security and Compliance**: Provides bank-grade security with encryption, compliance with FINRA, SOC2, HIPAA standards, and customizable data retention policies.

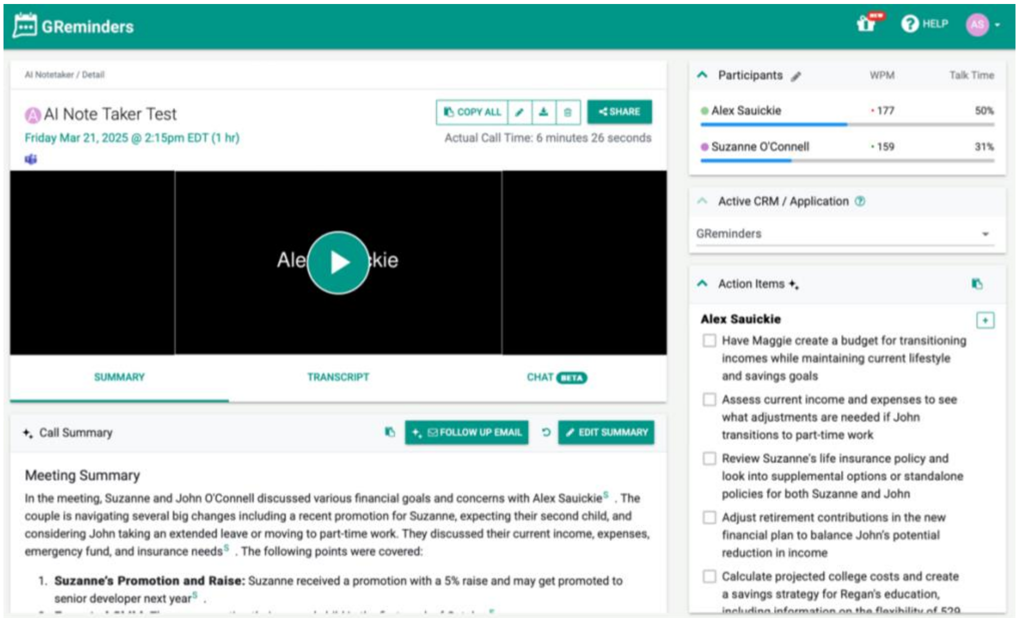
- **Automated Scheduling**: Clients can book appointments directly into professionals' calendars, integrating seamlessly with platforms like Google Calendar and Outlook.
- **Automated Reminders**: The system sends reminders to clients, reducing no-shows and ensuring timely attendance.
- **Client Automations**: Facilitates the automation of client communications for events such as annual reviews, birthdays, and milestone notifications, enhancing client engagement.

### 5.2.4. Integrations

GReminders integrates with:

- Email
  - Google Calendar
  - Outlook/Microsoft 365
  - Microsoft Exchange
- CRM
  - Redtail
  - Wealthbox
  - Pipedrive
  - HubSpot
  - Salesforce
  - Salesloft
  - ActiveCampaign
- Meeting Software
  - Zoom
  - GoToMeeting
  - Cisco Webex
  - Google Meet
  - Microsoft Teams
- Integration Software
  - Stripe
  - Zapier

### 5.2.5. User Interface




### 5.2.6. Research Results

#### 5.2.6.1. Ease of Installation

Setting up and getting started with GReminders was intuitive with little to guess in terms of initial and subsequent steps to get started. The user interface is well organized, and the user experience make for easy navigation with setup in 30 seconds or less.

#### 5.2.6.2. Recording Experience

GReminders allows for the option of manually joining a meeting or easily setting up automatic joining of meetings in leading meeting applications such as Microsoft Teams and is usually the first to join the meeting, usually joining one minute in advance of the scheduled start time. GReminders is waiting in the lobby of a Teams meeting for example at the start time of the meeting and will not start until the meeting organizer lets GReminders into the meeting. Recordings of the meetings are available about one minute after the meeting completes.

#### 5.2.6.3. Recording Results

GReminders provides a full transcript of the conversation, which it captured with 100% accuracy.

In addition, GReminders provides a brief paragraph of the Meeting Summary of the recorded conversation boiling down what was a 6.5-minute conversation into a quick read and highlights of the conversation and then does a great job in bulleting out the key components of the conversation as seen below:

The following points were covered:

1. **Suzanne's Promotion and Raise:** Suzanne received a promotion with a 5% raise and may get promoted to senior developer next year.
2. **Expected Child:** They are expecting their second child in the first week of October.
3. **John's Work Consideration:** John is considering taking an extended leave or moving to part-time work but is concerned about the financial impact.
4. **Current Income and Expenses:** The couple discussed their current salaries and other fixed expenses.
5. **Emergency Fund:** They want to ensure they have an adequately funded emergency fund before the baby is born.
6. **Life Insurance:** They discussed whether their current life insurance coverage is sufficient for a growing family.
7. **College Savings:** They are considering starting a 529 plan for their daughter Regan.
8. **Retirement Planning:** The potential impact of John's transition to part-time work on their retirement contributions was discussed.

GReminders reported with 100% accuracy all the relevant financial data including salaries referenced, raises, fixed expenses, and life insurance policy information and places all financial information discussed in a Financial Figures Table for easy reference and review as seen below:

Financial Figures Table

| Item | Amount |
| --- | --- |
| **Suzanne's new salary** | $130,000 annually |
| **Suzanne's potential bonus** | Up to 10% of salary |
| **Suzanne's last year bonus** | $8,000 |
| **John's salary** | $60,000 annually |
| **John’s potential part-time earnings on weekends** | $20,000 annually |
| **Monthly mortgage** | $2,420 |
| **Monthly property taxes** | $244 |
| **Total monthly housing costs** | $2,664 |
| **Monthly utilities** | $400 |
| **Monthly groceries estimate for family of 4** | $700 |
| **Current emergency fund** | $10,000 |
| **Emergency fund goal** | $12,000 |
| **Monthly contribution to emergency fund** | $300 |
| **Suzanne's life insurance coverage** | $260,000 |

#### 5.2.6.4. Other Notable Features

*Tasks/Action Items*

GReminders does a thorough job in capturing follow-up Tasks and Action Items and did so with more details than any of the other applications reviewed. Results can be seen below and break out tasks not only for those on the call but those referenced in the call:

**Alex**

- Have Maggie create a budget for transitioning incomes while maintaining current lifestyle and savings goals
- Assess current income and expenses to see what adjustments are needed if John transitions to part-time work
- Review Suzanne's life insurance policy and look into supplemental options or standalone policies for both Suzanne and John
- Adjust retirement contributions in the new financial plan to balance John’s potential reduction in income
- Calculate projected college costs and create a savings strategy for Regan's education, including information on the flexibility of 529 plans

**Maggie**

- Send Suzanne and John information on the flexibility of 529 plans

*Analytics*

GReminders has adequate Analytics of the conversation breaking out each participant in the conversation. Talk Time is summarized, illustrating the percentage of talk time for each participant and provides a word per minute display which may or may not provide value.

*Follow-up Email*

GReminders provides a convenience function that constructs a follow-up email written with voice rather than an obvious templated email. The email encapsulates key parts of the client conversation, bullets out the Discussion points, as well as outlines Action Items. It provides an efficient way to follow up with the client post the conversation.

5.2.6.5. Summary/Additional Insights

**CRM Integrations**

GReminders offers native integrations with major CRMs including Redtail, Wealthbox, Salesforce (all variants like FSC, Practifi, Salentica, XLR8), Dynamics, SmartOffice, HubSpot, ActiveCampaign, Pipedrive, and more. It supports multiple CRM connections simultaneously.

**CRM Functionality**

- Create tasks, notes, and activities across CRM objects—customizable per CRM.
- Supports tagging, categories, and metadata across CRM systems.
- Custom field mapping, including to custom objects and UDFs, depending on CRM.
- Suggests CRM workflows based on meeting conversation content (e.g., job change triggers 401k rollover workflow).
- Tasks can be created for any CRM user, regardless of GReminders access.

**Collaboration & Sharing**

- Calendar-aware, team-based logic—auto-shares meeting summaries with internal participants.
- Meeting visibility respects user-level access (e.g., Salesforce record-level permissions).

**Customization & Implementation**

- Advanced integration logic and complex custom object mapping handled via Professional Services.
- Supports custom configurations for deeply integrated Salesforce environments.

**Compliance & Security**

- Data stored in Microsoft Azure Cloud
- Fully SOC 2 audited, GDPR compliant
- Admin control over data retention and what is journaled or archived
- Direct integrations with Smarsh, Global Relay, etc. via BCC or email digests
- Full audit logging, recording consent checks, and data use transparency
- Supports zero data retention, or retention policies per asset type: Audio/Video, Transcripts, and Summaries/Tasks
- Data permissions governed by role/profile settings and internal sharing preferences

**Bottom line**: GReminders is a secure, highly customizable CRM-integrated scheduling and follow-up platform, built to support multi-CRM environments, complex workflow needs, and compliance-driven advisor firms.

## 5.3. Jump

### 5.3.1. Company Overview

Jump is an AI-powered assistant designed to enhance the productivity of financial advisors by automating tasks such as note-taking, compliance documentation, and Customer Relationship Management (CRM) updates. Headquartered in Salt Lake

City, Utah, Jump was founded in 2023 by fintech entrepreneurs Parker Ence, Adam Kirk, and Tim Chaves.

In June 2024, Jump secured $4.6 million in seed funding from Sorenson Capital and Pelion Venture Partners. This was followed by a $20 million Series A funding round in February 2025, led by Battery Ventures, with participation from Citi Ventures and other investors bringing their total to $24.6 million.

### 5.3.2. Founders

- **Parker Ence (Co-Founder & CEO):** Parker has a background in fintech entrepreneurship. Prior to Jump he was the CEO of Veraset as well as Dental Warranty Group.
- **Adam Kirk (Co-Founder):** Adam has experience in creating data-driven solutions for the financial services industry having worked at early-stage companies PDQ.com, Divvy, and ZipBooks.
- **Tim Chaves (Co-Founder):** Tim has a history of developing technology solutions aimed at enhancing productivity and efficiency for professionals, including financial advisors. In addition to Jump, Tim was the founder of ZipBooks later acquired by Divvy.

### 5.3.3. Product Features

- **Customizable Meeting Notes:** Generates notes that mimic an advisor's preferred style by allowing the advisor to choose their style, extract data into tables, and add custom formatting.
- **CRM Integration:** Designed to integrate with CRMs like Salesforce, Redtail, and Wealthbox with one click.
- **Pre-Meeting Preparation:** Provides customizable one-pagers with recent interactions and reminders.
- **Follow-Up Emails:** Drafts client follow-up emails quickly, tailored to the advisor's style.
- **Smart Tasks:** Creates actionable tasks with details like title, description, assignee, and due date.
- **Mobile App:** Captures in-person or on-the-go meetings.

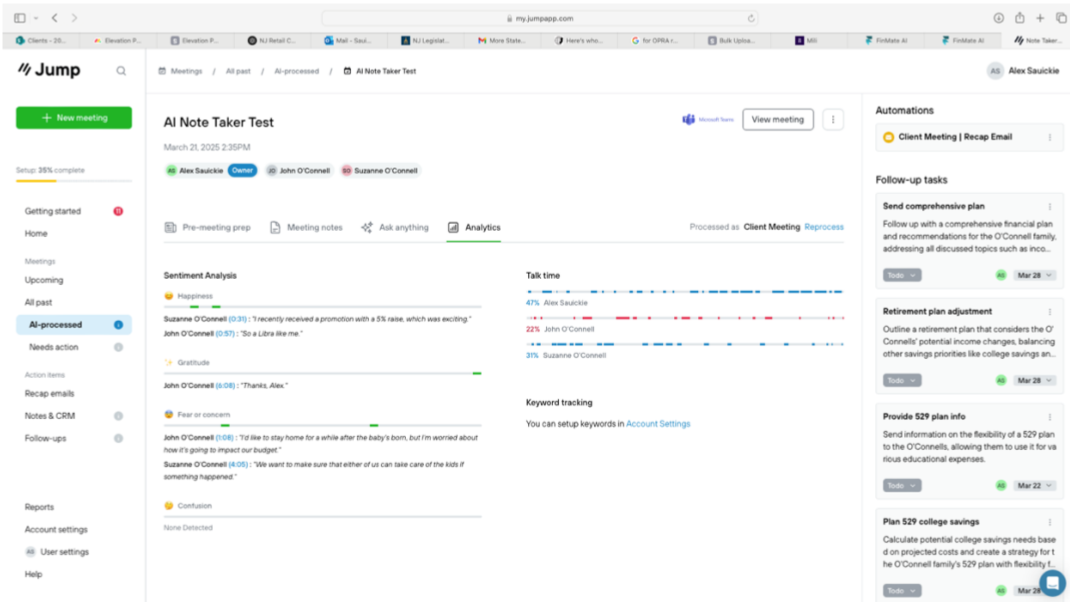
### 5.3.4. Integrations

Jump's AI assistant integrates with

- Email
  - Google Calendar
  - Outlook/Microsoft 365
  - Microsoft Exchange
- CRM
  - Redtail
  - Wealthbox
  - Salesforce
  - Practifi
  - Advyzon
- Meeting Software
  - Zoom
  - Cisco Webex
  - Google Meet
  - Microsoft Teams

CRM integrations facilitate seamless adoption into existing workflows. By automating administrative tasks, Jump enables financial advisors to focus more on client relationships and strategic planning.

### 5.3.5. User Interface




## 5.3.6. Research Results

### 5.3.6.1. Ease of Installation

Setting up and getting started with Jump is very easy as the user interface and user experience make for easy navigation with setup in a matter of seconds. The user interface is clean and intuitive for even the most novice of users likely not to have any issue with getting started.

### 5.3.6.2. Recording Experience

Jump allows for the option of manually joining a meeting or easily setting up automatic joining of meetings in leading meeting applications such as Microsoft Teams. Jump is waiting in the lobby of a Teams meeting for example at the start time of the meeting and will not start recording until the meeting organizer lets Jump into the meeting. Recordings are available after the meeting completes.

### 5.3.6.3. Recording Results

Jump provides a full transcript of the conversation however had some issues with accuracy where some of the conversation was recorded as being said by a different participant in the conversation, sometimes splitting part of the conversation across two different participants.

The summary of the conversation however was captured very well and even incorporated sentiment into the summary. For example, “The meeting began with a warm welcome and brief chat”.

The application also did a great job breaking the summary of the conversation out into Personal, Recommendations, Outcomes & Next Steps, and Client To Dos. An example can be found below:

**Outcome & Next Steps:**

- Alex will work with Maggie to prepare a detailed budget that incorporates part-time income and higher family expenses.
- The team will also calculate required life insurance coverage for both John and Suzanne, explore options for supplemental policies, and research 529 plan details.
- They plan to follow up with a formalized proposal and recommendations.

**Client To Dos:**

1. Provide any additional income/expense statements to Alex for budgeting.
2. Review existing life insurance policy documentation to confirm any supplemental coverage already available.
3. Consider how part-time income and childcare costs will factor into their household cash flow.

Jump reported with 100% accuracy all the relevant financial data and is unique in its ability to categorize each. Another interesting point is the application picks up and records those financials that are not communicated as concreate numbers but are communicated as more of an approximation or best guess by displaying that number with (~) before it. This was noted in only one other note taker.

Please see below:

| Financial Data | Category | Data from Meeting |
|---|---|---|
| Names | Household Information | John O'Connell, Suzanne O'Connell, daughter Regan, second baby due soon |
| Suzanne's salary + bonus | Occupation | $130,000 annual salary, potential 10% bonus (based on performance) |
| 2024 bonus (past) | Occupation | $8,000 (last year) |
| John's salary | Occupation | $60,000 annual as a full-time electrician |
| Part-time weekend income option | Occupation | $20,000 potential annual income |
| Monthly mortgage + taxes | Expenses | $2,420 mortgage + $244 property taxes = $2,664 total |
| Monthly utilities | Expenses | ~$400 |
| Grocery expenses | Expenses | ~$700 monthly for a family of four |
| Emergency fund | Expenses | $10,000 current balance, goal of $12,000 |
| Life insurance - Suzanne | Life Insurance | 2× salary = $260,000 employer policy |
| Life insurance - John | Life Insurance | None currently |
| Health insurance | Health Insurance | Family plan provided through Suzanne's employer |

### 5.3.6.4. Other Notable Features

*Follow-up Tasks*

Jump does an excellent job outlining Follow-up Tasks. The application lines the tasks related to the conversation on the right of the page clearly breaking out each in succinct items such as "Send comprehensive plan", or "Provide 529 plan info". A person is assigned to each task based on the conversation and the application defaults on a due date of one week out, which can be adjusted.

*Analytics*

Jump's analytics outshines most others. Analytics include Sentiment Analysis which graphically illustrates when during the conversation it occurred, as well as lists a line of text explaining the happiness sentiment for example: "I recently received a promotion…". Sentiment outlines parts of the conversation that might include Gratitude ("Thanks Alex."), Fear or Concern ("We want to make sure that either of us can take care of the kids"), and even Confusion.

Talk time is captured and graphically shows where each participant speaks, and for how long, and summarizes the percent of talk time for each participant as well.

*Follow-up Email*

Jump also provides a function that constructs a follow-up email written with voice rather than an obvious templated email and does a great job of using elements of the conversation in personalizing the email. The email encapsulates key parts of the client conversation, bullets the 'Discussion Points' and 'Current Focus Areas', and outlines 'Your To Dos' and 'Next Steps'.

5.3.6.5. Summary/Additional Insights

**Core Functionality**

Jump uses AI-powered notetaking to automatically capture key decisions, action items, follow-ups, and concerns during meetings. It detects deadlines, assigns tasks, and organizes meeting summaries into customizable, structured sections (e.g., decisions, action items, timeline, next steps). Users can review and edit all content before syncing to their CRM.

**CRM Integration**

Jump was designed as a CRM updater first, offering unmatched flexibility in pushing data to any object, field, or workflow within a CRM. It integrates with nearly all major CRMs (e.g., Salesforce, Redtail, Wealthbox, Salentica, Practifi, HubSpot, and others), and can trigger workflows, map custom fields, and associate notes with any record. Users can also work across multiple CRMs within the same team.

**Follow-Ups & Emails**

Jump generates follow-up emails and task lists, customizable by meeting type and tone. Users can send emails directly through Gmail or Outlook and tailor templates for different meeting styles (e.g., Discovery, Review, Planning).

**Sentiment & Coaching Tools**

Jump includes sentiment analysis and disagreement detection, with timestamps. Advisors can flag unclear language, use keyword tracking, and leverage scorecards for coaching or tone optimization.

**Collaboration & Sharing**

Meeting notes can be shared via email or within Jump, and teammates can use a feature called "Ask Anything" to query meeting content. Bullet-point recaps make it easy to distribute summaries to clients or colleagues.

**Security & Compliance**

- Data encryption (AES-256, TLS 1.2)

- Customizable retention periods
- Role-based access controls, team-level admin features, and CRM-permission mirroring
- Hosted in GCP or Azure, U.S.-based
- Compliance: SOC 2 Type II, HIPAA, CFP Code of Ethics, FINRA, CCPA, with GDPR nearing completion
- Jump does not record meetings by default but offers a “summary-only” mode for compliance flexibility

**Key Strengths**

- Highly flexible CRM data mapping
- Deep customization across output, formatting, and workflows
- Designed for **multi-advisor teams** with complex integration needs
- Robust support for **audit trails and analytics**

**Bottom line**: Jump is a powerful, CRM-native tool that helps advisors convert conversations into actionable, auditable records while offering enterprise-grade customization, collaboration, and compliance features.

## 5.4. Mili

### 5.4.1. Company Overview

Mili is an AI-powered meeting assistant designed to streamline workflows for wealth management professionals by automating meeting documentation and follow-ups.

The company was founded in early 2024 and is headquartered in San Francisco, California. In December 2024, Mili raised $2 million in seed funding led by Chiratae Ventures and BoldCap. The funding aims to enhance product customization, expand integrations, and scale partnerships.

### 5.4.2. Founders

- **Chirag Gandhi**: Co-Founder and CEO of Mili, Chirag brings extensive experience in the financial services sector with a background in investment in the India startup ecosystem.
- **Vennela Miryala**: Co-Founder of Mili, Vennela has a background in technology and entrepreneurship. Her expertise contributes to the development of Mili's AI platform tailored for wealth management firms.
- **Siddharth Bulia**: Co-Founder of Mili, Siddharth's background includes experience in financial technology and software development. His skills aid in creating Mili's enterprise-grade AI solutions.

### 5.4.3. Product Features

- Real-time intelligent note-taking that captures and organizes client conversations.
- Designed to operate as an invisible streaming assistant, functioning silently in the background without needing to join meetings.
- Supports in-person meetings.

### 5.4.4. Integrations

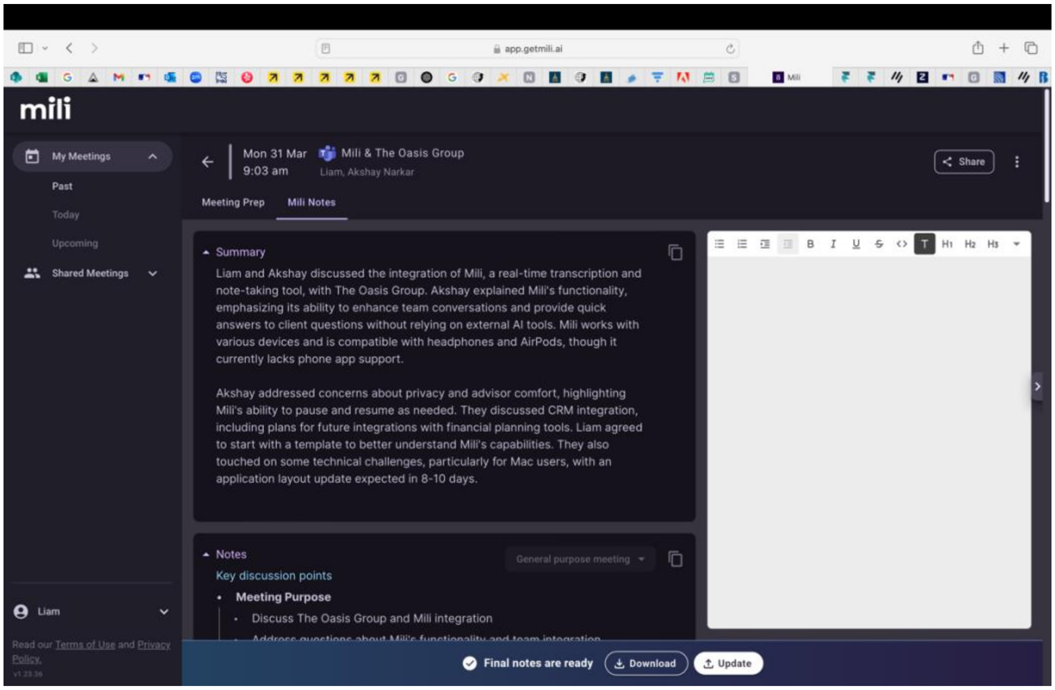
Mili's platform integrates with:

- Email
    - Google Calendar
    - Outlook/Microsoft 365
    - Microsoft Exchange
- CRM
    - Salesforce
    - Wealthbox
    - Practifi
    - Salentica
    - Advyzon
- Meeting Software
    - Zoom
    - Cisco Webex

- Google Meet

In addition, Mili has announced a pipeline of integrations with BlackDiamond, eMoney, and AssetMap for 2025.

### 5.4.5. User Interface




### 5.4.6. Research Results

#### 5.4.6.1. Ease of Installation

Setting up and getting started with Mili is much more challenging than seen in other applications reviewed in this study. This is due in part to the fact that Mili functionally performs differently by design than all other applications reviewed in this study, as discussed below. The application is not as intuitive as others reviewed. As an example, a user must choose a template from a dropdown box as well as acknowledge that they have client consent each time to start each recording. While the functions are there to choose from, it is not obvious to a new user that these items must be chosen or acknowledged to proceed.

#### 5.4.6.2. Recording Experience

Mili only allows for the option of manually listening in, not recording, or joining a meeting. This is unique to Mili and by design. Drafts of the meeting notes are kept for 60 days until finalized where they will then be stored for seven years.

#### 5.4.6.3. Recording Results

Mili is unique versus the other five participants in this study. It is the only application that does not enter the meeting as a participant (or bot) within the Teams or Zoom meeting. All other applications reviewed will enter the lobby and await the host to let them in where all participants in the meeting can see their presence. Mili, by design, sits in the background and runs on the host's laptop, listening to and interpreting the conversation in real-time, but not recording the conversation. Mili is also one of two applications reviewed that does not record the conversation at all, nor does it provide a full transcription of the conversation.

Mili's management believes that it's a better experience not having a "3rd party" in the conversation with the client and believes that not recording the conversation avoids concerns that may come from having an actual recording stored, and believes advisors prefer this experience.

Mili was the least intuitive of the six applications reviewed. Unlike the other applications, while Mili integrates with the leading calendars, it does not join the meeting nor start to listen in automatically; Mili must be started manually. To start, a user needs to choose a template which is not obvious, and confirm that this is client consent, before manually starting.

Mili's management reported in advance that Mili is not yet built for a Mac. The only one not Mac compatible for those reviewed. Of the applications reviewed, Mili performed the poorest if done on a Mac with respect to accurately capturing key information, mis-interpreting a significant amount of the conversation. The Oasis Group would not recommend Mili for Mac users until the company completes its work to make it Mac compatible, which the company expects in Q2 2025.

Mili did however perform very well when the session was done on a Windows machine, with one of the top scores in accuracy of the conversation. Like one of the other applications tested, Mili was among the few that also interpreted estimated numbers with a (~) before the number and got it right 100% of the time.

It may be that Mili is still a young application company and will need to make some strides in the coming quarters to catch up to the other note taker applications in the space, particularly with respect to its work on a Mac, but is one to watch.

#### 5.4.6.4. Other Notable Features

*Follow-up Tasks*

Mili will list them in text however unlike other applications will not create actual tasks to track and set dates against.

*Analytics*

Mili does not provide any analytics based on the transcript.

*Follow-up Email*

Mili does provide a formatted follow-up email and apart from a couple of minor misinterpretations organized the email well by listing out the follow up items for both the advisor and the clients.

#### 5.4.6.5. Summary/Additional Insights

**Meeting Notes & Intelligence**

- Captures client feedback, key decisions, open questions, and action items in real time.
- Automatically assigns tasks to the correct party (advisor, client, legal, etc.) with suggested due dates based on context.
- Identifies alignment, disagreements, and financial detail updates within the conversation.
- Generates structured summaries and executive overviews with customizable templates.

- Flags discrepancies across meetings to ensure continuity and highlight important shifts.
- Supports advisor notes and ongoing relationship tracking for long-term planning.

**CRM Integrations**

- Supported CRMs: Wealthbox, Salesforce, Practifi, Advyzon
- Launching April 15, 2025: Redtail, Salentica Engage
- Multi-CRM sync supported for advisors working across platforms
- "Sync to CRM" features:
  o Logs summaries, tasks, and decisions directly into CRM records
  o Supports CRM task templates and workflow triggers
- CRM integration and sync rules can be customized per team or advisor

**Customization & Collaboration**

- Custom note templates and summary formats available for different advisor styles
- Drafts follow-up emails in the advisor's voice—trained on just 4 sample messages
- Supports role-based task assignment and team-specific sync preferences
- Workflow customizations include CRM-driven tasks, review cycles, and compliance flags

**Compliance & Logging**

- Intelligent notetaking only—no call recording; text-based outputs only
- Encryption in transit and at rest ensures data security
- Compliance archiving integrations in development
- Tracks and logs all changes, assignments, and sync activity
- Designed specifically for financial services' compliance and data retention needs

**Bottom line:** Mili is a secure, intelligent AI note-taker purpose-built for financial advisors. It captures every critical detail, automates follow-ups, and ensures CRM alignment—delivering customized, compliant meeting summaries that scale with your firm.

## 5.5. Zeplyn

### 5.5.1. Company Overview

Zeplyn is an AI-powered assistant designed to streamline workflows for financial advisors and wealth management firms. The company was founded in 2022 and is headquartered in New York, New York.

Zeplyn's flagship product, the Zeplyn Meeting Assistant, automates time-consuming administrative tasks associated with client meetings. This includes meeting preparation, note-taking, drafting follow-up emails, creating and assigning tasks, and updating Customer Relationship Management (CRM) systems. By converting unstructured conversational data into structured notes, Zeplyn enhances efficiency and compliance for financial advisors.

In November 2024, Zeplyn announced a $3 million seed funding round led by Leo Capital, with participation from Converge VC and angel investors. The funding aims to enhance the advisor-client meeting experience and make client intelligence more accessible.

### 5.5.2. Founders

- **Era Jain (Co-Founder & CEO):** Era is a Harvard Business School alumna with a decade of experience in software development and machine learning. At Google, she contributed to Natural Language Processing technology for Google Search and co-founded the Conversational AI for cooking on Google Home.
- **Divam Jain (Co-Founder & CTO):** Divam brings ten years of experience leading engineering organizations. His expertise includes speech recognition, human-aided AI assistants, misinformation detection, and privacy technology. At Google, he worked on various AI initiatives, leveraging his deep understanding of advanced technologies.

### 5.5.3. Product Features

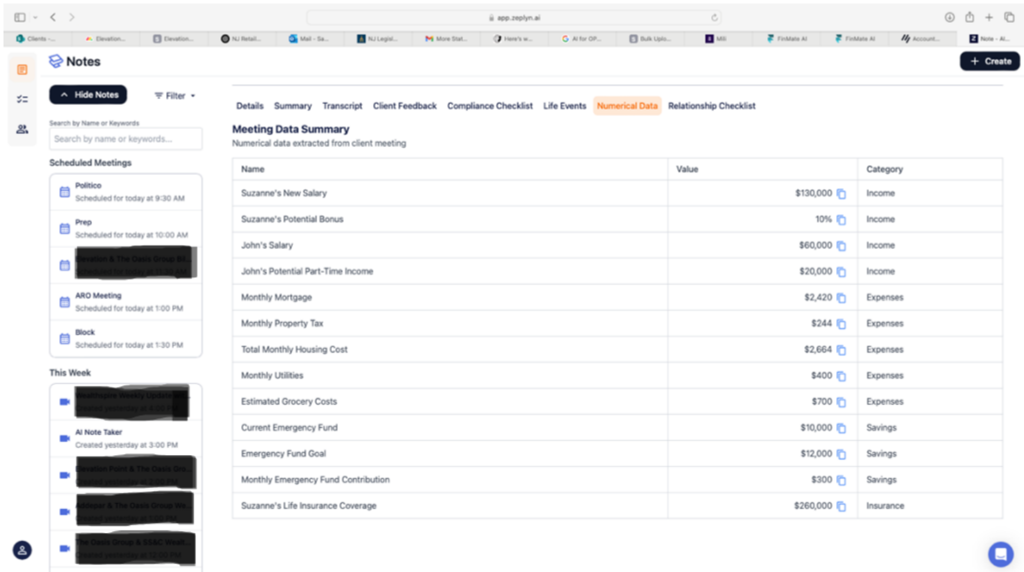
- **AI Meeting Assistant:** converts unstructured conversational data into accurate notes.
- **Automated workflow:** meeting preparation to client reviews.
- **Real-time AI notes:** both virtual and in-person meetings.
- **CRM integration:** automatically updates CRMs with client data.
- **Built-in efficiencies:** generates follow-up emails and task assignments with a single click.
- **Client recaps:** offers smart client recaps to aid in meeting planning.

### 5.5.4. Integrations

Zeplyn's AI assistant integrates with:

- Email
  - Google Calendar
  - Outlook/Microsoft 365
- CRM
  - Redtail
  - Wealthbox
  - Salesforce
- Meeting Software
  - Zoom
  - Google Meet
  - Microsoft Teams

### 5.5.5. User Interface




### 5.5.6. Research Results

#### 5.5.6.1. Ease of Installation

Setting up and getting started with Zeplyn is very easy as the user interface and user experience make for easy navigation. Zeplyn left nothing to guess in how to get started in using the application and conducting meetings with clients.

#### 5.5.6.2. Recording Experience

Zeplyn allows for the option of manually joining a meeting or easily setting up automatic joining of meetings in leading meeting applications such as Microsoft Teams. Zeplyn is waiting in the lobby of a Teams meeting for example at the start time of the meeting and will not start recording until the meeting organizer lets Zeplyn into the meeting. Recordings are available after the meeting completes.

#### 5.5.6.3. Recording Results

Zeplyn provides a full transcript of the conversation and recorded everything with a high level of accuracy.

The summary of the conversation was captured very well, and the application does an impressive job grouping conversation items into relevant and easy to review categories such as Income and Budget Analysis, Insurance Planning, Education Funding, Retirement Planning, and Personal Information.

Zeplyn reported with 100% accuracy all the relevant financial data and provides the ability to categorize each. Please see below:

**Meeting Data Summary**

Numerical data extracted from client meeting

| Name | Value | Category |
|---|---|---|
| Suzanne's New Salary | $130,000 | Income |
| Suzanne's Potential Bonus | 10% | Income |
| John's Salary | $60,000 | Income |
| John's Potential Part-Time Income | $20,000 | Income |
| Monthly Mortgage | $2,420 | Expenses |
| Monthly Property Tax | $244 | Expenses |
| Total Monthly Housing Cost | $2,664 | Expenses |
| Monthly Utilities | $400 | Expenses |
| Estimated Grocery Costs | $700 | Expenses |
| Current Emergency Fund | $10,000 | Savings |
| Emergency Fund Goal | $12,000 | Savings |
| Monthly Emergency Fund Contribution | $300 | Savings |
| Suzanne's Life Insurance Coverage | $260,000 | Insurance |

#### 5.5.6.4. Other Notable Features

*Follow-up Tasks*

Zeplyn does a great job outlining follow-up tasks by automatically assigning them to the appropriate person based on the conversation. Each task is given a default due date of one week out, which can be adjusted as needed. However, the due date isn't visible from the main task list view, you must click into each individual task to see or edit the due date. While this adds an extra step, the overall task management capabilities are still strong.

*Analytics*

Zeplyn does not currently include the analytics capabilities seen in some of the other applications.

*Follow-up Email*

Zeplyn also offers a feature that generates follow-up emails, though the tone tends to feel more templated and less personalized compared to other applications that better capture the user's voice. That said, the email content is highly accurate, it effectively summarizes key points from the client conversation, clearly outlines Key Takeaways and Next Steps, and presents the information in a well-structured, easy-to-read format.

*Discussion Templates*

A feature unique to Zeplyn are its categorized templates that determine if conversation touched on categories within each template or not. The application will determine if the topic was discussed and mark it as such on the template. The templates are as follows and include an example of respective categories:

- Client Feedback
    - Do you know anyone that could use my services? Discussed/Not Discussed
- Compliance Checklist
    - Discussed current life insurance coverage and potential need for additional coverage. Discussed/Not Discussed
- Life Events
    - Birth or Adoption. Discussed/Not Discussed
    - Saving and Investing. Discussed/Not Discussed
    - Off to College. Discussed/Not Discussed
- Relationship Checklist
    - Relationship Status. Discussed/Not Discussed
        - Below Average
        - Average
        - Above Average
    - Relationship Complexity
        - Low
        - Average
        - High

For the Relationship Checklist template, the application will not only determine if the topic was discussed or not, but will also determine the strength of the topic relationship. This is a unique feature only seen in Zeplyn.

5.5.6.5. Summary/Additional Insights

**Meeting Notes & Intelligence**

- Key takeaways, summary, and action items sections comprehensively capture meeting content, including decisions, tasks, and follow-ups.
- Deadlines for tasks are identified during meetings or can be set manually.
- Contradictions and follow-up points are flagged using customized meeting intelligence.
- Meeting summaries are organized by sections; users can use custom templates for notes and emails.
- Life events are detected and tied to suggested next steps via integrations like Bento.
- Advisor notes and relationship checklists add depth to post-meeting documentation.

**CRM Integrations**

- Supported CRMs: Wealthbox, Redtail, Salesforce (FSC & Salescloud), Salentica, XLR8
- Coming soon: Dynamics, AdvisorEngine, Practifi
- "Sync to CRM" button:
  - Syncs summaries, tasks, and cases to CRM records
  - Associates notes with accounts, households, events, etc.
- CRM can be chosen independently by each advisor
- Enterprise plans offer deeper customization and integrations.

**Customization & Collaboration**

- Custom meeting and email templates per user
- Team collaboration supported where notes can be shared with teammates
- Custom jargon highlighting available
- Agenda completion checklists help prep and track progress

**Compliance & Logging**

- Full edit logs for note changes (enterprise only)
- Users can define tenancy requirements
- No behavioral profiling; Zeplyn avoids bias-prone user modeling

**Bottom line**: Zeplyn is a meeting intelligence tool with strong CRM syncing, customizable summaries, and collaboration features. It's built with advisor-specific workflows in mind and offers greater flexibility and compliance control for enterprise users.

## 5.6. Zocks

### 5.6.1. Company Overview

Zocks is an AI-powered communication management platform designed specifically for financial advisors. It automates tasks such as meeting preparation, note-taking, action item capture, and client follow-ups, integrating seamlessly with Customer Relationship Management (CRM) systems to keep client records current.

In February 2024, Zocks secured $5.5 million in seed funding from Lightspeed Venture Partners. This investment was aimed at advancing the development of their AI assistant capable of extracting structured data from free-flowing conversations.

By March 2025, the company raised an additional $13.8 million in a Series A funding round, with participation from investors including Motive Partners and Lightspeed.

### 5.6.2. Founders

Founded in 2022, Zocks was established by Mark Gilbert and Akos Ratku.

- **Mark Gilbert (Co-Founder & CEO):** Prior to founding Zocks, Mark held executive and product leadership roles at Twilio, Hearsay Systems, and Microsoft. He has a history of building high-growth enterprise software businesses and designing widely used products for businesses and developers. Mark holds a Bachelor of Applied Science in Electrical Engineering from the University of Waterloo.

- **Akos Ratku (Co-Founder & CTO):** In 2024, Ákos co-founded Zocks alongside Mark Gilbert. Before co-founding Zocks, Ákos held various roles in different companies, including Hearsay Systems, Starschema Ltd, and evosoft. Under Ákos's technical leadership, Zocks secured $5.5 million in seed financing led by Lightspeed Venture Partners, with participation from Ascend Ventures and Global Founders Capital.

### 5.6.3. Product Features

- **Automated Meeting Preparation:** Prepares advisors for client meetings by automating the prep work.
- **Detailed Notetaking:** Captures comprehensive notes from virtual, in-person, and phone conversations without recording them.
- **Action Item Identification:** Identifies and records actionable items discussed during meetings.
- **Client Follow-Up Drafting:** Assists in drafting follow-up communications to clients.
- **CRM Integration:** Seamlessly updates client records, creates tasks, and initiates workflows within integrated CRM systems.

### 5.6.4. Integrations

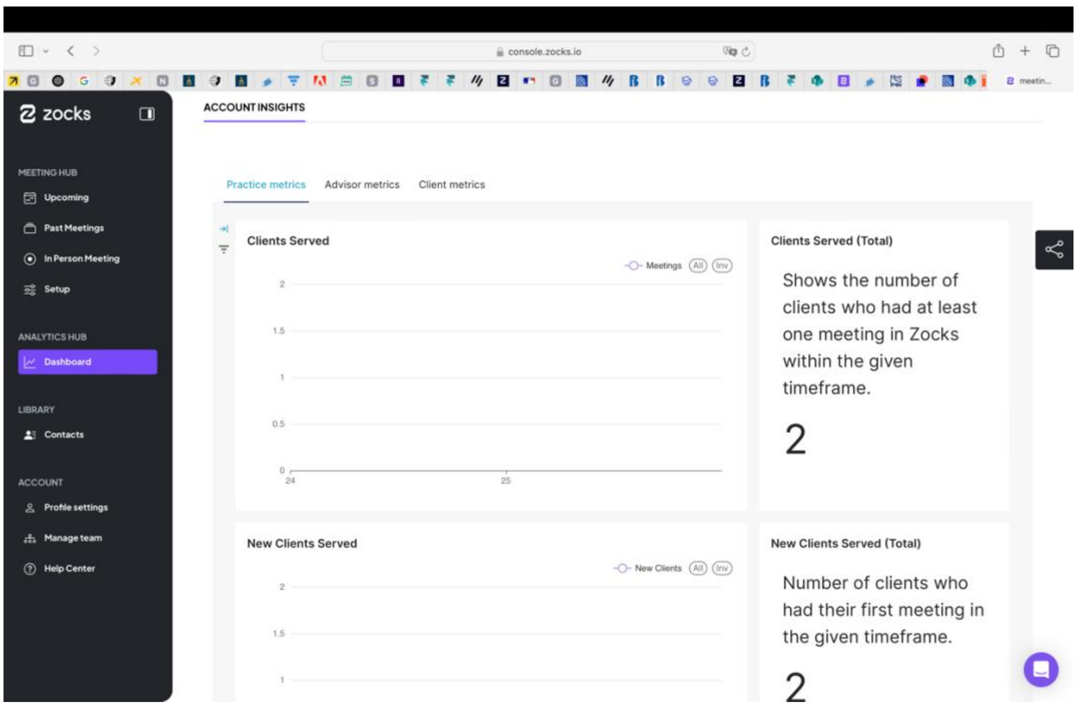
Zocks offers out-of-the-box integrations and REST APIs for seamless integration with various tech stacks, allowing access to platform functions, data, or client intelligence for reporting, integration, workflow automation, or archival and supervision purposes.

Zocks AI assistant integrates with:

- Email
    - Google Calendar
    - Outlook/Microsoft 365
- CRM
    - Redtail

    - Wealthbox
    - Salesforce
    - Practifi
    - XLR8
    - Zoho
- Meeting Software
    - Zoom
    - Microsoft Teams
    - Google Meet

### 5.6.5. User Interface




### 5.6.6. Research Results

#### 5.6.6.1. Ease of Installation

Setting up Zocks is a bit more challenging than other Note Takers in the study particularly as you get to the part of integrating with your Email and Calendar. For Outlook for example, you will go no further until your company Admin provides permission to integrate. Zocks believes this is a good security feature and that the large companies welcome it. For an individual user it can be viewed as annoying and something that delays getting started in using Zocks. Once past this however the application is intuitive and easy to get started.

5.6.6.2. Recording Experience

Zocks allows for the option of manually joining a meeting or easily setting up automatic joining of meetings in leading meeting applications such as Microsoft Teams. It usually joins the meeting within a few seconds of the scheduled start time and is waiting in the lobby of a Teams meeting for example and will not start until the meeting organizer lets Zocks into the meeting. Recordings of the meetings are available about a one minute after the meeting completes.

5.6.6.3. Recording Results

The Zocks user interface and user experience ranked among the highest of the applications reviewed in this study. The layout makes it easy for a user to see a quick as well as detailed summary of the conversation with follow up items and tasks displayed to the right. It provides a convenient way to understand what was discussed and what needs to be done next.

A full transcript of the conversation is captured with 100% accuracy.

In addition, Zocks provides a brief paragraph of the Meeting Summary of the recorded conversation boiling down what was a 6.5-minute conversation into a quick read and highlights of the conversation and then does a great job in bulleting out the key components of the conversation. In addition, something unique to Zocks is it creates a family tree based on the details of the conversation as can be seen below:

**Family Tree**

**Name**

Regan

**Information**

- Currently two years old
- In her terrible twos phase
- Testing boundaries

- Finds everything new amazing
- May not go to college in the future
- Parents considering starting a 529 plan for her education

**Relationship**

Daughter of Suzanne and John O'Connell

**Name**

Unspecified

**Information**

- Suzanne is through her first trimester
- Due date is the first week of October
- Will be a Libra like John
- Will be their second child

**Relationship**

Unborn child of Suzanne and John O'Connell

While Zocks performed one of the best with respect to capturing the most relevant life events and financial data, there were a few instances where the information was associated with the wrong person who communicated it in the conversation. For example, it stated that the wife discussed something that the husband stated.

Zocks captured with nearly 100% accuracy all the relevant financial data including salaries referenced, raises, fixed expenses, and life insurance policy information. It did a nice job totaling information by summing the parts. For example, adding the mortgage and property taxes together and displaying the total. While all relevant information was accurately captured, Zocks does lack the financial table where a user can go to one place for all financial information for a quick review. Given Zocks ability to accurately capture the financial data, a good future feature for them to consider would be a table consolidating and listing all of it out.

#### 5.6.6.4. Other Notable Features

*Tasks/Action Items*

Zocks does a thorough job in capturing follow-up Tasks and Action Items and did so with extensive details. In addition, Zocks assigned follow-ups to specific participants much more extensively than any other application in the study, as the only one to assign specific follow-up items to the advisor, the husband, and the wife.

There were some minor inaccuracies in the assignment; while the task itself was accurate, in one instance the follow up item was assigned to the wife when in the conversation it was the husband that discussed it. Otherwise, the number of tasks and accuracy were very good, and the fact that Zocks breaks assignment out to all participants provides value and is unique versus other applications.

*Analytics*

Zocks Analytics Hub breaks out each participant in the conversation. Talk Time is summarized, illustrating the percentage of talk time for each participant. One thing Zocks lacks as seen in some of the other applications is sentiment, otherwise the analytics are very good.

*Follow-up Email*

A follow-up email is waiting for the user in Zocks and provides a convenient function that constructs a follow-up communication to the client. The email is a bit templated versus written with voice as seen in some other applications reviewed. The email encapsulates key parts of the client conversation, bullets out the Discussion points, as well as outlines Action Items. It provides an efficient way to follow up with the client post the conversation.

#### 5.6.6.5. Summary/Additional Insights

**Meeting Notes & Intelligence**

- Decision Tracker, Follow-Up Tasks, Account Actions, and Accounts to be Opened are included as pre-built prompt options.
- Tasks, follow-ups, and due dates are automatically detected during meetings and can be manually adjusted.
- Client sentiment, contradictions, and flagged concerns are highlighted using built-in meeting intelligence.

- Summaries are structured by section and support custom templates — from quick bullets to multi-page formats.
- Future meetings and follow-ups are auto scheduled via calendar integration.
- Advisor notes and action checklists help deepen post-meeting documentation and accountability.

**CRM Integrations**

- Supported CRMs: Salesforce, Redtail, Wealthbox, Practifi, Zoho CRM, HubSpot
- Coming soon: Additional proprietary and custom CRMs via open API
- "Sync to CRM" button:
  o Sends summaries, tasks, and notes directly to CRM records
  o Connects content to accounts, households, events, workflows, and custom objects
- Each advisor can select their preferred CRM
- Enterprise plans allow for advanced CRM mapping & custom data workflows

**Customization & Collaboration**

- Fully customizable meeting and email templates per user or firm
- Collaboration supported via shared notes, permissions, and CRM-modeled team structures
- Supports custom language and internal jargon recognition
- Suggested workflows, agenda checklists, guide preparation, and follow-through

**Compliance & Logging**

- No audio or video is recorded; only text-based meeting intelligence is captured
- Data is encrypted in transit and at rest
- Compliance certifications: SOC 2 Type 2, HIPAA, GDPR, SEC/FINRA, CIRO, Consumer Duty (UK)
- Full audit logging with role-based access and custom retention policies
- Personally identifiable information (PII) is redacted automatically, and transcription can be disabled by policy

**Bottom line:** Zocks is a secure, AI-powered meeting intelligence platform built for advisory teams. It transforms conversations into structured summaries, automates follow-ups, and syncs effortlessly with CRMs — all without ever recording a word. Designed for compliance, collaboration, and customization at scale.

# 6. Appendix

## 6.1. Advisor-Client Standardized Script

**Alex:** Hi John and Suzanne, thank you for taking the time to meet with me today. How's your daughter, Regan.

**Suzanne:** She is great and squarely in her terrible twos.

**John:** Every day is an adventure with Regan.

**Suzanne:** Everything new is amazing to her and she is testing boundaries to see what she can get away with.

**John:** Which is not much with us.

**Alex:** I remember when my girls were 2. You will get to the other side. You mentioned when we booked our meeting that you're navigating some big changes and have several financial goals to discuss. Let's dive in. What's on your mind?

**Suzanne:** Well, I recently received a promotion with a 5% raise, which was exciting.

**Alex:** Congratulations!

**Suzanne:** Thanks. It's a big deal because the raise pool was 2%. So, I am staying with the firm and may get promoted to Senior Developer next year. We also found out that we are also expecting our second child soon.

**Alex:** Congratulations, again!!

**Suzanne & John:** Thanks.

**Alex:** When are you expecting?

**Suzanne:** I am through my first trimester now. Our due date is the first week of October.

**John:** So, a Libra like me.

**Suzanne:** We're considering whether John should take extended leave or move to part-time work. We're concerned about whether we can afford that.

**John:** Yea, I'd like to stay home for a while after the baby is born, but I'm worried about how it will impact our budget. I could work part-time on weekends to help out financially if needed.

**Alex:** That's a big decision. Let's assess your current income and expenses to see what adjustments might be needed. Suzanne, what's your new salary?

**Suzanne:** My new salary is $130,000 annually with a potential 10% bonus.

**Alex:** What does your typical bonus look like?

**Suzanne:** Last year, my bonus was $8,000 because the company didn't perform as well as expected. My bonus depends on my performance, but the bonus pool is funded based on company performance.

**Alex:** Understood. And John, what's your salary now?

**John:** I'm making $60,000 annually now as a full-time electrician. My boss uses contract electricians on weekends to keep the projects on schedule. I can probably pick up some of that contracting work since I've been with the company for years and they like my work.

**Alex:** Ok. How much income could you generate if you were to work part-time on weekends?

**John:** I think I could make around $20,000 per year working weekends.

**Alex:** Great. Let's factor that in as an option. Now let's look at your fixed expenses. How much is your current mortgage?

**Suzanne:** Our mortgage is $2,420 per month with property taxes of $244 monthly.

**John:** So, our total nut is $2,664.

**Alex:** Do you have other major expenses we should account for?

**Suzanne:** We have typical utilities of about $400 per month. Grocery costs will increase, and we estimate about $700 per month for our family of four. We don't plan to have anything extraordinary beyond that.

**Alex:** Got it. Will you have the family on your company's benefits, Suzanne?

**Suzanne:** Yes. I looked at the benefits costs. We're already on a family plan, so our costs won't increase with the new baby.

**Alex:** How about your emergency fund?

**John:** We have $10,000 in the emergency fund now.

**Suzanne:** We want to get to $12,000 so that we have three months of expenses in the emergency fund.

**John:** We've been putting about $300 per month into the emergency fund so far. So, we may need to increase our rate a bit to get to the $12,000 before the baby is born.

**Alex:** Ok, I can have Maggie on my team create a budget to see if transitioning your incomes is feasible while maintaining your current lifestyle and savings goals. What else is on your mind?

**John:** Suzanne has life insurance through work. We want to know if her coverage is enough if anything happened.

**Alex:** Do you know the coverage amount?

**Suzanne:** It's 2x of my salary. So, it will be $260,000 now.

**Alex:** For a growing family with two children soon, that may not be sufficient. Typically, families aim for coverage equivalent to five to ten times the insured person's annual income.

**John:** Ten times seems like a lot.

**Alex:** If anything happened to Suzanne, you would want the house paid off to make sure that you had shelter. You would also need money to cover childcare while you went back to fulltime work.

**Suzanne:** We want to make sure that either of us can take care of the kids if something happened.

**Alex:** I agree. You would need coverage for child care if anything happened to John as well. John, you don't have a life insurance policy through work, right?

**John**: I have nothing right now.

**Alex**: Ok. My team and I will review Suzanne's policy. We can look into supplemental options for Suzanne's policy or standalone policies for both of you. It would be good for John to have a policy to help Suzanne with child care if anything happened to John as well.

**John:** We started to think about a college savings for Regan.

**Alex:** It's a good time to start to think about her education. Have you considered a 529 plan?

**Suzanne:** Not yet, but we'd like guidance on how much to contribute and where to start.

**John:** And what happens if Regan follows her dad into a trade and does not go to college. Are 529 plans only for college?

**Alex:** A 529 plan is an excellent option because it offers tax advantages for educational expenses. You can use it for apprenticeship programs, or you can change the beneficiary to your new baby if Regan does not go to college. You have a lot of flexibility.

**Suzanne:** We just don't know what Regan will do, and we need the flexibility.

**Alex:** Understood. We'll calculate how much you might need based on projected college costs and create a savings strategy tailored to your budget. I can ask Maggie to send you some information on the flexibility of 529 plans and we can chat about it when we connect on the budget.

**Suzanne & John:** Ok.

**Alex:** Let's talk about long-term goals like retirement planning. If John transitions to part-time work or stays home temporarily, it will reduce contributions to retirement accounts. Have you considered how this might impact your future plans?

**Suzanne:** We haven't yet but know it could be significant.

**Alex:** It's important to adjust your retirement contributions accordingly while balancing other saving priorities like college savings and emergency funds.

We'll look at a new financial plan for you. I'll help outline a strategy that keeps these goals on track despite income changes.

**Suzanne:** Thanks Alex.

**John:** Yes, thanks.

**Alex**: Is anything else on your minds today?

**Suzanne**: I don't think so.

**John**: Not right now.

**Alex:** Thank you both for sharing all this information today! I'll work on these action items and follow up with a new plan and some recommendations. Does this sound good?

**Suzanne & John:** Yes, thank you so much!

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