New Global Research Explores AI's Growing Role in Financial Planning and the Value of Professional Advice

FPSB's global research finds financial planners are increasingly adopting AI to improve efficiency and serve more clients

JOHANNESBURG – 7 October 2026 - As the global financial planning community marks World Financial Planning Day, Financial Planning Standards Board Ltd. (FPSB) released new global research indicating that artificial intelligence (AI) is shaping both how consumers engage with financial information and how financial planners support clients.
***FPSB's 2026 Impact of AI on Financial Planning* global research**, now in its second year, found that financial planners around the world are increasingly using AI to increase operational efficiency, support market analysis and serve more clients. At the same time, financial planners report that clients are bringing AI-generated information into financial conversations – making the role of a financial planning professional who has committed to rigorous standards of competency and ethics even more critical.

World Financial Planning Day is designed to raise awareness of the value of financial planning and the importance of working with a CERTIFIED FINANCIAL PLANNER professional. This year's findings underscore that message: while AI makes general financial information easier to access, CFP professionals can help clients interpret that information, understand trade-offs and make confident, personalized decisions that reflect their goals, values and life circumstances.

"AI has the potential to expand access to financial planning and improve the ways financial planners serve their clients, but technology alone cannot replace the judgment, ethical responsibility and human understanding that financial planning professionals can deliver," said FPSB CEO Dante De Gori, CFP. "On World Financial Planning Day, FPSB is reminding consumers that a CFP professional can help them turn financial information, including information generated by AI, into a plan that reflects their goals, values and real-life circumstances."

Key findings from FPSB's 2026 Impact of AI on Financial Planning Global Research
• **Financial planners are optimistic about AI's ability to improve client service.** Eighty-three percent say AI will help them better serve clients (up from 78% in 2025), and 75% say it will improve the quality of advice (up from 60% in 2025).

• **AI anticipated to broaden access to financial planning.** Seven in 10 financial planners expect AI to increase access for underserved populations (up from 6 in 10 in 2025), while 68% believe it will lower the cost of advice (up from 59% in 2025).

• **Consumers are already using AI in financial decision-making.** Thirty-three percent of financial planners report that when their clients use AI for financial matters it's most commonly for general financial education, while 25% use it to validate or compare professional advice.

• **Client use of AI for financial matters is beginning to re-shape planner-client conversations.** Twenty-one percent of financial planners say that client use of AI has led to an increased need to contextualize or correct AI-generated information, while 19% of financial planners report AI usage by clients led to an increase in collaborative discussions.

Additional findings from *FPSB's* 2026 *Impact of AI on Financial Planning* global research, including insights on how AI is transforming the practice of financial planning, are available alongside a companion infographic. View all key findings from FPSB's 2026 global AI research **report** and the **infographic**.

"AI may become an increasingly common support tool in financial planning, but it is not a substitute for professional judgment," added De Gori. "As more consumers use AI to learn about finances, financial planners can help them understand what is relevant, what requires caution and how financial decisions fit within a broader, long-term plan."

Talk to your financial planner about AI
This World Financial Planning Day, FPSB encourages people to speak with their financial planner about any AI-generated financial information they are using to inform financial decisions. A CFP professional can help assess whether the information is accurate, relevant and appropriate for the client's personal goals and life circumstances and explain how AI is used in their practice.

World Financial Planning Day is organized by FPSB and its global network to help people understand the value of financial planning and how working with a CFP professional can support informed financial decision-making. To learn more about World Financial Planning Day and find resources for consumers, visit worldfpday.org.
FPSB and its global network conducted the 2026 Impact of AI on Financial Planning global survey online capturing responses from 8,095 financial planners across 37 territories from 22 May to 6 July 2026.

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CFP Certification *Global excellence in financial planning™*
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