



What's your AIQ?

It may be early innings when it comes to AI, but there are steps you can take to put you on a learning path and talk to clients intelligently about it. Below is a set of questions designed to gauge your knowledge about AI's use within the financial advice space.

1. Which of the following best describes artificial intelligence (AI)?

- a. A system that mimics human emotion
- b. A set of algorithms that enable machines to learn and make decisions
- c. A database of financial information
- d. A tool for automating email responses

2. What is a key benefit of using AI-driven analytics for prospecting?

- a. Reducing the need for client meetings
- b. Identifying high-potential leads based on behavioral data
- c. Eliminating compliance requirements
- d. Increasing paperwork

3. What does "GPT" stand for in ChatGPT?

- a. Generative Pre-Trained Transformer
- b. General Processing Technology
- c. Guided Predictive Text
- d. Generalized Pattern Tracker

4. Which of these is a key risk of using AI in financial advice?

- a. Increased transparency
- b. Model drift over time
- c. Guaranteed accuracy
- d. Reduced compliance requirements

5. What does "explainable AI" mean in finance?

- a. AI that can explain market volatility
- b. AI models that provide understandable reasoning for their decisions
- c. AI that predicts client questions
- d. AI that requires no human oversight

6. Which regulation is most relevant to AI governance in financial services?

- a. GDPR
- b. EU AI Act
- c. Basel III
- d. SOX

7. Which of these is an example of natural language processing (NLP) in finance?

- a. Predicting stock prices using historical data
- b. Automating document review for compliance
- c. Detecting fraud through transaction patterns
- d. Optimizing portfolio allocation

8. Which AI technique is most commonly used for predicting market trends?

- a. Natural Language Processing
- b. Reinforcement Learning
- c. Supervised Machine Learning
- d. Computer Vision

YOUR SCORE

Answers and scoring

Answers: 1 point for each correct answer. 1=b, 2=b, 3=a, 4=b, 5=b, 6=b, 7=b, 8=c

Proficiency Levels

AI isn't a destination, it's a progression. Your results reveal where you stand along the learning curve and how you can continue building confidence, capability, and client-ready insights. Check your level and keep the momentum going.

Power Thinker

(7–8 points)

You're not just fluent, you're strategic. You have a strong grasp of how AI works in the investment space and can confidently discuss key AI topics with clients and peers.

Informed Explorer

(4–6 points)

You understand the fundamentals of AI in the financial space. You can recognize common use cases, but you're still building depth and connecting the dots.

Curious Beginner

(0–3 points)

You know AI is reshaping the industry, but your knowledge is mostly surface level. You're ready to learn and start translating buzzwords into practical understanding.

71%

of Americans with an advisor
prefer they use AI for at least
one professional purpose.

Source: Million Dollar Round Table (MDRT),
MDRT Study: Half of All Advisors' Clients
Think Their Advisor Is Already Using AI, 2025.



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