



WhealthChat for Diminished Capacity Planning is a generative AI-powered chatbot designed to help individuals and families navigate one of the most sensitive and complex challenges in financial planning: cognitive decline.

WhealthChat for Diminished Capacity Planning

Support clients and their families in preparing for and protecting against diminished capacity

WhealthChat for Diminished Capacity Planning provides expert-informed guidance, practical tools, and clinical assessments to help families navigate cognitive decline and financial decision-making challenges with greater clarity and confidence.

Key Features and Benefits

- **Expert-Informed, AI-Powered Guidance:** Delivers personalized recommendations using content developed by experts in cognitive health, behavioral psychology, and financial planning.
- **Behavioral Coaching:** WhealthChat's recommendations are informed by clinical practitioners in the fields of cognitive and behavioral psychology. These coaching elements are embedded within the chat to gently guide users toward better decisions and more consistent follow-through.

- **Conversation Support & Planning Guidance:** Offers tailored scripts and guidance for family discussions about diminished capacity, giving up control over financial decision-making, and proactive financial and legal planning.

- **Cognitive & Financial Capacity Assessments:** Includes a one-of-a-kind financial decision-making capacity assessment, based on a clinical trial conducted at the Massachusetts General Hospital, offering objective insights and identifying warning signs of diminished financial decision-making capacity.

- **Scam Awareness & Fraud Prevention:** Educates clients and caregivers on common scams and risky behaviors, with conversation prompts that promote safer financial behavior. Provides customizable templates for wills, power of attorney, living trusts, and other key legal documents.

- **Expert-Based Knowledge Model:** The chatbot's content is informed by the work of Chris Heye, PhD - a recognized thought leader in planning for cognitive decline and other health- and longevity-related financial risks.

WhealthChat's Diminished Capacity Planning chatbot is designed for use by wealth management clients and is licensed and managed by financial services firms. These client-facing tools can also be offered to employees for personal use to navigate well-being and caregiving challenges.

WhealthChat can be fully white-labeled and its AI model trained on company-specific research papers, marketing materials, and other compliance-approved content.

Pricing is customized based on firm size and implementation needs. White-labeling and customization options are included in enterprise plans.