

# AI INTEGRATION PROTOCOL FOR INVESTMENT PROFESSIONALS



*10 Risks to Avoid + The Protocol to Use AI  
Safely and Strategically*

# AI Integration Protocol for Investment Professionals

10 Risks to Avoid + The Protocol to Use AI  
Safely and Strategically

|   | Pitfall   | What it is   | What it Matters  | What to do Instead  |
|---|---|--|--|---|
|    | Blind Trust   | Believing AI outputs are "correct" just because they sound polished. | AI is trained to sound confident, not to be accurate.                  | Always read AI output critically. Ask it to show its reasoning, and cross-check anything important. |
|    | Bias In = Bias Out  | AI reflects the patterns and biases in its training data             | AI is trained to sound confident, not to be accurate.                  | Ask for multiple angles: "Give me a counterpoint..." or "List what might be missing."               |
|    | Giving Advice By Accident                                       | Asking AI to suggest what a client should do.                        | AI doesn't know your client—and you're the one legally accountable.    | Ask AI to summarize pros/cons or general options. Then apply your own judgment.                     |
|    | Copy/Pasting to Clients   | Sending AI-generated summaries or explanations without editing.      | AI may get tone or terminology wrong—and your name is on it.           | Use AI as a draft tool. Always review, personalize, and ensure it fits your voice                   |
|    | Asking What You Can't Evaluate                                  | Using AI to answer something you don't fully understand yourself.    | You can't assess the quality of an answer if you don't know the topic. | Use AI to surface better questions, not to fill knowledge gaps you can't validate.                  |
|  | Wrong Jurisdiction  | Accepting U.S.-focused language or advice.                           | AI defaults to American references unless told otherwise.              | Add "Use Canadian terminology (CIRO, AMF, CSA)" to any regulatory prompt.                           |
|  | Risking Client Privacy  | Using real client details, even in vague form.                       | Even "lightly anonymized" info may be stored or revealed.              | Use AI to support your existing process—not replace it.   |
|  | Skipping Process  | Using AI to shortcut meeting prep or review steps.                   | Shortcuts can break compliance and reduce client confidence.           | Always read AI output critically. Ask it to show its reasoning, and cross-check anything important. |
|  | No Audit Trail  | Not saving the prompt and result anywhere.                           | If challenged, you won't be able to explain how something was created. | Save outputs like you would a note: date, purpose, and what tool you used.                          |
|  | Trying AI platforms that your firm hasn't reviewed or approved. | Believing AI outputs are "correct" just because they sound polished. | Unvetted platforms may store, reuse, or leak your data.                | Use platforms approved by your firm—or confirm exploratory use is permitted.                        |

# Pre-Post AI Use Checklist

Use this checklist every time you prompt AI in your professional work.

## BEFORE YOU USE AI (Pre-Prompt)

| Step | Ask Yourself                        | Tip  |
|------|-------------------------------------|--|
| 1    | Do I need any client-specific info? | If yes—don't. Use neutral stand-ins instead.                     |
| 2    | Is this tool approved by my firm?   | Ask your tech/compliance contact. Or label it "exploratory use." |
| 3    | What do I want the AI to do?        | Be clear: "Summarize," "Draft," "Rephrase," etc.                 |
| 4    | Have I set limits?                  | Say things like: "Don't make product recommendations."           |
| 5    | Does this need Canadian framing?    | Add: "Use CRO/AMF language, not U.S. references."                |
| 6    | Is memory off / history cleared?    | If using ChatGPT, turn memory off unless approved.               |
| 7    | Can I judge the answer myself?      | If not—pause. Ask a colleague or reframe your request.           |

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| Step | Review for   | Tip   |
|------|--------------|---|
| 1    | Tone + Voice | Spot-check data, numbers, or regulatory references.             |
| 2    | Accuracy     | Spot-check data, numbers, or regulatory references.             |
| 3    | Compliance   | Is anything implying advice or outcomes? If yes—rephrase.       |
| 4    | Canadian Fit | Remove any American terms or fund references.                   |
| 5    | Final Touch  | Label output: "Draft – Subject to Review."                      |
| 6    | Save It      | Store with a timestamp and purpose (e.g., "client note draft"). |

## Remember

AI is a thinking partner—not a shortcut. You're not just prompting a machine. You're shaping a message, a moment, and a standard.

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|------|--------------|--|
| 1    | Tone + Voice | If yes—don't. Use neutral stand-ins instead.                     |
| 2    | Accuracy     | Ask your tech/compliance contact. Or label it "exploratory use." |
| 3    | Compliance   | Be clear: "Summarize," "Draft," "Rephrase," etc.                 |
| 4    | Canadian Fit | Say things like: "Don't make product recommendations."           |
| 5    | Final Touch  | Add: "Use CIO/AMF language, not U.S. references."                |
| 6    | Save It      | If using ChatGPT, turn memory off unless approved.               |

## Remember

AI is a thinking partner—not a shortcut. You're not just prompting a machine. You're shaping a message, a moment, and a standard.