

CASE STUDY

PLANCORP + COGNICOR

Scaling Holistic Wealth Advice
Without Increasing Operational Drag



CHALLENGES

- Insight Across Systems
- Scaling Holistic Insight
- Fragmented Client Context

BENEFITS

Meeting-Ready Advisor Context

Unifies CRM, planning, notes, and communications into a clear pre-meeting narrative.

Time Back That Compounds

Cuts 45–60 minutes of prep and reduces follow-up work across the advisor team.

More Confident, Contextual Advice

Improves continuity across advisors, reduces missed opportunities, and strengthens client trust.

Executive Summary

Plancorp Wealth Management, a St. Louis–based, nationally recognized, fee-only fiduciary firm, helps clients align their finances with what matters most. Serving complex households across investments, tax strategy, estate planning, and long-term goals, Plancorp’s advisory model is holistic, going beyond traditional advice.

As Plancorp grew, it faced a common challenge for high-performing firms: delivering personalized advice required more preparation and coordination. Information was available but not easily accessible to the right people at the right time. Advisors spent more time assembling pre-meeting materials, straining team capacity and reducing time for client clarity and confidence.

Plancorp partnered with Cognicor to implement Advisor Copilot, an intelligence layer integrated into workflows that unifies client information into meeting-ready context, insights, and actionable steps. This resulted in quick value delivery, allowing advisors to reclaim 30–45 minutes per meeting in prep time while enhancing consistency, trust, and conversation quality.

Cognicor helped Plancorp reduce operational friction and unlock time savings across 17 efficiency metrics, enabling advisors to focus more on holistic planning, proactive guidance, and their role as true advocates for clients’ financial lives.



The Challenge

Scaling Holistic Insight, Not Administrative Work

Plancorp's clients don't experience their financial lives in silos—and neither do Plancorp's advisors. Each relationship spans investments, cash flow, tax considerations, estate planning, and major life transitions, all of which evolve continuously over time.

But as those relationships grew in number, depth and complexity, the information supporting them became increasingly fragmented. Critical context lived across CRM records, planning tools, portfolio reports, meeting notes, emails, and follow-up tasks. Advisors had access to the data—but not always to the insight embedded within it.

Preparing for meetings often meant reconstructing the story of the client relationship: reviewing prior conversations, identifying what had changed, and ensuring no important planning opportunity or risk was overlooked. While Plancorp's advisors are continually committed to delivering proactive, fiduciary advice, they wanted to reduce the time spent on assembling context that would advance the client's long-term goals

This fragmentation introduced several risks:

- Preparation time continued to grow as relationships became more complex
- Proactive planning could slip toward reactive execution
- Time for new advisors to become familiar with existing clients continues to increase.
- The firm's holistic brand promise became harder to deliver consistently at scale.

Plancorp recognized this not as a talent issue, but as a leverage issue. Advisors didn't need more data—they needed a clearer, unified view of the client's financial life.



"As technology has evolved, there's an increasing amount of data available, but that data doesn't turn into insight without work. Cognicor stood out as an ideal partner to reduce the manual work required to extract insight from our data, allowing our team to spend more time bringing clarity and alignment to our clients, not drowning in administrative tasks."



Jeff Smith
COO

Advisor Capacity: Creating Space for Deeper Client Conversations

Plancorp is explicit about where advisors deliver the most value: in thoughtful, human-centered conversations that help clients make confident decisions aligned with their life goals. Advisors should be spending their time listening, planning, and guiding—not searching, summarizing, or stitching together information.

In practice, however, advisors were absorbing a growing administrative burden. Preparation involved navigating multiple systems, translating raw data into narrative, and ensuring continuity across meetings. Over time, advisors risked becoming operational coordinators instead of strategic advocates. Plancorp's vision was not simply to make advisors faster—it was to make the advisory experience more consistent, more proactive, and make better use of their valuable time.

Achieving their vision required intelligence embedded directly into daily workflows. Intelligence that empowers advisors to walk into every meeting with clarity and confidence, to make decisions with full context, and to ensure that no opportunity goes unseen.



The Technology Reality

When Information Exists, But Insight Is Hard to Reach

Plancorp had already invested in building out a sophisticated technology ecosystem, including CRM, portfolio reporting, financial planning, and document management tools. Each system served a purpose, but none were designed to assemble context across the entire client relationship.

As a result, advisors were often left to answer critical questions manually:

- What's changed since the last meeting?
- What planning opportunities are emerging now?
- What risks or commitments need attention?
- What is the most important conversation to have today?

Without a unifying intelligence layer, valuable insights remained compartmentalized across systems—forcing advisors to work harder to dive below the surface level of the data. Plancorp needed a way to preserve its existing technology investments while transforming how advisors experienced and used the information within them.

Why Cognicor

Enabling Advisors to Go Deeper

Plancorp's interest in Cognicor was driven by a simple yet powerful goal: help advisors spend less time on meeting prep and more on delivering holistic, fiduciary guidance.

Cognicor stood out with its workflow-first approach. Instead of introducing another system, it enhanced Plancorp's existing tools by integrating client data, meeting history, communications, and planning context into a coherent, actionable view. While many tools were evaluated, they often added siloed complexity rather than cohesive support.

Equally important was Cognicor's focus on trust. In a fiduciary environment, advisors must understand and support every insight they share. Cognicor prioritizes transparency by linking insights to their sources and making reasoning visible, so advisors can confidently rely on the system without sacrificing judgment.

The result was not automation for its own sake, but intelligence that helped advisors surface what truly matters, supporting deeper planning conversations and stronger client advocacy.



"Cognicor didn't change our advisory process. It eliminated the friction that prevented us from advising effectively. Every advisor likely knows the feeling of waking up at night, worried about missing something for a client. Incorporating Cognicor into our team reduces admin tasks, allowing us to focus on clients and decreasing the risk of something slipping through the cracks."

Austin Lewis, Director of Financial Planning

Evaluation & Partner Selection

Speed to Value with Fiduciary Discipline

Plancorp evaluated a number of potential partners (including Cognicor) through both a product and partnership lens. While other wealth management firms were satisfied with just implementing notetakers and transcription tools, Plancorp saw a bigger opportunity and, more importantly, was seeking a strategic partner versus another vendor relationship.

From a product standpoint, priorities included:

- Seamless integration with existing advisor workflows
- Enterprise-grade security and compliance readiness
- A human-in-the-loop model that preserved advisor control
- Clear, verifiable insights aligned with fiduciary standards

From a partnership perspective, speed to value was essential. Plancorp was not seeking a multi-year digital transformation or a vendor-led deployment. They needed a strategic partner who could move quickly, operate with urgency, and maintain the accuracy and governance expected of a fiduciary firm.

Cultural alignment mattered. Plancorp operates with a strong sense of responsibility to clients and a high execution bar internally. Cognicor's disciplined, execution-focused approach—moving fast without cutting corners—aligned closely with that ethos.

The decision came down to a few questions:

- Will this meaningfully improve advisor preparedness and confidence?
- Will it enhance the client experience in ways clients can feel?
- Can we deploy quickly without disrupting ongoing operations?

Cognicor met those criteria and aligned with Plancorp's long-term vision for scalable, holistic advice.

Deployment

Thoughtful Rollout, Immediate Impact

Plancorp's deployment of Cognicor focused on high-impact advisor workflows first—particularly meeting preparation, insight discovery, and follow-up communications. Training was intentionally lightweight and designed to fit into existing routines.

Because Cognicor worked within familiar systems, adoption was natural. Advisors did not need to change how they served clients; they simply gained clearer context and better preparation with less effort.

Most importantly, the firm achieved speed to value. Advisors experienced benefits quickly—often within their first few meetings—without the disruption or overhead of a traditional platform rollout.



“Even the best advisors can have a bit of imposter syndrome when meeting with a new client. Cognicor helps build a deep understanding of the relationship to-date so we can lead with confidence that clients can feel.”



Kevin Daniel
Senior Wealth Manager
Director, Advisor Success

Results & ROI

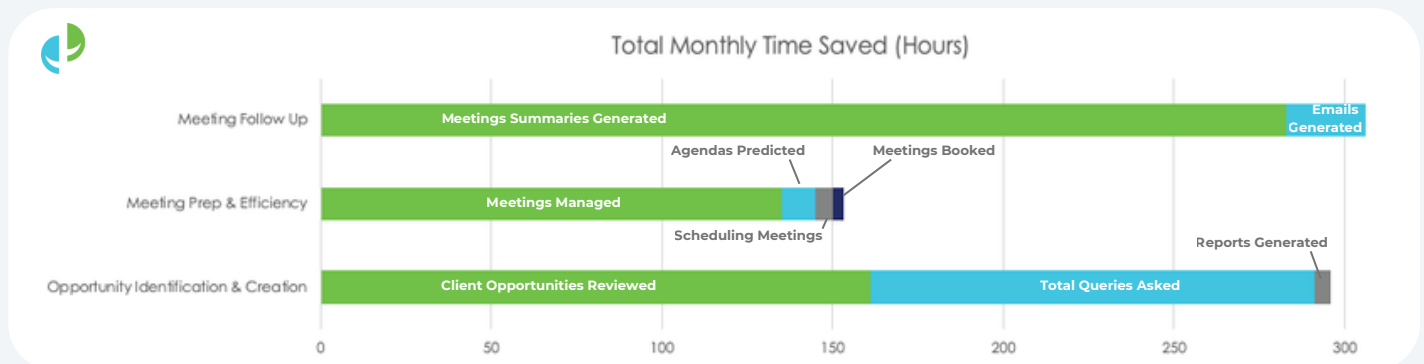
Across the approximately 60 employees using Cognicor, Plancorp measured impact across a number of KPIs, spanning meeting preparation, insight generation, reporting, scheduling, documentation, and communications.

The most immediate outcome was a reduction of 45-60 minutes per meeting in preparation time and approximately 60 minutes in follow up tasks like meeting notes, action item creation, etc. Advisors spent less time searching and summarizing, and more time engaging in meaningful planning conversations. At the Advisor team level this equates to anywhere from 3 - 10hrs per day in time savings that can be applied to serving their clients.

Beyond efficiency, the qualitative impact was significant:

- Advisors entered meetings with **greater confidence** and **clarity**
- Conversations were **more proactive**, with more time to explore long-term goals
- Cognitive load across advisory and service teams decreased
- Client transitions between advisors felt **seamless** and **informed**

Clients noticed the difference. In situations where advisors were newly assigned to relationships, clients frequently remarked that it felt as though the advisor had known them for years—reinforcing trust and continuity at critical moments.



Looking Ahead

Plancorp views Cognicor as a long-term partner in building the advisory firm of the future where intelligence, not effort, scales insight. With expanded capabilities such as AdvisorIQ and FirmIQ, Plancorp is moving forward with a proactive operating model: one that is already helping advisors prioritize more effectively and surface planning opportunities earlier, while supporting greater clarity and alignment of clients' goals across the firm.

By reducing friction and elevating insight, Cognicor supports Plancorp's mission to act as a true financial life advocate for their clients—helping them navigate complexity with confidence, discipline, and purpose.

About Cognicor

Cognicor is an AI-native intelligence layer built for wealth management. Embedded directly into the systems advisors already use—CRM, portfolio/accounting, planning tools, communications, and document workflows—Cognicor surfaces the right client context at the right moment without requiring teams to change how they work. By unifying fragmented data across enterprise systems of record, Cognicor turns everyday activity into meeting-ready insights, prioritized opportunities, and clear next steps.

Designed for real-world advisory operations, the platform is secure by default, permission-aware, and built for auditability. Cognicor helps advisors spend less time assembling information and more time delivering proactive, personalized advice—while giving leadership a scalable way to standardize best practices and improve consistency across the client experience.

For more information or to get in touch, visit cognicor.ai.

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