ETON SOLUTIONS

A WHITEPAPER BY ROBERT E. MALLERNEE

The Family Office of the Future

An AI-Era Architecture for Wealth Platforms

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FOREWORD

A Note from the Author

Family offices are making software choices today that will shape their operations for the next decade. They are five-to-ten-year decisions, made in a moment when the ground beneath every category of enterprise software is shifting. This paper is an attempt to give the people making those decisions a durable framework for evaluating what "AI-era" actually means in wealth management, beyond the vendor claims, beyond the demonstrations.

I have written it as an industry perspective, not a product brochure. The architecture argument at its core would hold whether or not Eton Solutions existed. That is deliberate. A framework worth reading is one that would remain useful even to a reader who never speaks to us.

If the paper achieves what it sets out to, the reader will finish it with a sharper set of questions to ask any wealth platform vendor, including us, and a clearer sense of what the operating model of a family office needs to look like as AI capabilities continue to compound.



EXECUTIVE SUMMARY

The Architectural Bet Family Offices Are Making

The software industry is in the middle of a shakeout, and its implications for technology buying decisions are still coming into focus. Family offices, whose operational technology decisions carry five-to-ten-year consequences, need a clear-eyed view of what an AI-era wealth platform actually looks like, distinguished from platforms that have simply added AI features on top of unchanged foundations.

This paper makes three arguments.

First, AI places the greatest pressure on software whose primary value lies in manually transforming, transporting or presenting information. Conversely, systems that maintain authoritative, governed business state become more important, because AI depends on trustworthy context and data.

Second, the winning architecture for wealth management is one that unifies record, intelligence and action: a governed system of record, an AI layer that understands entities and business rules, and the authority to execute within that system under human oversight.

Third, the differentiator worth evaluating is no longer any single AI capability, it is the underlying architecture that will remain trusted, extensible and governable as AI capabilities continue to evolve.

The scale below is evidence that the system of record works in production at institutional scale; the measured evidence for the system of action follows in Section 3.

$1.59T	1,173+	$65B	3.5M	28.5M	ISO 42001, SOC 1 & 2 Type II, ISO 27001, ISO 27701
assets on platform	families across 15 countries	bill pay processed in a single month, the leading wealth management payment network	documents across 250+ document types	transactions processed	independently audited certifications

Source: Eton Solutions, company data, 2026.

SECTION 1

The AI-Era Shift in Wealth Management

For most of the past twenty years, family office technology has evolved incrementally. Better dashboards. Cleaner integrations. More comprehensive reporting. The category has been mature enough that the choice of vendor rarely reshaped the underlying operating model.

That period is ending. Large language models, autonomous agents, and knowledge-graph reasoning have crossed a usability threshold that changes what operational technology can do. Work that a family office analyst performed manually last year, reading a capital call, coding a transaction, drafting a tear sheet, now runs autonomously under human review. The professional's day changes. The bandwidth of the office changes. And the architecture required to make that possible reliably, at institutional scale, is fundamentally different from the architecture that suited the pre-AI era.

The offices making platform decisions in 2026-2028 are choosing more than a tool. They are choosing a philosophy about how the family office will operate for the next decade, and increasingly, whether the platform they select was purpose-built for that operating model or is being retro-fitted around it.



SECTION 2

The Architectural Implications

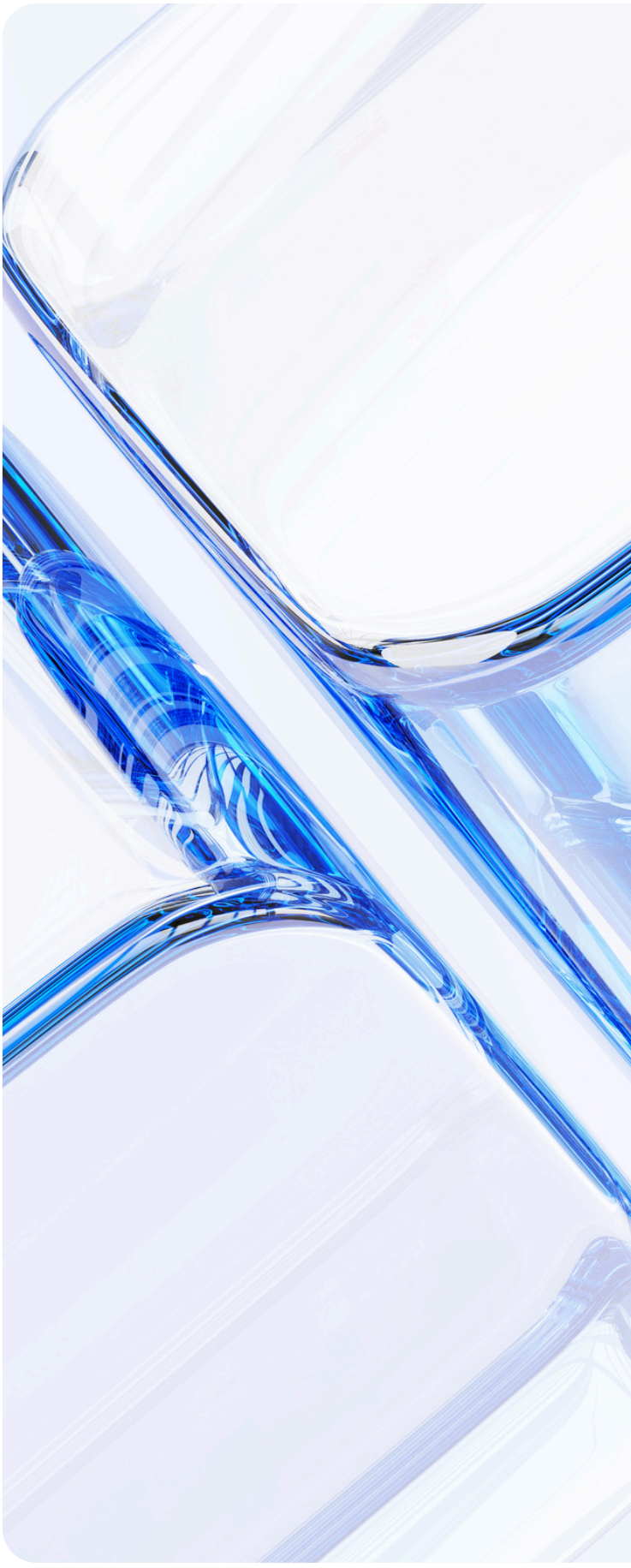
Not every category of enterprise software is affected equally by the AI shift. Some categories are being reshaped rapidly; others are becoming structurally more valuable.

AI places the greatest pressure on software whose primary value lies in manually transforming, transporting or presenting information.

The manual-labor layer between systems, data entry, format translation, report assembly, document routing, is exactly the work that autonomous agents now handle at machine speed. Software whose economics rest on that manual bridge faces meaningful headwinds.

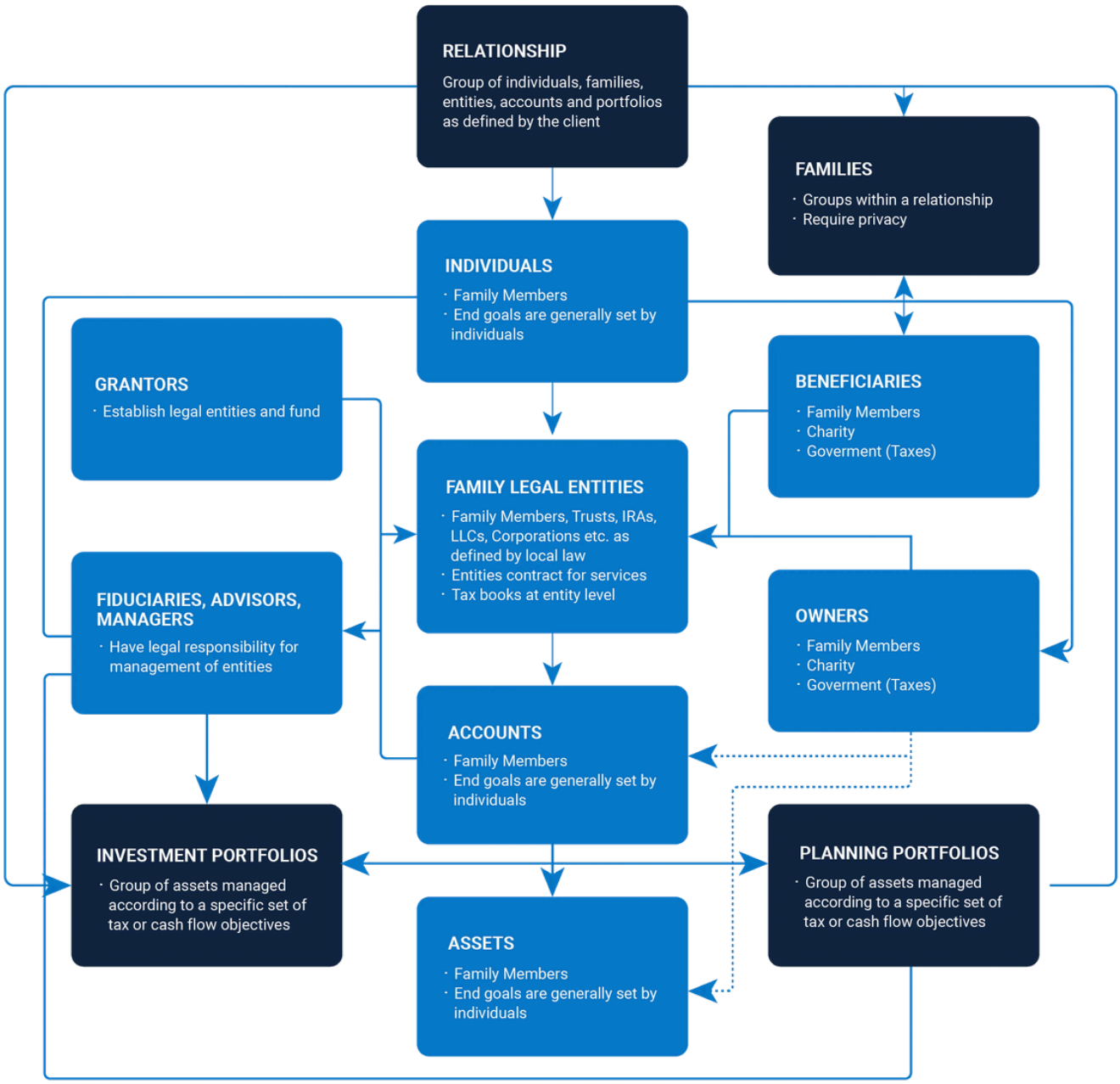
Conversely, systems that maintain authoritative, governed business state become more important, because AI depends on trustworthy context and data.

An AI agent that cannot ground its reasoning in an integrated, well-modeled record produces unreliable output.



The system of record is not disintermediated by AI, it is the foundation without which AI cannot operate at production quality. Systems that hold that authoritative state become more valuable, not less.

For family office software, the implication is direct. The categories that gain durability in the AI era are integrated platforms that unify the record, the intelligence and the action. The categories under pressure are point solutions and manual-bridge products whose value proposition assumed the human was doing the connective work.



SECTION 3

Evidence from Production

Vendor claims about AI-driven productivity are abundant. Evidence from production is scarcer. This section documents what AtlasFive® + EtonAI™ delivers on measured processes, drawn from the current benchmark set on the Eton platform.

In production, these workflows reduce processing time by 75–97 percent, a ten-to-thirty-fold productivity gain depending on the process (see table below).

Source: Eton Solutions process benchmarks, 2026. Per-item timings measured on production workflows against the documented manual baseline for each process; times shown are representative medians and vary by document quality and configuration. All automated flows retain a human review/approval step, included in the stated times.

The per-item timings are deliberately the only figures published; annualized totals depend on platform document volumes that remain internal to Eton and its clients. What they demonstrate at a level any prospective buyer can reason about is the shape of the productivity change, an order-of-magnitude reduction on the highest-volume workflows, and a compound effect when those workflows feed each other in a single integrated platform.



SECTION 4

How to Evaluate an AI-Era Wealth Platform

The abundance of "AI-enabled" vendor claims makes evaluation difficult. Eight questions help distinguish a genuinely AI-ready platform from one simply adding AI features:

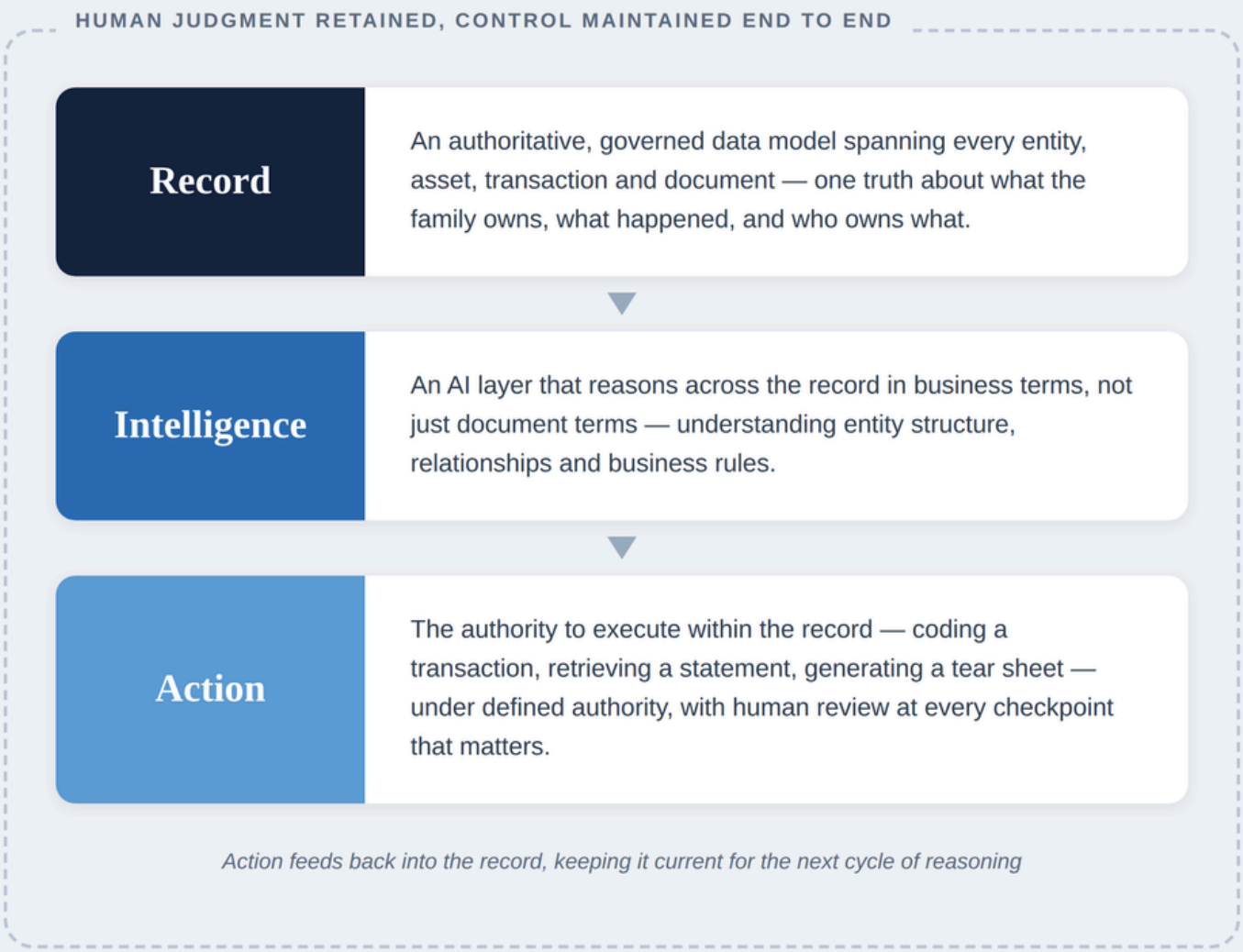
1. **Track record of innovation**
   Has the vendor been building toward this architecture for years, or recently pivoted to AI?
2. **Genuine end-to-end integration**
   Does the platform bring together the system of record, workflow, governance and AI, or require you to assemble the pieces?
3. **Authoritative record**
   Is there one governed integrated data model, or a patchwork of systems and data?
4. **Business understanding**
   Does the AI understand entities, relationships and business rules, or primarily text?
5. **Actionability**
   Can the AI execute within the system of record, or only provide answers?
6. **Governance**
   Are actions appropriately authorized, auditable and controlled?
7. **Openness**
   Can the platform interoperate with other systems and preserve choice across AI models and experiences?
8. **Evidence**
   Are there measurable production outcomes, not simply pilots and demonstrations?

Applied honestly, these eight questions eliminate most of the noise in the current vendor landscape. They also point to what a serious platform must invest in beyond the AI layer itself, the record, the integration, the governance framework, the openness, capabilities that take years to build and cannot be added quickly in response to market pressure.

SECTION 6

Record, Intelligence, Action, Unified

The architectural conclusion of everything above is a family office platform organized around three integrated layers.



Record and action, unified: an office in which AI reasons, recommends and executes under defined authority, with human judgment retained where it matters, and control maintained end to end.

> Move beyond reporting into real-time intelligence, delivering insights that turn complexity into clarity.
>
> Robert E. Mallernee, Founder & CEO, Eton Solutions

SECTION 7

Conclusion

The question for family offices is not simply which AI capabilities a vendor can demonstrate today, but which underlying architecture will remain trusted, extensible and governable as AI capabilities continue to evolve.

Software categories that have grown up in the pre-AI era will not all survive the transition intact. The categories that gain durability are the ones that hold authoritative record, execute action within that record, and govern the whole under an independently audited framework. The categories under structural pressure are those whose value depended on being the manual bridge between systems that AI now bridges directly.

Family offices making a platform decision in 2026-2028 are choosing more than a tool. They are choosing which of these architectural bets to make for the next decade, and the sooner the choice is made clearly, the sooner the office's operating model can begin compounding on top of it.



ABOUT

Eton Solutions

Eton Solutions builds the integrated wealth platform for family offices. AtlasFive® is the system of record. EtonAI™ is the AI productivity layer that runs on top of it. Together they hold $1.59 trillion of assets on platform across 1,173+ families in 15 countries, with client wealth ranging from $50 million to $100 billion in AUM, and process $65 billion in bill pay in a single month, making Eton the leading wealth management payment network in the industry. The platform tracks 186,000 entities, 270,000 securities, 28.5 million transactions and 3.5 million documents across 250+ document types.

Eton is one of the first family office platforms globally to achieve ISO 42001 certification for Responsible AI management, alongside SOC 1 Type II, SOC 2 Type II, ISO 27001 and ISO 27701. Hosted across 54 countries. 476 employees. $50 million in active product development.

Locations: Eton Solutions, L.P. (United States) · Eton Solutions and Technologies India LLP (India) · Eton Solutions International, Pte. Ltd. (Singapore) · Eton Solutions Tech Middle East Limited (DIFC, Dubai, UAE)

About the Author

Robert E. Mallernee is the Founder and Chief Executive Officer of Eton Solutions. He writes regularly for the Forbes Finance Council on the architecture of wealth management technology and the AI-era operating model of the family office.

Recent Forbes Finance Council contribution: "Software Selection In An AI-Driven World",

Recent Forbes Finance Council contribution: "The Future Of The Family Office: The Arrival Of AI", Forbes, 12 March 2025 (eton-solutions.com/insights/forbes-the-future-of-the-family-office/)



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Ready to see the family office of the future in production?

A 45-minute working session with the Eton team. We will show AtlasFive® + EtonAI™ running the workflows most relevant to your operation, and give an honest read on the ceiling for your office.

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