The Rise of AI

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If there is one theme dominating conversations in 2026, it is Artificial Intelligence (AI).

Whether it's in the news, the workplace, or investment markets, AI is rapidly changing the way we live and work. Many commentators are comparing its impact to the arrival of the internet or smartphones, and investors are taking notice.

At the same time, many Australians continue to feel cost-of-living pressures. With temporary fuel excise relief measures ending, you may notice higher prices over the coming months. Combined with rising insurance, utility, and household costs, managing cash flow remains an important focus for many families and retirees.

Why Is the ASX at Record Highs?

Despite ongoing concerns about inflation, interest rates, and global uncertainty, the Australian share market has recently reached new record highs.

Several factors are contributing to this:

- Strong company earnings across many sectors
- Growing confidence that interest rates may be nearing their peak
- Continued investment in technology and productivity improvements
- Significant global investment in AI-related infrastructure and innovation

Businesses around the world are investing billions into AI software, data centres, chips, and automation tools. Investors believe these technologies have the potential to improve productivity and drive economic growth for many years to come.

Importantly, AI isn't just benefiting technology companies. The effects are being felt across healthcare, financial services, logistics, education, mining, and many other industries as organisations find new ways to work smarter and operate more efficiently.

While markets are reaching new highs, successful investing remains focused on discipline, diversification, and staying committed to long-term goals rather than reacting to short-term market movements.

AI Is Changing the Way Advice Is Delivered

Like every profession, financial advice is evolving.

Over the past few years, we have invested heavily in improving our systems and processes. AI is now helping us automate some administrative tasks, improve meeting documentation, and streamline aspects of advice preparation that historically required significant time behind the scenes.

However, while technology can analyse data and improve efficiency, it cannot replace the human side of financial advice.

It cannot understand your personal goals, navigate complex family situations, guide you through retirement decisions, or provide confidence during uncertain times.

What AI does allow us to do is spend less time on administration and more time focusing on what matters most: delivering strategic advice and helping our clients make better financial decisions.

Focusing on What We Do Best

As technology continues to reshape industries, businesses everywhere are reassessing where they provide the greatest value. We have been doing the same.

After careful consideration, we are refining our business model to place an even greater focus on strategic financial planning.

To support this approach, we are partnering with specialised professionals in areas of investment management and transferring our insurances to an insurance specialist. This allows us to leverage their expertise while dedicating more of our time to helping clients achieve their broader financial goals.

Final Thoughts

Every generation experiences transformational change. Previous generations witnessed the arrival of electricity, motor vehicles, computers, and the internet. We are witnessing the rise of AI.

While technology will continue to evolve at an extraordinary pace, the foundations of good financial planning remain unchanged: having a clear plan, making informed decisions, managing risk appropriately, and staying focused on long-term goals.

The tools may change, but the value of trusted advice and strong relationships remains as important as ever.

As always, thank you for your continued trust and support. We look forward to helping you navigate the opportunities and challenges ahead.

Important Updates

Insurance Clients	Over the coming months, we will be transferring our insurance clients to a specialist insurance advice practice. Insurance remains an important part of a comprehensive financial plan, and we believe clients will benefit from working with advisers whose sole focus is insurance strategy, policy management, and claims assistance. If you currently hold insurance through our practice, please keep an eye out for a detailed letter over the coming weeks outlining the next steps.
Investment Philosophy	Emma and Kathy have been working behind the scenes on a refreshed investment philosophy. We have partnered with specialised investment managers and will begin rolling out these enhancements as part of upcoming client reviews.