AI Use Policy

[Firm Name]

EFFECTIVE DATE	POLICY OWNER	APPLIES TO	VERSION
[Date]	[Name or role]	All advisors and staff	1.0

1. Purpose

[Firm Name] wants advisors and staff to use AI tools to do better work for clients. This policy explains which AI tools are approved, what information must stay out of them, and who to ask when something is unclear. It applies to every advisor, employee, contractor, intern and temporary worker.

2. Approved AI tools

Use only the AI tools on this list for firm work, and sign in with your firm account.

- [Approved tool 1, for example Claude]
- [Approved tool 2, for example Microsoft Copilot]
- [Approved tool 3]

Any AI tool not on this list is not approved. This includes AI websites, browser add-ons, phone apps, meeting note-takers and AI programs installed on a computer.

3. Information that must never go into an AI tool

Never type, paste or upload any of the following into an AI tool that is not on the approved list. For approved tools, follow the limits in section 8.

- Client names, account numbers, Social Security numbers and anything that could identify a client
- Account statements, holdings, balances and tax documents
- Passwords, sign-in codes and security details
- Employee records and personal details
- Financial records of the firm
- Anything covered by a confidentiality agreement or contract

4. What you must do when you use AI

- Check everything AI produces before you use it or send it. AI can be wrong and still sound certain.
- You are responsible for the work you send, whether or not AI helped write it.
- Say that AI was used when a client, a regulator or the law requires it.
- Do not let AI make final decisions about people, such as hiring, pay or discipline.

5. How to request a new AI tool

Send the name of the tool and what you want to use it for to [Name or role]. Do not use the tool for firm work until it is added to the approved list.

6. Monitoring

[Firm Name] monitors the use of AI tools on firm computers and accounts. Monitoring shows which AI tools are used, by whom and for how long. It is used to keep this policy working and to protect client and firm information.

7. If this policy is not followed

Tell [Name or role] right away if you think client information or other restricted information was entered into an AI tool. Reporting a mistake quickly matters more than the mistake. Ignoring this policy on purpose may lead to disciplinary action.

FINANCIAL ADVISOR RULES

8. Client information

- Client information may go only into an approved AI tool used under a firm account, with a written agreement that the vendor protects the information and does not use it to train its AI. [Name or role] keeps the list of those tools.
- Use the minimum client information the task needs. Remove names, account numbers and other identifiers when the task can be done without them.
- Never enter client information into a free or personal AI account, even one from an approved company.

9. Advice, client communications and marketing

- AI does not decide what to recommend. A licensed advisor reviews and is responsible for any analysis, plan or recommendation AI helps prepare before it reaches a client.
- Client messages and marketing drafted with AI go through the same compliance review as any other. Check every number, and never promise or imply a result.
- Describe the firm's use of AI truthfully. Do not overstate it in marketing or in conversations with clients.

10. Records, compliance officer and incidents

- Keep AI-drafted client communications, meeting notes and transcripts the same way the firm keeps its other records. Tell clients before an AI tool records a meeting.
- Report client information entered into an unapproved AI tool to the chief compliance officer, [Name], right away. Clients may need to be notified.
- The chief compliance officer reviews the approved tools list and this policy at least once a year.

I have read and understand this AI Use Policy.

Name	Signature	Date

This template was written with SEC Regulation S-P, SEC and FINRA recordkeeping and marketing rules, and the FTC Safeguards Rule in mind. It is a starting point, not legal or compliance advice. Have your chief compliance officer or securities attorney review it before you adopt it.