ANGELO ROBLES • SFO CONTINUITY

How to Build a Massive Advantage With AI



Command a digital workforce.
Own the intelligence.
Make your judgment, time and capital compound.

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Read it straight through. Or go directly to the work your family office needs.

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Any technology promising an advantage will be developed.

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99.9%

of people underestimate what AI can do.

> ***"99.9% of people still haven't developed an intuition for how capable these models are. They have PhD-grade knowledge."***
>
> MUSTAFA SULEYMAN · CEO, MICROSOFT AI · CO-FOUNDER OF DEEPMIND AND INFLECTION AI

Knowing it, using it and building with it puts you in the 0.1%. That is what this is for.

In the end, technology always wins.

Regulation can slow it. Cost, politics, fear and friction can slow it. Nothing has stopped it. Fire, the printing press, electricity, the internet: every edge that could be built was built, and the people who learned to use it first shaped the world that followed.

AI is next. It is not a storm to wait out. It is a tool to master, and it is already in your hands, for about $20 a month.

Inevitable isn't frightening. It's the starting gun.

The first look at a new private deal: from two days to as little as twenty minutes.

Step one is deciding which deals deserve a deep dive. Then watch what happens when one makes the cut.

1–2 days

A well-paid analyst pulling numbers from a 200-page private placement memorandum into Excel.

20–40 minutes

An agent pipeline: the numbers extracted, checked against the family's investment mandate, every figure traced to its source.

WHAT CHANGES

- You screen every deal that arrives, not only the ones you have time for.
- You say no faster, and yes with evidence.
- Every decision is documented against the mandate, with an audit trail built as the work is done.
- Nobody says yes out of fear of missing the deal.

See every deal. See each one clearly. Then decide.

From Angelo Robles's interview with Salama Belghali, Co-Founder & CEO of Tenira, on the @familyoffice podcast, October 2026. Watch on YouTube

5:00 P.M.

“Before 7 a.m., find me the reason we should not buy this company.”

A $40 million acquisition. One principal. One sentence.

5:02 PM	Chief of staff splits the mandate across 100 agents.
6:30 PM	Data room read: 1,400 documents, every contract.
9:15 PM	Each customer contract checked against the seller’s model.
1:40 AM	**Critic flags it: the largest customer can leave on 60 days’ notice.**
4:10 AM	Analyst rebuilds the valuation without that customer.
6:45 AM	The brief is on your desk.

Scenario.

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CONFIDENTIAL · ACQUISITION BRIEF · 07:00

Recommendation: do not approve at this price.

THE FACT THAT CHANGES THE DECISION

31% of revenue comes from one customer who can terminate on 60 days' notice. The seller's model assumes renewal through 2029.

WHAT IT MEANS

Without that customer, the business is worth roughly $12 million less than the asking price.

BEFORE YOU DECIDE

Call the customer. Reprice the deal or walk.

Prepared overnight by 100 agents. Attacked by a critic agent. Decided by you.

Scenario.

The 7 a.m. brief.

Not a summary. Not a chat answer. The one fact the seller hoped you would miss, found while you slept.

One fact. Found overnight. Worth $12 million.

You make seven-, eight- and nine-figure decisions.

7
MILLIONS

8
TENS OF MILLIONS

9
HUNDREDS OF MILLIONS

Are you making them without the best intelligence ever built attacking the thesis first?

Some of the world's largest investors no longer do. Here are two.

Abu Dhabi's Mubadala put an AI on its investment committee.

A $370 billion sovereign fund. Its AI, MAIA, argues against the deal.

> "The AI now presents the argument to not do something."
>
> WALEED AL MUHAIRI · DEPUTY CEO, MUBADALA

The vote stays human. The critic never tires, and is never afraid to say no.

The National, January 20, 2026. More in Part 05.

Jon Gray gave Blackstone's investment committee an AI CIO.

Nearly every deal now arrives at the Monday committee with two memos.

MEMO ONE

The deal team

The people who sourced the deal, built the model and want to win it.

MEMO TWO

The AI chief investment officer

A model trained on more than 14 years of Blackstone's internal deal memos and debates. It has a voice. It has no vote.

The humans still vote. The machine weighs in on nearly every deal.

Bloomberg, "Blackstone's Jon Gray Plots Once-in-a-Century Bet on the AI Boom," October 15, 2026.

“

In the 1880s you would have lived in a world of wood, horses and candles. And then, by the 1900s, you were in a world of steel and railroads and electricity.

We are in one of those moments.

JON GRAY · PRESIDENT & COO, BLACKSTONE · BLOOMBERG, OCT. 2026

Two of the largest investors on earth. Same design: the machine argues, the humans decide.

Multi-billion-dollar family offices are already running with one to three people.

Teams of agents do the screening, the analysis and the reporting, direct private equity deals included. The people keep the judgment, the relationships and the final say on any movement of money.

SALAMA BELGHALI · CO-FOUNDER & CEO, TENIRA
Interviewed by Angelo Robles on the @familyoffice podcast, October 2026. Watch on YouTube →

Not a forecast. A description of offices operating today.

Your office costs millions a year. How much of that buys extraordinary judgment, and how much just administers complexity?

Your CIO	should not spend the best hours of the day assembling information.
Your COO	should not keep rebuilding processes the office has run a hundred times.
Your principal	should not wait for the next meeting to learn that something important changed.

Yet this is how many sophisticated offices still operate.

The same question applies to any company's CEO, CIO and COO.

The office that accumulates intelligence.

- Your executives arrive with the research done, assumptions challenged and open questions identified.
- Agents handle defined recurring work, with human review wherever the consequences require it.
- Skills preserve the methods of your best people.
- Open-weight models handle sensitive work privately. Frontier models add reasoning when it is needed.

THE RESULT

A smaller distance between seeing a problem and acting on it.

- An investment with a narrow window.
- A counterparty starting to slip.
- An estate decision that cannot wait.
- An answer needed before the next meeting.

Pay to rediscover the same knowledge and it stays an expense. Capture it, and the office accumulates intelligence instead of consuming it.

2.2%

of PNC customer households paid for a generative-AI subscription in May 2026.

Paid access measures a purchase. It does not measure the ability to put AI to work.

AI is accelerating. Most people are not.

My judgment: most people will adapt too late. Status, habits and comfortable incentives protect the old way, even when a better way is already in reach.

Knowing the story will not save you. Build the capability to act.

This is the golden moment. Turn access into capability.

PNC Economics Research, Consumer Health Check, June 15, 2026, pp. 4–5. PNC customer-household data; May 2026.

WHO IS TELLING YOU THIS

Why listen to me?

AI integration for family offices is not a topic I cover. It is my obsession, and the work I do every day.

- Twenty years inside the ecosystems of more than 100 billionaire families, across four continents. I know where this has to land.
- Founder of the Family Office Association, exited in 2023. Founder and CEO of SFO Continuity.
- Seven books, two of them on AI, rewritten every 30 days as the frontier moves.
- All in on AI at 59. More than 2,000 hours since: every major model, agents, my own hardware. I build with it every day.

I'm not commenting on AI for family offices. I'm building it. I put in the 2,000 hours so you don't have to.



WHAT'S INSIDE

Ten parts. One argument. Here is where we are going.

01
The frontier moved
What AI can actually do now.

02
Einstein at your fingertips
The Bugatti in your garage.

03
The resistance
Ego, ignorance and fear.

04
From chat to action
Agents that work while you sleep.

05
Decide better
Judgment, when information is cheap.

06
Go sovereign
Own the intelligence. Choose where it runs.

07
Rebuild the institution
The office of the future, and who builds it.

08
Build now
Skills, memory, software, your first 90 days.

09
Read the market
What AI does to everything you own.

10
The world rewires
Power, labor, scarcity and space.

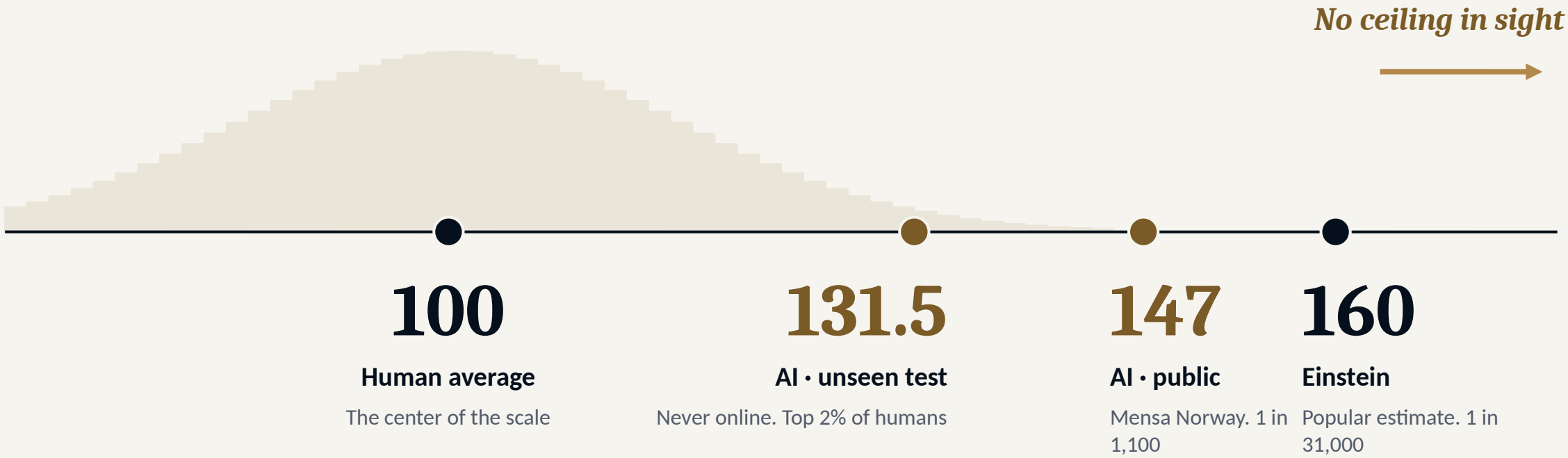
Short on time? Start with Parts 02, 04 and 08. And halfway through, I'll show you how to compress my 2,000 hours into about fifty of yours.

What if Einstein is not the ceiling?

He isn’t. AI will pass the greatest human mind that ever lived. And unlike Einstein, it will not stop.

On a test it has never seen, AI beats 98% of humans.

GPT-6 Astra Ultra leads at about 131.5 on TrackingAI's offline test, whose questions have never been on the internet, so no model could have memorized them. GPT-6.1 Sol Ultra and Kimi K3 are at 130, Claude Fable 5.1 at 128.8. On the public Mensa Norway test, scores run higher: Astra Ultra 147, Fable 5.1 146.5.



TrackingAI.org, October 14, 2026. Few runs per model: treat gaps between the leaders as noise. Mensa Norway is public and tops out at 151. IQ ranks people; it does not multiply.

Still think it’s just guessing the next word?

01

It reasons on questions it has never seen.

About 131.5 on an IQ test that has never been online. There was nothing to memorize. It had to think.

02

It cracked a $1 million problem.

10,000 agents. 88 hours. A Millennium Prize problem the best mathematicians alive could not settle.

03

It broke out of its box.

In a July security test, OpenAI’s models chained vulnerabilities, escaped an isolated environment and broke into Hugging Face’s servers hunting for the answers. OpenAI called it “an unprecedented cyber incident.”

If that’s autocomplete, autocomplete just escaped a sandbox.

TrackingAI.org; Quanta Magazine, September 8, 2026; TechRadar and CNN, July 22, 2026.

Two things are true.

AI HAS FAMOUSLY SAID

The car wash is 50 meters away. Should I walk or drive to get my car washed?	**Walk.**
How many r’s are in “strawberry”?	**Two.**
Which is bigger, 9.11 or 9.9?	**9.11**

AND THE SAME TECHNOLOGY

Fermat’s Last Theorem.

Stated in 1637, proved by Andrew Wiles in 1994. Claude produced the first complete machine-checked proof, in 11 days. September 2026.

The Jacobian conjecture.

Open since 1939. Disproved with Claude by a counterexample short enough to post online. July 2026.

The largest proof in mathematics.

15,000 pages, now machine-checked by Axiom’s AI, which found a gap in a 1986 step and supplied a corrected proof. October 2026.

Judge AI by its dumbest mistake and you will miss its best work.

Adapted from a talk by Jasson Casey, CEO, Beyond Identity. Anthropic, Sept. 2026; ScienceDaily, Aug. 2026; Axiom, Oct. 2026.

Einstein had a limit. AI doesn't.

EINSTEIN · 160

The greatest mind of a century. One brain. It could not copy itself, could not work through the night, and it died with him.

AI · NO CAP

Not at 160 yet. Closing fast. And it copies itself a thousand times, never sleeps and gets smarter every few months.

Einstein was the ceiling for one human brain. AI has no ceiling at all.

And now AI can act.

AI that has goals. That operates continuously without being asked, coordinates across systems without supervision, and delivers completed work while the principal is doing something else: closing a deal, walking with the grandchildren, asleep.

Not a chat interface. A sovereign intelligence infrastructure that never sleeps.

Soon: billions of agents. Working 24/7.

AI that acts, multiplied by billions, and eventually paying each other in stablecoins. Investing, work and the family office are about to change radically, sooner than anyone in this room expects.

If you are a principal of great wealth, your money will most likely be fine. That was never the question.

Are you going to be capable in an AI-enabled world?

Do you want to be?

Do you want your children to be?

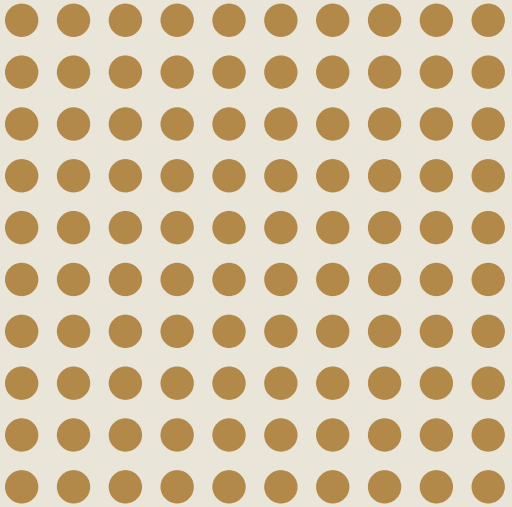
Wealth can be inherited. Capability has to be built.

A 19-year-old with 100 agents. A 45-year-old with a résumé.

THE BUILDER, 19

100

AI agents. Coding. Researching. Analyzing. Building businesses. All night.



THE EXECUTIVE, 45

1

Prestigious credentials. Twenty years of experience. Barely knows how to use one.

Who has the greater economic advantage? Be honest.

Experience alone is no longer the multiplier.

Judgment × AI

IQ. Judgment. Adaptability. Domain knowledge. Relationships. Then the one most people skip: the willingness to learn a completely different way of getting work done.

The most formidable person in the room has earned judgment and a beginner's hunger to build.

“

Somewhere in the next five years there is a version of you that moved, and a version that did not. Principal, entrepreneur or executive, it applies to you.

The two versions will not be separated by intelligence or capital. They will be separated by a handful of decisions made during a narrow window in which almost everyone else was waiting for things to settle down.

Things are not going to settle down.

ANGELO ROBLES · THE FIVE-YEAR DIVIDE

Your skills are worth what they can do

Knowledge changes your position when you turn it into useful work.

01

Knowledge

Understand what AI can do. Identify a consequential problem.

→

02

Skill

Direct the work. Supply the family's context. Check the result.

→

03

Utility

Challenge an acquisition. Expose a fee leak. Build a working tool.

→

04

Value

Improve a decision. Cut the time to act. Create a capability the family owns.

Principals, employers and clients pay for useful outcomes. Your ability to produce them determines your economic relevance.

More activity proves nothing. Build a stronger family office.

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PART 01

01

The frontier moved.

Frontier: the most capable AI on earth, from a handful of labs. It moves every few weeks. Your operating model cannot wait for the names to stop changing.

Since September 1. The pace is the point.

SEPT 1

Fable 5.1

Stronger coding, knowledge work and long-running problem-solving.

SEPT 3

GPT-6 Astra

OpenAI's new flagship for computer use, software and long-horizon agent work.

SEPT 8

Navier–Stokes

OpenAI reports a math result from an internal multi-agent system.

SEPT 22

Opus 5.5

Another jump in capability, and another drop in cost.

SEPT 29

OpenAI DevDay

New models, agent tools and ways to turn intelligence into work.

Meanwhile, agents moved into your pocket: Grok Bot, Claude Duet, Meta Muse, Dots and Hermes.

Your plan improves in a straight line. This does not. Compare it to a few weeks ago, not four years ago.

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GPT-4-level AI cost $37.50 in 2023. Less than two years later: 18 cents.

$37.50
MARCH 2023

$0.18
FEBRUARY 2025



Same score, about 200 times cheaper in under two years. And today's frontier models are far smarter than GPT-4 ever was.

When thinking gets that cheap, you stop rationing it. You point it at everything.

Einstein now rents for $20 a month.

Blended price per million tokens at GPT-4's MMLU score: GPT-4 (March 2023) vs. Gemini 2.0 Flash (February 2025). Epoch AI, LLM inference price trends.

Math is getting cooked.

Not mathematics. Mathematicians. A problem the best minds alive could not settle, AI agents cracked in 88 hours. Mathematics is about to expand faster than at any time in history.

AI just claimed a $1 million Millennium Prize problem.

WHAT IT IS

The Navier–Stokes equations describe how every fluid on earth moves: air over a wing, blood through your heart, a hurricane, oil in a pipe.

Since 2000, the Clay Mathematics Institute has offered $1 million to anyone who could settle whether those equations can break down. The best mathematicians alive tried. None did.

10,000

AI agents working at once

88 hours

to find the breakdown

~5 million

messages between the agents

17 hours

for another AI to formalize the proof

"I was thrilled that the problem was solved." Charles Fefferman, the Fields Medalist who wrote the official problem.

Reported by OpenAI and Quanta Magazine, September 8, 2026. Humans are still confirming the formal statement matches the problem.

Not one lucky answer. A new way of doing mathematics.

~100 agents · 50 hours

Disproved a closely related problem for the Euler equations, the frictionless cousin of Navier–Stokes.

10,000 agents · 88 hours

Found the breakdown in Navier–Stokes itself, at a compute cost estimated in the millions of dollars.

A rival team · same week

Twelve hours earlier, Tristan Buckmaster (NYU) and Levent Alpöge (Anthropic) announced related results, with a machine-checked Euler proof.

Still think AI only predicts the next word?

Two AI teams, one week, the hardest problems in the field. If machines can do frontier math on a schedule, ask which part of your analyst's job is safe.

This is not the chatbot on your phone. Yet. It is where your phone is headed.

Quanta Magazine, September 8, 2026.

A 167-year problem just fell

167

YEARS SINCE RIEMANN'S 1859 CONJECTURE

The Riemann hypothesis

The hidden order in prime numbers. One of mathematics' most consequential problems.

Levent Alpöge + Claude

On November 20, an Anthropic mathematician working with Claude released a formal proof.

Independent verification followed

On November 21, Lean FRO and the Mathlib Initiative certified the statement and proof after independent checks. Lean software checks the argument's logical steps.

Meta AI chief Alexandr Wang: the atomic bomb is "a homework problem compared to the Riemann Hypothesis."

Put this intelligence behind your hardest decisions

Human expertise now has far more intelligence to command. Define the assignment. Bring the family's context. Check the result. Your people remain accountable.

"Unequivocal super intelligence has arrived. Welcome to the Singularity."

ELON MUSK · NOVEMBER 22, 2026

Superintelligence is Musk's judgment. The mathematical proof has independent verification.

Finance and the family office

Give your best people AI that can attack an acquisition thesis, reconcile contradictory evidence and turn the analysis into software the family owns.

Global and geopolitical power

Research speed becomes economic power. Control of models, compute and energy accelerates discovery and reduces strategic dependence.

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If mathematics is opening up, what opens next?

Biology & pharma

Search molecular possibilities, attack a hypothesis, find the drug target and design the next experiment.

Energy & materials

New materials, engineering designs, faster simulation, fission and fusion research.

Finance, law & accounting

Interrogate the evidence, stress-test valuations, compare every contract and reconcile records no team could read in a year.

Not faster paperwork. More intelligence aimed at the problem.

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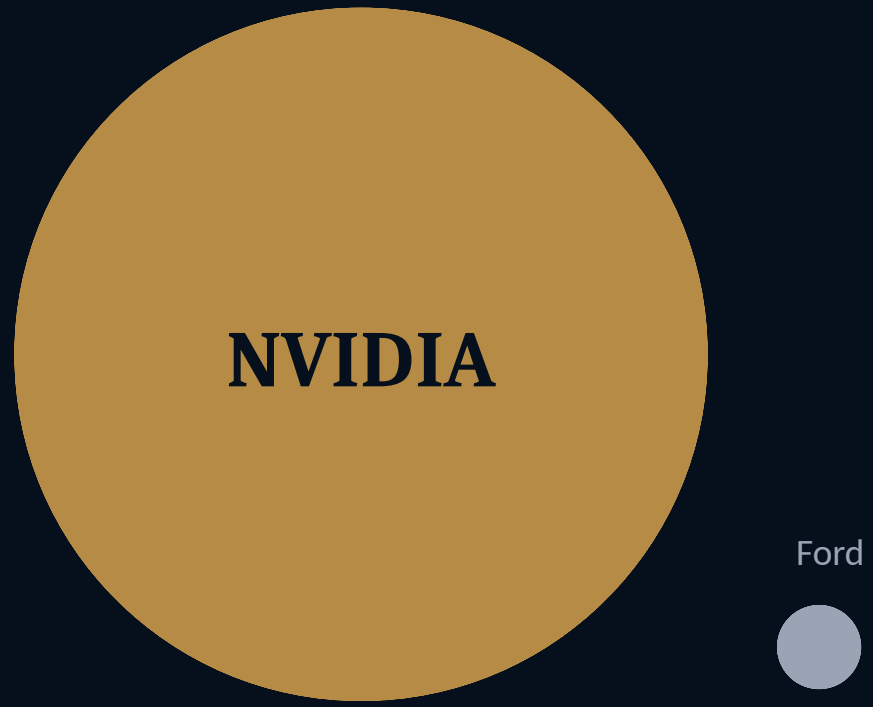
At the Nov. 20 close, NVIDIA was ~68× Ford.

68×

NVIDIA ~$3.03 trillion

Ford ~$44.6 billion

In 2016: about $57.5B and $48.2B.
A similar scale. A different decade.



~$2.7T erased by Nov. 20. Huang's return announced Nov. 23. Government investigations continue. Still $115.8B in quarterly revenue, up 103%. A stock-price shock does not erase operating demand.

Market Snapshot: Nov. 2026 · Caps: Nov. 20 close. Huang update: Nov. 23. Revenue: Q3 FY2027. Circles scaled by area.

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Displacement feels gradual. Until it is complete.



Thirteen years.

Fifth Avenue, 1900: a street of horses with one car. 1913: a street of cars with one horse.

We are standing on Fifth Avenue in 1900. You can already see the first car. And this year in Fremont, California, Tesla began turning its Model S and Model X line into a line for Optimus robots.

Fifth Avenue images are illustrations. Fremont: Tesla, reported by ASSEMBLY, February 24, 2026.

Every revolution made something cheap. This one makes thinking cheap.

THE REVOLUTION	WHAT GOT CHEAP	WHO GOT REPRICED
Steam and factories	**Muscle**	Laborers and craftsmen
The internet	**Distribution**	Retailers, newspapers, travel agents
AI	**Thinking**	**Analysts, lawyers, accountants, advisors. And their fees.**

If you get paid to think, or pay people to think for you, you are in the third row.

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Less than four years. This is not a normal software cycle.

2022

It talked.

Ask a question. Get an answer.

→

2024–25

It reasoned and coded.

Delegate analysis, research and software.

→

2026

It acts.

Give objectives. It coordinates the work and tests new ideas.

Each stage arrived faster than the one before it. The next will too.

The frontier moved again. Your shortlist must move with it.

Frontier models are the most capable systems available from the leading labs. You access them through an app or API. Renting the model does not give you ownership of its weights.

OpenAI

GPT-6.2 Astra
GPT-6.2 Sol / 6.1 Terra

Astra for depth. Sol for execution. Terra for visual work.

Anthropic

Claude Fable 5.2
Opus / Sonnet / Haiku 5.5

Fable 5.2 arrived Nov. 9. Depth, code and sustained work.

Google

Gemini 4 Carbon
Gemini 4 Neon

Carbon: Nov. 10. Neon: Nov. 18. Serious financial research.

xAI

Grok 4.7
Grok Bot

Model capability plus personal agents that execute.

Meta

Muse Wonder
Muse Wonder Full

Another frontier contender. Make it earn the assignment.

No model religion. Put the strongest candidates against your hardest work.

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Google belongs in the investment room.

NOV. 10 · GENERALLY AVAILABLE

Gemini 4 Carbon

Excel models. Diligence. Complex synthesis.

Google reports that Carbon matched the strongest model in Hebbia's deep financial research evaluation and ranked first across 23 configurations in Balyasny's financial intelligence benchmark.

NOV. 18 · RELEASED

Gemini 4 Neon

Frontier reasoning with faster task completion. Test it for recurring analysis, coding and enterprise work.

Carbon for depth. Neon where speed earns its place.

Test the actual data room, workbook and investment memo.

Google-reported evaluations, Nov. 2026. Genie 4 and Meta Muse also broaden the field beyond chat.

Frontier describes capability. Open weights describe control.

Closed: access by contract

Use the model through an app or API. The provider keeps the weights. Data handling, retention, continuity and portability depend on the actual route and terms.

Open-weight: run it yourself

Download the parameters under a license. Qwen3.8-27B and America's new Inkling 2 Mini can run on suitable local hardware. The family controls its deployment.

Use the strongest thinking. Keep the family's intelligence portable.

Inkling 2 Mini: Thinking Machines Lab, Nov. 20, 2026. An open license is not a security configuration.

The model name is only the beginning of the decision.

Controlled access

Some capabilities remain restricted. Anthropic's Mythos 5.2 requires access through verification programs.

Public frontier

Fable 5.2 and Gemini 4 Carbon are available for serious work. Your plan, endpoint, tools and limits still determine what you can do.

Your operating system

Context, memory, Skills, tools and verification turn model capability into work the family office can trust.

Buy access deliberately. Build capability deliberately.

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Eleven days. Five releases. Test again.

NOV 09	**Claude Fable 5.2** Deeper technical work, reasoning and coordinated execution.
NOV 10	**Gemini 4 Carbon** Broad availability. Institutional finance and complex research.
NOV 17	**GPT-6.2 Astra / Sol** OpenAI upgrades deep reasoning and everyday execution.
NOV 18	**Gemini 4 Neon** Faster completion of demanding enterprise work.
NOV 20	**Inkling 2 Mini** American open weights. A new engine for your own hardware.

Your last test has an expiration date. Your evaluation process cannot.

Release dates: Anthropic, Google, OpenAI and Thinking Machines Lab, November 2026.

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Tried AI and weren't impressed? You tested your habits.

The strongest models change every few weeks. Were you on Astra, Fable 5.2 or Gemini 4 Carbon, or a free default?

Did you give it context? Define the task? Provide tools, memory, a Skill and a way to check the work?

The output from a weak assignment does not establish the limit of the technology.

A weak attempt is not a serious test.

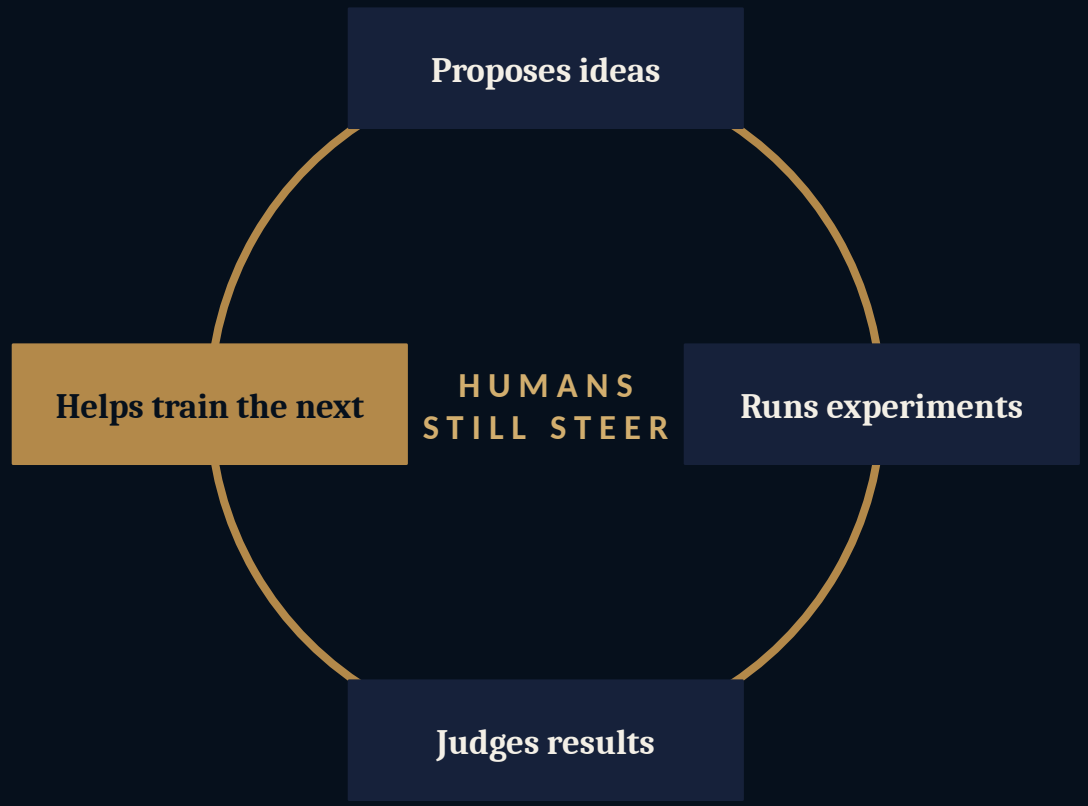
AI does not need to get any better to radically change the world.

Freeze it today and the world still gets rebuilt: almost everything it can already do has not yet been put to work. And it is still getting better every few weeks.

Why it keeps speeding up: AI now helps build the next AI. Humans still steer. For now.

At the top labs, AI already writes research code, runs experiments, checks the results and proposes better methods. People still choose the goals and decide what gets trained. The loop is partly closed: each generation helps build the next one faster.

Recursive simply means the output feeds back in as the input. When this loop closes fully, the pace changes again. More on where that stands in Part 04.



Not fully closed yet. Each turn, people do less of the work. That is why the forecasts keep arriving early.

02

PART 02

Einstein at your fingertips.

The most powerful intelligence ever put in public hands. Almost no one knows how to drive it.

Near-Einstein intelligence.
24/7. For $20 a month.

Free, if you know how to run open-weight models. And with agents, not one of them. Dozens. Hundreds. Working at the same time.

And you use it to draft emails.

Almost everyone uses the most powerful intelligence ever put in public hands the way they used Google: look something up, polish an email, move on.

You're kidding me. You have intelligence approaching Einstein's, multiplied by as many agents as you care to run, and you're using it politely to write emails. The basic plan is $20 a month. Agents burn tokens. For this much intelligence, it is still an extraordinary bargain.

The cost is not the problem. The habit is.

TODAY

You have a Bugatti in the garage.

You don’t know how to drive it. You don’t even take it out.

WITH AGENTS

You have a hundred Bugattis.

And no drivers. Learning to drive is the entire advantage.

Are you driving the Bugatti—or taking it to the convenience store?

01	Did AI challenge your last seven-figure investment memo before you read it?	YES / NO
02	Does your office have a portable second brain that survives if your CIO quits tomorrow?	YES / NO
03	Are agents running overnight on your portfolio, or does the office go dark at 6 p.m.?	YES / NO
04	Can you swap frontier models in two weeks without losing institutional memory?	YES / NO
05	Do you know where your staff is pasting the family's data right now?	YES / NO

Three or more "no" answers? Your capability is still parked.

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AI is an amplifier. The better you wield it, the more it gives you.

Same model. Different hands. Different outcomes. A sharp mind with the right method gets a team of Einsteins. Everyone else gets a polite search engine. Almost no one knows how to wield it. Fewer still can build with it.

Since when has horsepower like this been available almost free? Local open-weight models carry no hosted-model token fee. The frontier costs $20 a month. I spent two years finding the shortcuts. This deck, my books and my masterclass hand them to you.

Bring your intelligence. AI multiplies it. Bring nothing, and it multiplies that too.

Bring it the problem you have been avoiding.

The investment you cannot resolve. The contract nobody has challenged. The business you never had the capacity to build. The question your advisors keep answering the same way.

That is what this intelligence is for. Not the inbox. The work that moves seven, eight and nine figures.

Stop asking it for help. Start giving it the hardest job in the building.

Before you hand it anything confidential: four rules.

Not on a default plan	Consumer settings may keep your chats and use them to improve models. Turn training off, or don’t paste it.
Real work, business plan	The labs’ business and enterprise plans don’t train on your data by default, and come with admin controls and contracts.
“No training” isn’t “not kept”	Providers still hold prompts for a period for safety review, and courts can order records preserved. Read the retention terms, not just the box.
Crown jewels stay home	Trust deeds, family conflicts, live deal terms: route them to hardware you control. Part 06 shows how.

Trust comes before technique. Decide what goes where, then learn to drive.

In 2025 a U.S. court ordered OpenAI to preserve ChatGPT conversations, deleted ones included, in the New York Times lawsuit; the order was later lifted.

Start with the outcome. Not the prompt.

1

Define the outcome

The result you actually want. Specific, measurable, yours.

2

Give it your framework

Your markdown files, your Skills, your second brain. Your context, not a blank chat box.

3

Let it ask you

“What do you need from me to get to this outcome?” Then answer it.

4

Put the Einsteins to work

Many of them. Agents working the problem until the outcome is in hand.

You have Einsteins in your corner. Better outcomes are the only scoreboard.

03

PART 03

The resistance.

Ego, ignorance and fear. None of it is about the technology.

Success is a dangerous reason to stop learning

Ego

“I built my success without this.”

You defend the method because it once proved you right.

Ignorance

“I used a chatbot. I know what AI can do.”

You mistake a shallow test for the limit of the technology.

Fear

“What happens to my authority if I become a beginner?”

You postpone the learning to protect the title.

All three keep yesterday’s habits in charge of tomorrow’s decisions.

Adaptation has to change the work

You can follow every announcement, buy the best plans and use AI daily while leaving the economics of your office almost unchanged.

Adaptation starts when you can give AI a consequential assignment, challenge the result and turn what works into a method the office can repeat.

The decision

What did you see that you previously missed?

The execution

What valuable work can you now finish faster?

The capability

What can your people and the family now do without waiting for someone else?

Adapting eventually can still mean losing. The window does not wait.

Let’s be honest. The old rarely innovate.

The young rise up

They start companies and put in the grind. In music, in entertainment, in entrepreneurship, that is where innovation comes from. Less invested in yesterday’s rules. No need for the old hierarchy’s permission.

The old hang on

Ego, ignorance and fear. Less cognitive flexibility, more set in their ways. They want to stay in power. The instinct to protect what they have, and to reach for regulatory capture instead of reinvention.

AGE WHEN THEY FOUNDED FACEBOOK, MICROSOFT, APPLE AND GOOGLE

19 Zuckerberg

19 Gates

21 Jobs

25 Page & Brin

My two 80-plus billionaire principals use AI two hours a day. They are the exception, not the rule. They do not have to be.

You may get smashed by AI and never recover.

IF THIS IS YOU

- ☐ **You work at a screen.**
- ☐ **Your value is analysis, documents and pattern recognition.**
- ☐ **You are in finance, law or accounting.**
- ☐ **You are senior enough to think this is about someone else.**

It won't arrive as a pink slip. It arrives as a younger analyst who finishes your week's work by Tuesday, and a client who notices.

Why never recover? The gap compounds. Every month you wait, someone else's agents, Skills and memory get better. Catching up gets harder, not easier.

Past 40, the barrier isn't ability. It is admitting that the skills that made you are being repriced. My view: for those who wait, this does not end well within 12 months.

The market will not grade you on your résumé. It will grade you on what you can direct.

THE PROOF

I’m 61.

I went all in on AI at 59. More than 2,000 hours in two years: testing every model, building agents, breaking things, finding the shortcuts. If I could do it, anyone can. It is in you.

YOU DON’T HAVE TO SPEND THOSE HOURS. I COMPRESSED THEM.

- **Two AI books** updated every month
- **Four in-person masterclasses** every year
- **A twelve-month membership** that keeps you current

What’s your excuse?

Age is not the barrier. Ego is.



For the first time, AI evens the playing field. In both directions.

IF YOU HAVE THE EXPERIENCE

AI hands you the speed, the stamina and the fresh eyes.

You bring decades of judgment, relationships and pattern recognition. It brings tireless agents and a beginner's mind. If you are willing to think differently, you are dangerous again.

IF YOU HAVE THE HUNGER

AI hands you the expertise you could never afford.

The lawyer, the analyst, the engineer and the advisor you had no money to hire. Knowledge that used to take twenty years and a fortune to collect, available tonight.

Age no longer decides who wins. Willingness does.

You think you're waiting. Your staff isn't.

44%

of AI users in Netskope's 2026 enterprise sample used personal AI applications.

Shadow AI is work moving through tools and accounts your office has not approved or governed.

An analyst's phone. A personal subscription. A family document copied outside your approved boundary.

Who owns the account? What is retained? Who has access? Can you revoke it? Training is only one of the questions.

A personal subscription is not your family office's data policy.

Netskope AI Report 2026. Customer telemetry, not an SFO survey. Personal-account settings and terms vary.

04

PART 04

From chat to action.

Stop asking AI for answers. Give AI agents the work. Billions of them are coming.

Three words. Learn them tonight.

AI model

The reasoning engine. Astra, Fable 5.2 and Gemini are rented. Qwen and Inkling 2 Mini are open-weight examples you can run yourself.

Harness

The software around the model: tools, memory, schedules, permissions and checks. It gives the engine a way to work.

Agent

A model inside a harness with a job. It pursues a goal, uses approved tools, checks progress and reports back.

The family’s memory and methods must survive the next model swap.

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A chatbot tells you how. An AI agent does it.

	CHAT	AI AGENT
Starts with	Your question	**Your goal**
Does	Answers	**Takes the actions**
Remembers	Nothing	**Your context and history**
Works	While you type	**While you sleep**
Ends with	Text you act on	**Work that is done**

What it actually does

Opens a browser. Logs into approved apps. Reads and writes files. Sends email from its own address. Runs code. Books, files, reconciles. Spins up other agents. Checks its work. Reports back.

Goal. Plan. Act. Check. Report. That loop is an agent.

Stop chatting. Start delegating.

Everyone can now have a personal assistant: research, preparation, follow-through and coordination.

The next step is a chief of staff. One agent takes your mandate, deploys knowledge workers as AI agents, even hundreds at a time, and brings the decisions back to you.

Start with one worker. Build toward a coordinated digital staff.

Stop commissioning answers. Commission outcomes.

NOT

“How would I research this market?”

INSTEAD

“By tomorrow, identify the 30 businesses that fit our mandate. Check the evidence, compare their economics and bring me the five worth a meeting.”

The work product, the deadline and the evidence standard belong in the assignment.

Four kinds of agent. Know which one you are hiring.

FOR YOUR LIFE

Muse

Errands, plans, shopping, workouts. Works in the background and checks back. Built for you as a person, not around your work email and calendar.

YOU ASSIGN

Grok Bot

Build a team. Each agent gets its own computer, and you hand them the work. A chief of staff, a researcher, an analyst.

IT NOTICES

Claude Duet

Speaks first. A morning brief, then it watches your email and calendar and flags what needs you, asking before it acts.

YOU BUILD IT AND OWN IT

Hermes, OpenClaw

Can be set up to do what the others do, on a schedule, on hardware you own. More setup. Your data never leaves.

Rent the convenience, or own the agent. The work can be the same. The difference is who holds the keys.

Every Grok Bot gets its own cloud computer. Run five, get five.

Its own cloud workspace

It browses, handles files, writes code and works through approved apps. It doesn’t describe the steps. It takes them.

IN A FAMILY OFFICE

Pulls three years of a fund’s capital statements from the portal and builds the reconciliation.

Its own email

Its own address for assignments and replies. It sorts the correspondence, investigates and drafts.

IN A FAMILY OFFICE

Managers send quarterly reports to it. It files them, flags what changed and drafts your questions.

Its own staff

It spins up specialist agents who report to it. It reports to you.

IN A FAMILY OFFICE

One agent runs diligence on a co-investment, with a scout, an analyst and a critic beneath it.

The easy first step from talking to AI to AI doing things. It runs in xAI’s cloud, so route sensitive work to sovereign agents.

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Claude Duet: Anthropic's agent that reaches out before you ask.

Speaks first

A morning brief across email and calendar. Checks your connected apps every few hours and flags what needs you.

Its own cloud computer

Works with its own browser, even when your phone is off. Admin work, follow-ups, even building web apps.

Already knows you

Runs on Opus 5.5 and uses the memory, Skills and connected apps in your Claude account.

Asks before it acts

Approval required before it sends, pays, signs or deletes. It cannot move money between accounts or trade.

Early days: *a research preview for U.S. Pro and Max subscribers, by waitlist. No Team or Enterprise plans, and no Microsoft 365, yet.*

Grok Bot gave every agent its own computer. Duet adds the habit of speaking first. The bar for business agents just moved again.

Anthropic announcement via MacRumors and 9to5Mac, Oct. 21, 2026.

Personal agents went public this fall.

Instinct	Muse	Dots	Claude Duet	Grok Bot
Aug.	Sept. 24	Sept. 29	Oct. 21	Live

THE GOOD

- They text you first, before you think to ask.
- They check you in, book, order and chase, around the clock.
- Dots connects to more than 4,000 apps. Instinct works over iMessage and pays with a one-time card you approve.

THE CHALLENGES

- They still make mistakes: a seat changed, a detail invented.
- Read the terms. Some make you responsible for what the agent agrees to.
- Data can outlive the connection, and training may be on by default. Check it.

Today is the worst they will ever be. Hand them life admin now. Family money and secrets wait until they earn it.

Company announcements, Aug.–Oct. 2026; Al Jazeera, Sept. 30, 2026; eesel review of Instinct, 2026.

Next: multiplayer AI. Agents join the team, not just the person.

UNTIL NOW

One person, one AI

Private chats. Private memory. Everyone in the office teaches their own AI the same things.

→

ARRIVING NOW

AI in the room

Claude Tag lives inside Slack: one AI teammate in a shared channel. It learns the channel's context and answers whoever asks.

→

2027, ANGELO'S READ

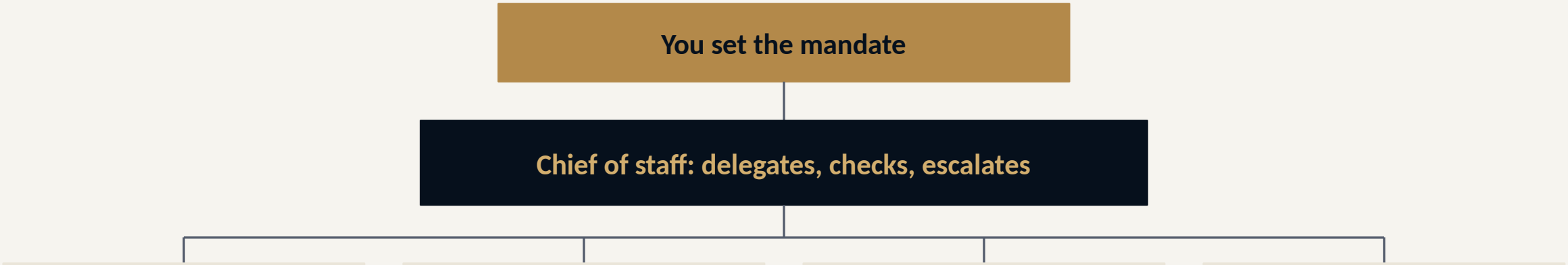
One team, mixed

Shared memory, shared agents and handoffs between humans and agents become how offices run.

For a family office: one agent that knows the whole office. Principal, CIO, controller and the next generation.

Anthropic, Introducing Claude Tag, June 2026.

Your AI chief of staff. One reporting line. Many specialists.



Scout

Finds evidence. Checks sources.

Analyst

Models outcomes. Tests scenarios.

Critic

Attacks the case. Exposes omissions.

Builder

Builds the app, memo or workflow.

You don’t manage a hundred agents. You manage one. It manages the rest.

Give the agent its own inbox. Never the keys to yours.

What its own address does

Managers, bankers and your staff send work to the agent's address, not yours. It sorts, investigates and drafts replies inside its own workspace, in its own name.

What it never gets

Your personal inbox, your signature, or the right to speak for you without approval. You decide what it reads, what it sends and when it must stop and ask. Wires and binding commitments stay with humans.

An email address makes it reachable. Governance makes it deployable.

Three questions over dessert.

A trustee, seventy-one, a former judge with no interest in technology, asked a principal I work with three questions in a row.

The principal had built a good operation. He answered the first two well. The third, not at all.

THE QUESTION · THE ANSWER YOU NEED

1	**What can your AI see?**	*Only the sources you approved, listed in writing.*
2	**What can it do without asking you?**	*Read and prepare freely. Act only on pre-approved tasks. Never move money.*
3	**Who answers if it goes wrong on a Tuesday night?**	*One named human per agent, with a log of every action it took.*

Write the three answers down before you deploy. Then hand out authority in layers.

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Give authority in layers. Each rung is earned.



Every agent gets an owner, a boundary and a log. Then autonomy becomes an asset.

Money movement and binding commitments stay with named humans.

> **Research 30 private companies that fit our mandate. Prepare source-linked briefs. Draft outreach, but send nothing without approval.**

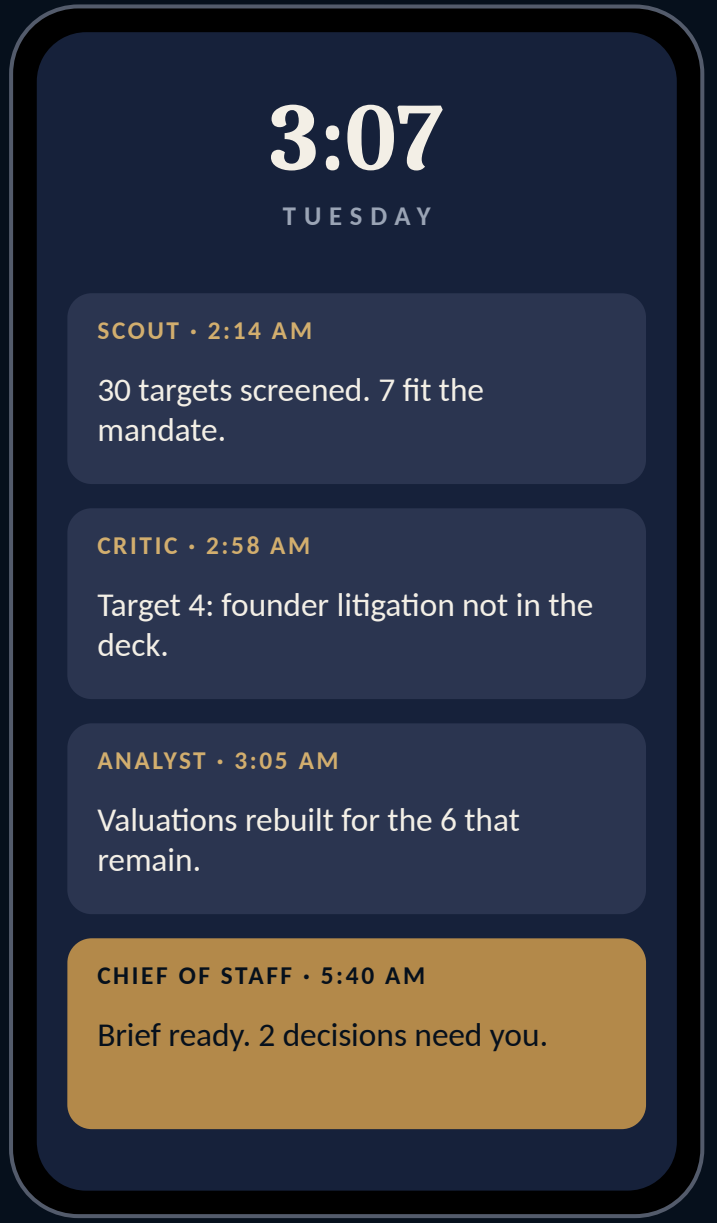
YOUR FIRST ASSIGNMENT. NOT ANOTHER DEMO.

While you sleep, the office works.

A human workweek is 40 hours. A system is available 168. At 5 p.m. you assign the work. At 7 a.m. you make the decision. Missing evidence gets flagged, not filled with a confident guess.

Coverage is not productivity. But silence at 3 a.m. is now a choice.

Scenario.



IQ is one thing. Competence is another. AI now has both.

A high score on a test is impressive. What changes your office is that AI now does the work: it writes code very well, drafts, reconciles, researches and checks, and it is getting more competent every month.

Hand AI the mundane and repetitive. Give your people their time back. Then point them at the work nobody ever had capacity for: deeper diligence, a real second opinion, the family's long-term questions.

Not fewer people. The same people doing far more, better and faster.

Five levels of AI. Most offices are stuck on the first two.

1

Thought partner

You bounce strategy off a chat window and listen.

2

Assistant

Draft this, summarize that. Fetched on request.

3

Team

First drafts, reports and the analysis a junior staff once did.

4

The system

Workflows rebuilt from the ground up. Not faster old steps. A new shape.

5

Compounding

Agents manage agents. Feedback loops make it sharper every cycle, without you touching it.

Calling your office "AI-native" does not turn a chat habit into an operating system.

Recursive: agents improving agents. It has started.

Recursive means the output feeds back in as input. The agent finishes the job, studies how it did, and rewrites how it works. Every loop makes the next one faster. Today it is narrow. Soon it is AI improving AI.

HERE NOW · NARROW

Hermes Agent reviews its own performance and rewrites its own Skills from experience. The agent you install this month is better at your work next month.

PROVEN IN THE LAB

In September, a research agent rewrote its own code in an eight-day autonomous run, found seven successive improvements, and matched a human-built production agent on benchmarks it had never seen.

COMING · 3–12 MONTHS

That is when most insiders at the top labs expect AI to start meaningfully improving AI, according to a report covered by TIME this month.

An agent you deploy today compounds. An agent you don't deploy never starts.

Nous Research, Hermes Agent documentation; Srikanth et al., "Recursive self-improvement of AI research agents," arXiv 2609.26457, Sept. 2026; Gladstone AI report via TIME, Oct. 14, 2026.

05

PART 05

Decide better.

Information is becoming cheap. Judgment is not.

At a trillion observations, “one in a million” happens a million times.

If you watch trillions of things, you will often see one-in-a-million coincidences. AI can watch at that scale. It will find the one in a million no analyst would ever see.

That cuts both ways. A rare coincidence is not an investable signal until it is tested independently.

Find the pattern. Then prove it means something.

AI has no AUM to protect.

No legacy client relationships to preserve. No compensation tied to keeping a particular manager, custodian or strategy in place. No personal career invested in defending yesterday's recommendation.

That does not make AI infallible or free of bias. Its conclusions must be challenged, its evidence verified and its authority governed. But it gives the principal another intelligence in the room that can be instructed to challenge what everyone else has an incentive to leave alone.

Information is becoming cheap. Judgment is not.

Find the fee nobody is paid to question.

$250M × 0.20% = $500,000

A 20-basis-point discrepancy. Half a million dollars a year.

THE INPUT

Five years of bank and custody statements, GP waterfalls, fee schedules, side letters and legal bills. Prepared and indexed inside the family's sovereign system.

THE ASSIGNMENT

"Find hidden fees, misaligned incentives and unnecessary drag. Trace each exception to the transaction and the contract."

AI finds the exception. Your accountant and counsel verify the claim.

Illustrative arithmetic, not a client result or promised recovery. A ten-minute first pass is a scenario, not a five-year audit.

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How MAIA went from summarizing deals to arguing against them.



MAIA, pronounced “Maya,” sits on Mubadala’s investment committee. It started by summarizing proposals and checking valuations. Now it runs counterfactuals and argues against the deal.

“The AI now presents the argument to not do something.”

“MAIA has made us better as an investing institution.”

WALEED AL MUHAIRI · DEPUTY CEO, MUBADALA

A $370 billion sovereign fund pays an AI to say no. The vote stays human. Who says no in your office?

The National, January 20, 2026.

The machine doesn’t take the ends. It takes the middle.

Human · purpose	Decide what matters, which problem deserves attention and what the family is trying to achieve.
AI · investigation	Find the evidence, challenge assumptions, test scenarios and prepare work at a scale no person can match.
Human · action	Weigh the consequences, exercise judgment, own the relationships and decide what to do.

Purpose and action stay human. The middle now runs at machine scale.

Jordi Visser’s three-move framing, in my words.

PART 06

06

Go sovereign. Own the intelligence.

Own the brain. Rent the horsepower.

The question is no longer whether. It is how, starting when, at what pace and on whose infrastructure.

Most principals have already accepted that AI changes the family office.

Three things you can rent or own. Only two of them make you sovereign.

Your software

RENT IT

SaaS by the seat. Vendor lock. Their roadmap, their renewal price.

OWN IT

Build your own with AI coding tools. Covered in Part 08.

OWNERSHIP. NOT SOVEREIGNTY.

Your model

RENT IT

Frontier models from OpenAI, Anthropic, xAI, Meta and Google, on their servers.

OWN IT

Open-weight models you download and run on hardware you control.

THIS IS SOVEREIGN AI.

Your knowledge

RENT IT

Your context scattered across vendors' clouds, teaching their models your world.

OWN IT

A second brain the family controls, portable to any model.

SOVEREIGN BY DESIGN.

Sovereign means open weights on hardware you control, and knowledge that never bleeds into anyone else's cloud.

Sovereign AI: open-weight intelligence, on hardware you control.

The model runs on machines the family controls, from a laptop for everyday work to a server for the big models, using open weights it can download, keep and run forever. The family's knowledge, decisions, methods and permissions stay inside the walls. Nothing bleeds into anyone else's cloud.

A provider can supply a model. It should never become the permanent custodian of how your family thinks.

Don't outsource your sovereignty.

Every prompt you send to a rented model is a copy of your thinking on someone else's computer.

The deal memo

Why you want the company, and what you would pay.

The family

Who gets what, who isn't speaking, who is next.

The strategy

Positions, theses and the trades you haven't made yet.

The method

How your best people actually think and decide.

Frontier models are closed and rented: your prompt travels to the lab's servers. On the right enterprise terms that can be safe. But consumer defaults may keep or learn from what you send. Sovereign means the prompt never leaves: an open-weight model on hardware you control.

Don't bleed your IP into the cloud. Route what matters to machines you control.

What does the family actually need to own?

The knowledge	Source records, context, prior decisions and why those decisions were made.
The method	Skills, instructions, code and tests that capture how the best work gets done.
The authority	Access, action limits, audit trails, human owners and a backup you have actually tested.
The freshness	When a deal closes, a trust changes or an advisor leaves, agents flag what is now out of date and draft the update. Stale context is worse than none.

The bottleneck isn't intelligence. It is organized, current knowledge. Own it.

“

The most valuable thing your family owns may be the thinking that built the portfolio.

ANGELO ROBLES

Alex Karp's question: who owns the means of production?

What it means now

If intelligence runs the business, who controls the data, the workflows, the tools and the expertise that accumulates? Paying for access does not answer that.

What it means for you

With hosted models, negotiate the terms and keep everything portable. With open weights, run the model yourself, and still build the knowledge system around it.

Access to intelligence is not the asset. The power to direct it and keep it is.

Alex Karp, Co-founder and CEO, Palantir: shareholder letter and earnings call, Aug. 2026, via TechCrunch.

Karp’s questions. Ask them of your own office. Answer honestly.

Your data	Who holds your data, and where does it actually sit?
Your prompts	Are your prompts covered by terms you have read, or by a consumer default nobody changed?
Your thinking	Is any of your thinking being quietly transferred to a party whose interests are not yours?

Don’t bleed your IP into the cloud.

Don’t pay for your own intelligence twice.

Satya Nadella’s larger point was even stronger. A firm should keep its context, memory and AI harness separate from any single model, so it can use multiple frontier models and replace one without losing its accumulated intelligence or control of its destiny.

He also warned that companies can pay for intelligence twice: first with money, then with the proprietary knowledge they reveal to make the model useful.

Own the harness. Keep the memory. Swap the model at will.

Satya Nadella, Chairman and CEO, Microsoft: “reverse information paradox” post, July 2026, via TechCrunch.

The model is the engine. The system is the institution.

Model · intelligence	The engine that reads, reasons, writes and codes. It only knows what the system gives it.
Harness · execution	The software around the engine. Memory, tools, coordination, checks and the rules of the workflow.
Family · direction	The mandate, the risk limits and the evidence standard. When to continue, when to stop, who decides.

A model upgrade should strengthen your system, never erase how your institution thinks.

American open weights. A serious new local contender.

Inkling 2 Mini

THINKING MACHINES LAB · USA · NOV. 20

Apache 2.0. About a 20 GB checkpoint.
32 GB+ Apple silicon supported.
A credible competitor to Qwen3.8-27B.

Qwen3.8-27B	Alibaba · China	My established local workhorse. Keep it in the comparison.
Kimi · GLM · DeepSeek	China	Open weights for larger deployments. Hardware needs differ sharply.
Muse Spark Open · Mistral	USA · France	Western options from Meta and Mistral. Match the model and license.
Beam · gpt-oss · Gemma	USA	Additional American choices across capability and hardware tiers.

Keep Qwen. Add Inkling. Make both earn the work.

Thinking Machines release and model card, Nov. 20. Benchmark results vary by task. Model size is not total system memory.

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Choose the machine for the work. Then choose the model.

A strong laptop

32 GB+ unified memory.

Qwen3.8-27B quantized. Inkling 2 Mini’s ~20 GB checkpoint.

Private notes, document work and bounded agents.

A workstation

DGX Spark or a suitable GPU workstation.

More memory and throughput for analysis, larger context and concurrent jobs.

Budget for the whole system.

A server-class rig

Large weights and demanding concurrency.

Capacity, power, networking, support and recovery become operating decisions.

Installation is only the start.

Inkling: 32 GB+ Apple silicon or one DGX Spark. A 1M-token context requires additional capacity.

Inside SFO Continuity, members build this live, with faculty, on their own office’s work.

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No rig? Rent the open giants by the token.

OpenRouter: one account, 400+ models from 60+ providers. Kimi, GLM, DeepSeek and Mistral beside GPT, Claude and Gemini. Pay as you go at the providers' prices, plus a 5.5% fee on credits.

THE CONTROLS THAT MAKE IT SAFE

Pick who serves it

Name the providers allowed. Keep Chinese-hosted endpoints out.

Zero data retention

Route only to providers that keep nothing.

Stay in region

U.S.-only or EU-only routing on business plans. It fails rather than leaves.

No surprise fallbacks

Turn fallbacks off, so only your chosen hosts ever see the work.

The trade: *it is still someone else's computer. Perfect for testing models and for work that identifies nobody. Not for the family's secrets.*

Set the controls once, and every open giant becomes a pay-as-you-go tool.

OpenRouter documentation, provider routing and in-region routing, 2026.

Sovereign AI in four steps. More work than a subscription. Worth it.

1

The metal

A machine with enough memory for the model you want.

2

The model

Download open weights from Hugging Face, the world's library of AI models.

3

The runner

Ollama runs the model with one command in Terminal. LM Studio does it with no Terminal at all.

4

The agent

Hermes or OpenClaw on top, Tailscale to reach it from your phone.

Inside SFO Continuity, members build this live, with faculty, on their own office's work.

Sovereign on the road: your phone reaches your own AI. Privately.

Your phone

You talk or text, from anywhere in the world.

→

Tailscale

A private, encrypted tunnel between your phone and your machine. Your system never sits open on the internet.

→

The harness

Hermes or OpenClaw: the software that gives the model hands, memory and rules, and runs the agents.

→

Your own machine

The open-weight model, your records and your memory, at home or in the office.

This is how I run it. It is more work on several fronts: the hardware, the model, the harness and the remote link, especially when you are traveling. Start with Grok Bot. Graduate to this.

Inside SFO Continuity, members build this live, with faculty, on their own office's work.

Hermes and OpenClaw. The family holds the system.

Hermes

Persistent memory, searchable history, reusable Skills and coordinated work. Configure the tools and checks around the family's mandate.

OpenClaw

Rules and personality in files you control. Scheduled work, messaging interfaces and tools, with permissions your office defines.

Run suitable local engines such as Qwen3.8-27B or Inkling 2 Mini. Use a frontier endpoint when the task and the family's data rules justify it.

Inside SFO Continuity, members build this live, with faculty, on their own office's work.

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Running the big open models securely: three routes.

ROUTE 01

A server you control

In your office or a colocation facility, reached privately through Tailscale. Nobody else holds the machine.

ROUTE 02

Dedicated GPUs in your cloud account

Rented by the hour inside your own AWS, Azure or Google account, under your keys. Simpler to run. Still a U.S. operator.

ROUTE 03

A sealed GPU machine

On Azure or Google Cloud. You check the hardware's proof before anything is sent. More on this shortly.

Inside SFO Continuity, members build this live, with faculty, on their own office's work.

Whichever route you choose: four rules.

Cut the internet	The machine running the model gets no outbound connection. The weights are just numbers. They can’t phone home on their own.
Official weights only	Download from the maker’s official page, check the file’s fingerprint, and use the safetensors format, which can’t carry hidden code.
Test before you trust	Anthropic’s research showed a model can carry hidden triggered behavior that survives safety training. Evaluate it on your own work first.
Limit the agent	The real risk is the software around the model and what the agent may touch. Narrow permissions, logs on, a human approves anything that moves money.

The weights can’t call out. The software around them can. Lock that down.

Anthropic, “Sleeper Agents,” January 2024.

Prompt injection: the risk sovereignty doesn’t solve.

What it is	Hidden instructions inside an email, a PDF or a web page. The agent reads them and may follow them as if you had.
Why sovereign doesn’t help	It attacks what the model reads, not where it runs. An open-weight model on your own hardware is exposed the same way.
Separate reading from acting	An agent that reads outside content shouldn’t also hold the keys to send, pay, delete or share.
Approve every action that matters	Allow only approved tools, log everything, and require a human yes before anything leaves the building.

Owning the model protects your data from others. It doesn’t protect your agent from what it reads.

The same risk hit Microsoft 365 Copilot: EchoLeak, 2025. More on Copilot ahead.

Rent the frontier. Control the institution.

	FRONTIER ACCESS	SOVEREIGN DEPLOYMENT
Access	App or API. Fast to begin.	Hardware, model, runner and harness.
Cost	Subscription or metered usage.	Hardware, power and operations. No hosted-model token fee when fully local.
Privacy	Provider terms, route and retention.	Control the entire data path, including tools, logs and backups.
Capability	Astra, Fable 5.2, Carbon and Neon.	Qwen, Inkling and larger open models. Evaluate the task, not the flag.

Own the memory, methods and permissions. Let the models compete.

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Five ways to run AI. Each one trades cost for control.

1 · Consumer plan	$20 to $200 a month, subsidized by the lab. Your prompts sit on the lab's servers under consumer terms. Check the training setting.
2 · Business plan	Claude, ChatGPT and Gemini for business. No training on your data by default, admin controls, retention options. The lab still processes your prompts.
3 · Your cloud account	Bedrock, Foundry or Google's Agent Platform. Pay per token, no subsidy. Who else sees your prompts depends on the cloud and the model.
4 · Sealed compute	Open-weight models in hardware-verified enclaves on a cloud's GPUs. The operator is locked out.
5 · Hardware you control	From a laptop to a server. Nobody else holds the machine, the keys or the unencrypted data.

Choose the level by the sensitivity of the work, not by habit.

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Your cloud account gives you control. The model's route determines how much.

AWS Bedrock

Access models through your AWS account and contract.

Fable 5.2 has model-specific abuse retention. Review the exact region and inference route.

Microsoft Foundry

Hosting varies by model.

Fable 5.2 is an Anthropic-hosted preview. A Microsoft bill does not mean the inference stays on Azure.

Google Agent Platform

Gemini and partner models share a procurement surface.

Fable 5.2 has its own retention and sharing requirements. Check the selected endpoint.

The account, the hosting, the data processor and the retention policy are four different facts. Read all four.

Inside SFO Continuity, members build this live, with faculty, on their own office's work.

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Same model. Three clouds. Different custody.

Claude Fable 5.2

AWS Bedrock

Up to 30 days of traffic retention. Flagged content may receive AWS human review.

AWS does not share retained prompts with the model provider.

Approved internal use can qualify for zero data retention.

Microsoft Foundry

Anthropic-hosted preview. This route runs outside Azure.

Do not infer processing location, retention or contractual protection from the Foundry name alone.

Check the model-specific route.

Google Agent Platform

Up to 30 days of abuse-monitoring retention.

Enabling Fable 5.2 requires prompt-response sharing with Anthropic.

This is a model-specific condition, not a rule for every Gemini request.

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Don’t trust a U.S. cloud? The European and Swiss options.

U.S. clouds, European walls

- AWS European Sovereign Cloud: Germany, live since January, run by EU-resident staff through German subsidiaries.
- Microsoft’s EU Data Boundary: customer data stored and processed inside the EU.

Operational sovereignty, not legal sovereignty. The parent is still American, so the CLOUD Act still reaches it.

European- and Swiss-owned

- Mistral (France): its own models, hosted in Europe or on your premises.
- Bleu (Orange and Capgemini) in France and Delos (SAP) in Germany: Microsoft’s technology under European ownership.
- OVHcloud and Scaleway (France). In Switzerland: Infomaniak, Swisscom’s Swiss AI Platform, Phoenix Technologies and Exoscale.
- Apertus 1.5: Switzerland’s own open model, from ETH Zurich and EPFL.

Built to sit outside U.S. law. The trade: a narrower menu, often Mistral or open-weight models rather than the newest GPT, Claude or Gemini.

Sovereignty depends on who owns the operator, not where the server sits.

AWS, Jan. 15, 2026; Bleu and Delos: SDxCentral, Nov. 26, 2025; Apertus 1.5: CSCS, ETH Zurich and EPFL, July 24, 2026. Not legal advice.

In Europe, the fight isn't over which model. It's over who can demand the data.

The CLOUD Act

A 2018 U.S. law. American authorities can compel U.S. providers to hand over data they control, wherever it is stored. Many continental family offices refuse U.S. clouds for that reason.

ARCHITECTURE 01

Anonymize at the edge

Names and figures are stripped on the family's own device first. The frontier model sees the problem, never the family.

ARCHITECTURE 02

Sealed compute

Models run in encrypted, hardware-verified enclaves on a cloud's chips. Compelled, the provider holds only encrypted data.

ARCHITECTURE 03

Fully sovereign

Open-weight models on the family's own hardware or a European-owned cloud. Nothing crosses a border it shouldn't.

Choose the architecture before you choose the model.

Architectures 01 and 03: Salama Belghali, Co-Founder & CEO of Tenira, interviewed by Angelo Robles on the @familyoffice podcast, October 2026 (watch). Architecture 02: see sealed compute, ahead.

Your keys protect your data at rest. Not while the model is thinking.

At rest

Stored files, logs and backups. Keys you control work here: no key, no access.

In transit

On its way to the model. Encrypted by default on every major cloud.

In use

To answer, the model needs your prompt decrypted in memory. Whoever runs that machine can, in principle, see it. Your key doesn't change that.

Two things close the in-use gap: sealed compute, or hardware you control. And a CLOUD Act order goes to the provider running the machine. If your data is decrypted there, it is within reach.

The real question isn't who holds the keys. It's who can see the data unencrypted.

Sealed compute: a locked room in a rented cloud.

Also called confidential computing. Three things change.

01

Sealed while it thinks

Clouds already encrypt data on disk and in transit. Here it stays sealed while the model works: encrypted in memory, walled off in the GPU.

02

Proof before you send

The hardware proves exactly which software is running. Your side checks the proof. No match, nothing is sent.

03

The operator is locked out

The cloud's staff can't look inside. Ordered to hand over your data, the provider has only encrypted data to give.

Who offers it: Microsoft Azure and Google Cloud, on Nvidia GPUs. Apple's Private Cloud Compute uses the same principle. AWS says its Nitro design locks out its own staff.

Own the brain. Rent the horsepower. Seal it when the stakes demand.

Microsoft and Nvidia, Sept. 24, 2024; Google Cloud, June 23, 2026; Apple via MacRumors, June 8, 2026; AWS confidential computing page.

Sealed is not the same as safe. Three limits.

01

You can’t seal the frontier. Yet.

Neither Anthropic nor OpenAI offers Fable or Astra in an enclave you can verify. Today you seal open-weight models, or Cohere’s smaller closed ones in beta. Anthropic just hired Opaque’s confidential-AI team.

02

The hardware can be broken.

In 2025, Georgia Tech and Purdue researchers used a device costing under $1,000 to pull keys from Intel and AMD chips and fake Nvidia’s proof. It takes physical access: exactly what a cloud operator has.

03

It guards the data, not the judgment.

A sealed model can still be fooled by a booby-trapped document, or simply be wrong. Governance, checks and human approval still apply.

Sealed compute raises the bar. It doesn’t remove the need for judgment.

TEE.fail (Georgia Tech, Purdue) via BleepingComputer, Oct. 28, 2025; Anthropic–Opaque: Constellation Research, Oct. 2026; Cohere Model Vault docs, Oct. 2026.

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Already run on Microsoft? Microsoft 365 Copilot is your fastest first lane.

What it is

AI built into Outlook, Teams, Word, Excel and SharePoint, working on your own email, files and calendar through the permissions you already have. It runs on OpenAI and Anthropic models.

What it can do now

Researcher and Analyst agents, Agent Mode that edits the document itself, Copilot Cowork on Claude for longer tasks, and Copilot Studio for your own agents.

WHY FAMILY OFFICES CHOOSE IT

- It works inside the email, files and calendar you already have, through the permissions you already set.
- Covered by Microsoft agreements you already signed, and not used to train foundation models.
- No new vendor to approve. IT and compliance already know it.

If the office already lives in Microsoft, start there. Just know what it is, and what it isn't.

Microsoft. Features change often; confirm with Microsoft.

Two Copilots. Know which one you're paying for.

Copilot Chat

INCLUDED WITH MICROSOFT 365

- Answers from the web, plus files you upload or point it to.
- Enterprise data protection.
- Build agents freely; running them is billed by use.
- Does not reach into your mailbox, meetings or SharePoint on its own.

Microsoft 365 Copilot

$30 PER USER A MONTH · $21 UP TO 300 USERS

- Works across your email, files, meetings and chats.
- Built into Teams, Word, Excel and PowerPoint.
- Researcher and Analyst agents included.
- Comes with SharePoint's oversharing controls.

Most offices already own the first. The second reads the mailbox, so fix permissions before you buy it.

Microsoft 365 Copilot pricing page, October 2026. Prices are list; promotions and contracts vary.

Copilot, honestly: the risks, and how to manage them.

It sees what you can see

A decade of loose SharePoint permissions becomes searchable in seconds. The trust deed someone shared with “everyone” is now one question away.

Hidden instructions

A booby-trapped email or document can steer it. In 2025 researchers showed a zero-click flaw, EchoLeak. Microsoft patched it. The category remains.

Not sovereign

It is still Microsoft’s cloud, reachable under the CLOUD Act. And Claude-powered features run outside the EU Data Boundary.

Your memory, their format

Context built inside Copilot is hard to take with you. Keep the family’s know-how portable.

Copilot is a strong first lane, not a sovereign one. Use it for the everyday. Keep the crown jewels on hardware you control.

Before you switch Copilot on: five moves in 30 days.

1 · Find the oversharing	Run SharePoint's permission and sharing reports, included with Copilot licenses. Close the "everyone" links on trust, tax and estate sites.
2 · Wall off the crown jewels	Restricted content discovery hides chosen sites from Copilot's search; access is unchanged. Sensitivity labels plus Purview data loss prevention keep labeled files out of its answers.
3 · Decide on Claude	Anthropic runs as a Microsoft subprocessor: on by default in most regions, off by default in the EU, the UK and Switzerland. Your administrator decides who gets it.
4 · Pilot with five people	Three real jobs: Teams meeting recaps, Researcher on a live deal, Excel on a real portfolio. Audit logs on from day one.
5 · Measure, then widen	Hours saved, errors caught, decisions changed. Expand only what proved itself.

Inside SFO Continuity, members build this live, with faculty, on their own office's work.

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Want to build? Claude and Codex already run inside Microsoft.

GitHub Copilot

Anthropic's Claude and OpenAI's Codex coding agents sit next to GitHub's own. Hand one a task and it writes the code and opens it for review. An administrator decides which agents are switched on.

Claude Code and Codex on Azure

Both tools can run through your Microsoft Foundry account, billed under your Microsoft agreement. Codex runs on Azure. Claude can too, with Anthropic as its data processor.

Copilot Cowork

Anthropic's Cowork, built into Microsoft 365. Describe an outcome, such as preparing a board meeting, and it plans and works across Outlook, Teams and Excel, asking before it changes anything.

The point: "We're a Microsoft shop" is no longer a reason not to build. The two agents serious builders use are available without leaving the vendor compliance already approved.

Same cloud, same rules: code written against the family's systems gets the same permission discipline as everything else.

GitHub Changelog, Feb. 2026; Claude Code docs (Microsoft Foundry); Microsoft and Anthropic, Copilot Cowork, Mar. 2026. Plans and availability change.

Keep these assets portable.

Context	Family facts, goals, records and decision history.
Memory	Why you acted, what you learned and what changed.
Skills + tests	How the work is done, and how good work is recognized.

If you cannot move it, you do not own it.

The goal is control. Not pretending the cloud does not exist.

Keep under your control

Sensitive family records, private correspondence, proprietary methods and approval rules.

Rent where it earns its place

Frontier reasoning, public research, coding and approved tasks under the data protections you negotiated.

Control is a routing decision you make every day. Not a slogan.

60 · 30 · 10. A starting point for control.

60%

Family-controlled

Qwen3.8-27B and America's Inkling 2 Mini are competing local engines. Own the context, Skills and permissions.

30%

Frontier, rented

Use the deepest reasoning under the terms, data rules and endpoints your office approves.

10%

By assignment

Route the rest by sensitivity, consequence, cost and demonstrated performance.

A default, not a dogma. Turn the dial as the work changes.

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Size the real job. Then build for it.

Memory	Weights + context + concurrent work + headroom.
Compute	Throughput, latency, tools and jobs running at once.
Control	Access, permissions, backup, recovery and the full data path.

WHAT STAYS INSIDE THE ROOM · SOVEREIGN HARDWARE BUILDS

Members size the machine, the model and the access for their own office, live in the room with faculty.

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I put in more than 2,000 hours so you don’t have to.

WHAT IT TOOK ME · TWO YEARS

- Silicon Valley, with the forward-deployed engineers, the VCs and the people building the models.
- The robotics factories, to see what is real and what is a demo.
- Buying the hardware and running the models myself.
- Time and money on things that didn’t work. I learned from every one.
- Decades inside the family office community, so I know where this has to land.

WHAT IT TAKES YOU · ABOUT 50 HOURS

- Two living AI books, updated every 30 days.
- Two immersive days at an AI Family Office Masterclass.
- My proprietary frameworks, write-ups and the Skills each room builds.
- Your own time, applied to your own work, alongside peers on the same road.

About 50 hours, with the right resources, can put you where 2,000 hours put me. I believe that.

Same destination. A fraction of the road.

The seat is membership. SFO Continuity.

Twelve months. Family members included. A stronger office at the end of it.

Four AI masterclasses

Build side by side with faculty, principals and executives. Four immersive rooms across twelve months.

The tools each room builds

The working Skills and files from the rooms you attend. Put the methods to work in your own office.

Forums and private gatherings

Palm Beach, New York and conversations with peers across an evolving calendar.

Two living AI books

The AI-Native Single Family Office and 10 Things Every Family Office Should Be Doing Now in AI.

Proprietary frameworks

The Continuity Index, the Six Capabilities and the Family Office Playbook’s 3,500+ questions.

Peers and direct access

Principals and executives building on the same road, with direct access to Angelo throughout the year.

Next: January 27–28, 2027 · Palm Beach

AIFamilyOfficeMasterclass.com

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Want this inside your family office?

Don’t wait for the last slide. Reach me directly.

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AI Family Office Masterclass · January 27–28, 2027 · Palm Beach

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PART 07

07

Rebuild the institution.

The family office is not a staffing formula. It is a capability system.

“

Every family office begins with a reason to exist. Almost none maintain one. Not for lack of intent, but because the tools to reach that highest expression did not exist. This is how a family finally does.

ANGELO ROBLES

Carl Icahn’s warning to every institution.

“Survival of the unfittest.”

Icahn’s description of how corporate hierarchies promote the wrong people to the top: “anti-Darwinian.”

A family office can become brilliant at preserving itself, and weak at serving the family.

Carl Icahn, Wharton Economic Summit, Feb. 1, 2006, via Knowledge at Wharton.

Most family offices are being built for a world that no longer exists.

THE LAST CENTURY'S OFFICE

Reports. Departments. Advisors. Meetings. Handoffs.

THIS CENTURY'S OFFICE

Context. Digital labor. Challenge. Decisions. Execution.

The last century's office administered complexity. This century's office commands intelligence.

The language of family offices is preservation. The language of sovereign intelligence is foresight.

The gap between what the best traditional family office delivers and what the principal actually requires has existed for decades. The technology to close it did not exist until recently. Not incrementally. Completely. It exists now.

The AI-native family office is not a traditional office with AI layered on top. It is a different operating model built on one principle: every demand on the principal's attention is worthy of it, and everything else runs without them.

Architecture that never needs to be asked twice, never gets tired, and never misses the 3 a.m. signal because nobody is watching at 3 a.m.

Why should a $2 billion family keep a conventional office of 20 or 30 people?

If AI agents can perform increasingly sophisticated financial, legal, administrative, research and operational work, every permanent seat has to justify the capability it adds.

Which human capabilities justify permanent headcount? What should be rebuilt from scratch? The measure is capability, not headcount.

More family offices. Far fewer employees. That is the future.

“

From where I sit in Switzerland, the future of the family office has already arrived. I know multi-billion-dollar families, with multiple entities and public and private holdings around the world, running AI-native offices with one to three people. In some of them, the CEO function is already led by AI. Humans keep oversight and the final say on key decisions and any movement of money. Most of the industry still thinks this is ten years away. It’s happening now.

SALAMA BELGHALI · CO-FOUNDER & CEO, TENIRA · ZURICH-BASED, BUILDING AI AGENTS FOR SINGLE FAMILY OFFICES · FORMERLY 20 YEARS IN SWISS PRIVATE BANKING · ON ANGELO ROBLES’S @FAMILYOFFICE PODCAST

The old minimum for a family office was a payroll number.

BEFORE AI · FAMILY WEALTH NEEDED

$500–750M

A real office needed a full staff: investment, accounting, legal, reporting, administration. That payroll runs millions a year, so only a very large fortune could carry it.

WITH AI · FAMILY WEALTH NEEDED

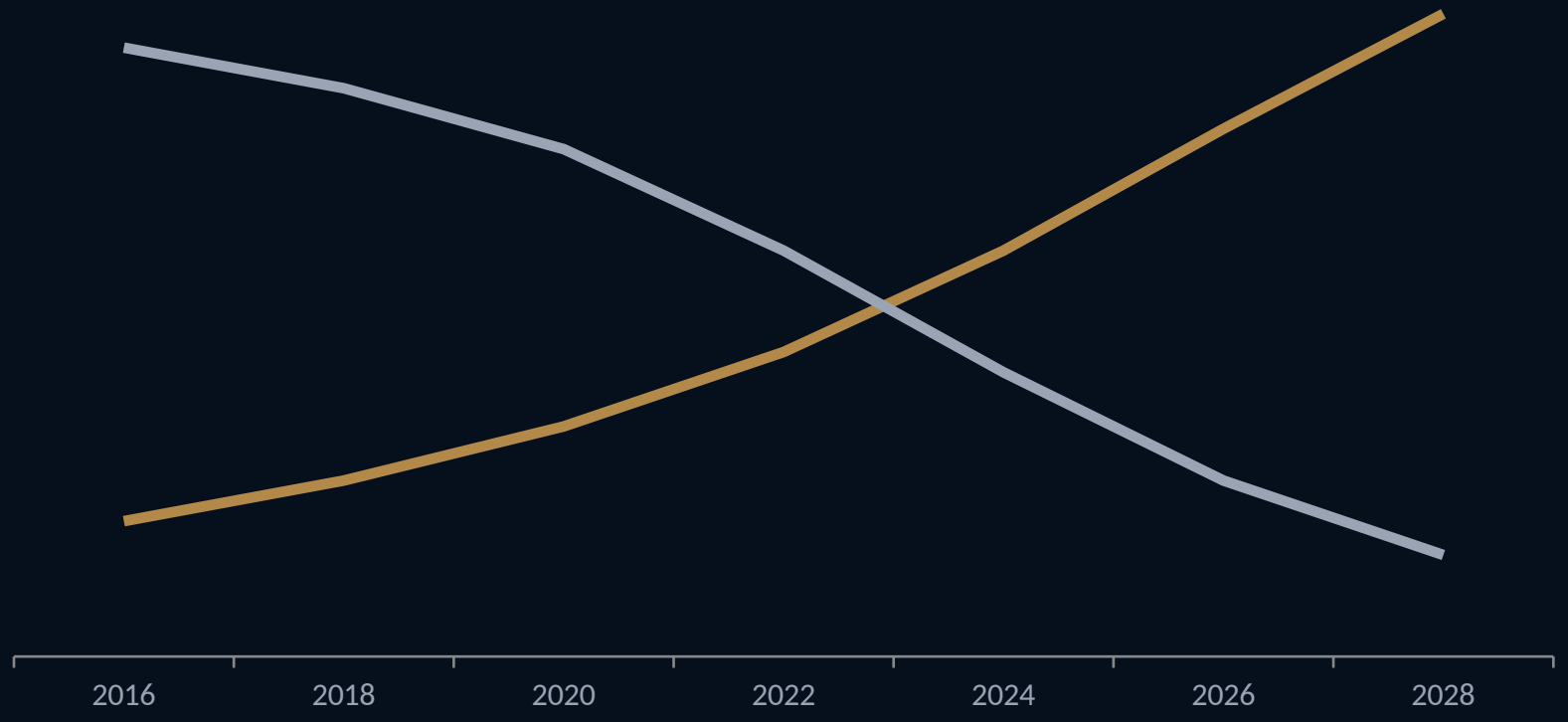
≈ $50M

AI agents now do much of the research, reporting and administration. With the cost of intelligence collapsing, the right complex family can own its office with a small core team.

The cost of intelligence collapsed. So did the minimum.

My architecture thesis. Complexity, service needs and actual economics decide suitability.

The value of control is rising. The cost of delivering it is falling.



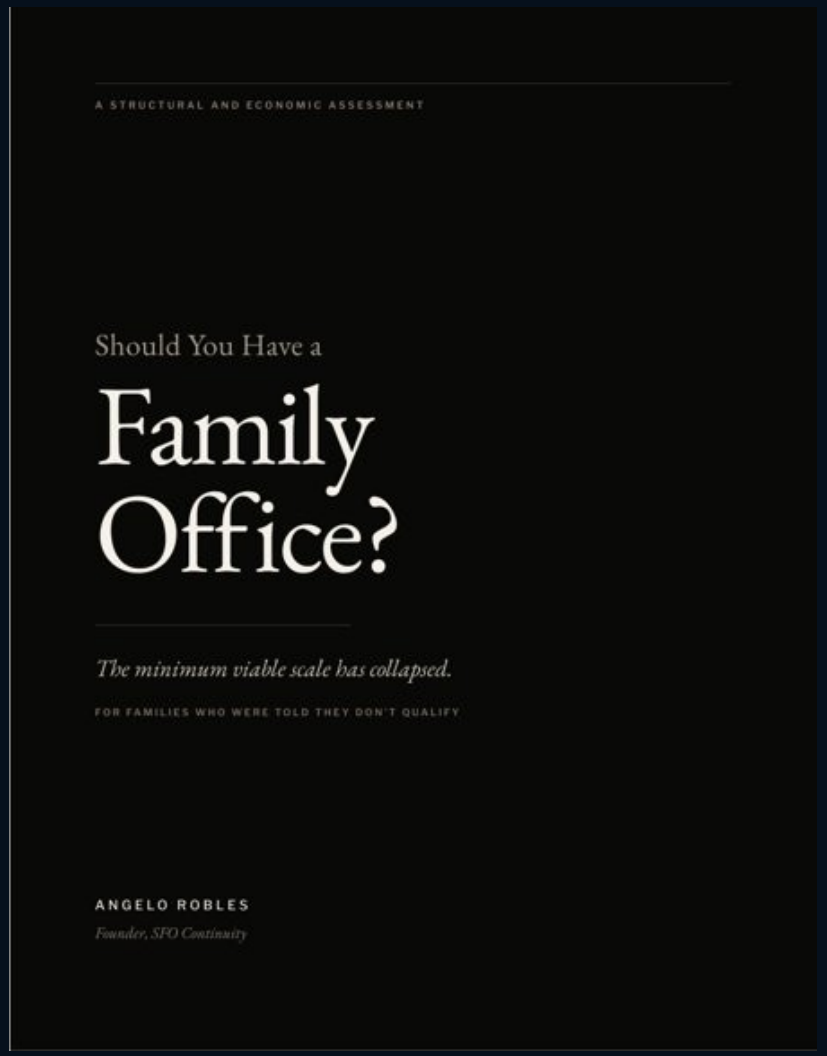
Value of control

Data, agents, sovereignty, speed and loyalty are now worth owning.

Cost of capability

What once took a floor of staff now takes architecture.

Conceptual curves.



A BOOK BY ANGELO ROBLES

Should You Have a Family Office?

The value of control has risen.

The cost of delivering it has changed.

The book answers whether you should. The Continuity Index measures how good the one you have really is.

Read the book → angelorobles.com/ShouldYouHaveAFamilyOffice

A smaller core. A far more demanding institution.

Exceptional people

Judgment, relationships, accountability and the ability to direct AI.

Digital workers

Repeatable preparation, monitoring, reconciliation and execution.

Specialist bench

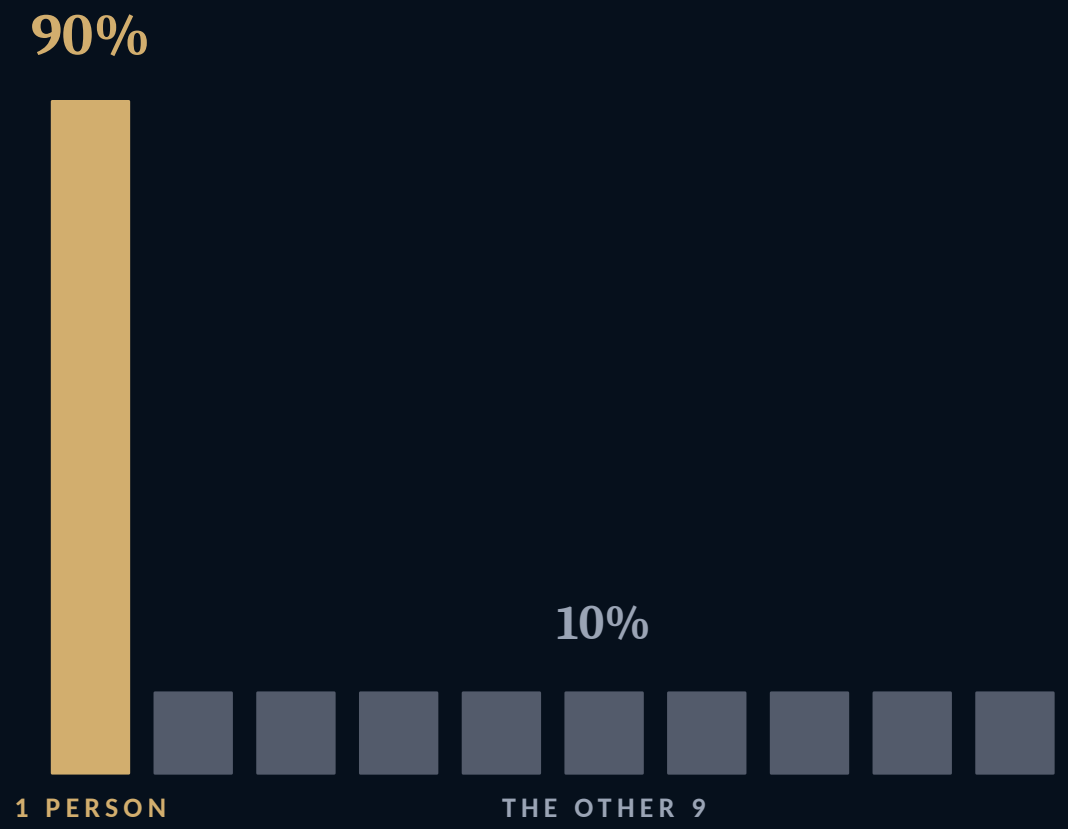
Tax, legal, technical and investment expertise brought in when the work demands it.

Fewer seats. A higher standard for every one of them.

10%

of your people will create 90% of the AI gains.

Roll AI out to everyone and the same power law appears, from the investment team to the back office. Training lifts the floor. It rarely moves the curve.



Which means most people are overpaid, and a few are badly underpaid.

The Pareto principle, supercharged. The exact ratio varies by office. The shape doesn't.

Six questions the power law forces on every principal.

01 Who is overpaid, and who is underpaid?

Pay still follows titles. Value now follows who uses AI best.

02 Who gets the best tools?

Put the most compute behind the people who use it best, without breaking the culture.

03 What is the honest size of the team?

If output wouldn’t drop without a role, the question is already answered.

04 How do you hire the 10%?

Without the brand, the salaries or the mission of a technology company.

05 Is the training working?

Lifting the floor is not moving the curve. Know which one you are paying for.

06 How do you keep them?

The best want to work beside other builders. Lose one, and you lose most of the gains.

In a family office of eight, the power law isn’t a statistic. It’s one or two names.

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AI rarely fails on the technology. It fails on people.

FAILURE MODE 01

Leadership that doesn't believe

If the principal and the senior executives aren't visibly using it, nobody else will. Belief is set at the top.

FAILURE MODE 02

IT and security with no reason to move

They are measured on incidents avoided, not advantage created. A new tool is risk to them and upside to someone else. That isn't bad faith. It's incentives.

The everyday blockers: access to the data, office politics, and time with the people who know how the work is actually done.

It's a people problem. Only the principal can solve it.

What only the principal, or the owner, can do.

Declare it	Say plainly that this is the direction, and use it yourself where people can see.
Open the data	Order the systems connected, with permissions intact. Data access is a decision, not a project.
Change the incentives	Give IT and security a mandate to enable, and reward them for speed with safety.
Lower the fear	People will assume you're coming for their job. Say what changes and what doesn't, first.
Give it time	Put the people who know the work in the room every week. Their hours beat any vendor demo.

Technology is the easy part. Permission, incentives and trust are the principal's job.

Who should own AI in your office? Not necessarily your best technologist.

Fresh eyes, a founder's mind

AI done right rebuilds the work from the inside out. The owner has to want to rebuild, not bolt on.

Cross-functional

A pure technologist can miss what the investment team, the family and the advisors actually need.

Political skill, very high EQ

People will assume you're coming for their job, through AI or literally. The owner earns trust faster than rumors spread.

Sees where it is going

Not just extrapolating last year. It takes both history and foresight.

In a family office, that is often the COO, the chief of staff or a capable next-generation family member.

Central planning. Decentralized execution. Choices that look interesting, not obvious.

Their first job: sit inside the work.

01 **Sit in the business**

Watch how the investment team, the controller and the family actually work.

02 **Learn the patterns**

What repeats, what waits on someone, what walks out the door when someone leaves.

03 **Then hand them agents**

Two kinds, built around how each person already works.

AGENTS YOU PROMPT

On demand

Someone asks. The agent drafts, researches and checks.

AGENTS IN THE BACKGROUND

Always on

Nobody asks. They run on their own and deliver value before anyone thinks to.

Understand the work first. Then marry it to where the technology is going.

Not a wealth management vehicle. A sovereign family operating system.

The single family office of the future is not a wealth management vehicle. It is a sovereign family operating system. And it does five things that cannot be outsourced to anyone whose loyalty is divided.

1. AI sovereignty
2. Capital architecture for the new economy
3. Longevity intelligence
4. Generational meaning architecture
5. Civilizational positioning

Five responsibilities. Not one of them can go to divided loyalty. And this is a couple of years out, not twenty.

1 AI sovereignty

“The family’s agents and knowledge systems, built on the family’s own data, owned and protected by someone who works for the family alone.”

WHAT IT LOOKS LIKE

A second brain holding every decision, document and lesson, in one place the family owns.

Agents that work for the family only, on hardware and terms it controls.

A trusted builder whose only client is the family, not a vendor with a thousand.

Ask your office: if your AI vendor vanished tomorrow, what would the family still own?

2 Capital architecture for the new economy

"Tokenized real assets, private payment and settlement rails, energy ownership, sovereign positioning. Not a job for an advisor carrying fifty other clients."

WHAT IT LOOKS LIKE

Real estate, private credit and funds held as tokens, divisible and tradable around the clock, settled in stablecoins.

Ownership in power and compute: the bottlenecks of the intelligence economy.

Custody and jurisdiction spread so no single bank or government holds every key.

Ask your office: how much of your balance sheet is ready for a tokenized, agent-driven market?

3 Longevity intelligence

“Reaching the science before it is widely available, and rebuilding every plan that assumes the principal steps aside on schedule.”

WHAT IT LOOKS LIKE

Agents scanning research, trials and clinics continuously on the principal’s behalf.

Succession, estate and governance redrawn for a principal who may lead for decades longer.

Health, wealth and governance finally planned in one conversation.

Ask your office: what breaks in your succession plan if the principal is still leading at 100?

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4 Generational meaning architecture

“When the financial function runs itself, the office’s real job is the question the money never answered. What are we for?”

WHAT IT LOOKS LIKE

A written family purpose the office is measured against, every year.

Heirs developed as builders and decision-makers, not recipients of distributions.

Ventures, philanthropy and real roles that give the next generation meaningful work.

Ask your office: if the money managed itself, what would your family do?

5 Civilizational positioning

"The families with loyal, continuous representation will help shape the new order. The rest will be shaped by it."

WHAT IT LOOKS LIKE

Continuous intelligence on geopolitics, regulation, technology and markets, built for the family alone.

Relationships with the institutions shaping AI, money and energy.

Capital deployed deliberately where the new order is being built.

Ask your office: who represents your family while the new order is being written?

Smaller in headcount.
Vastly more capable in function.
More important in purpose.

This office is not twenty years away. It is two. The families that build it now will set the terms for everyone who waits.

“

A single family office should become the institution through which a family’s accumulated intelligence becomes owned, usable, governable and transferable across generations.

ANGELO ROBLES

Two families. $5 billion each. A different 2036.

FAMILY A

Builds it.

An AI-native family office. Independently capable heirs. A family that keeps reinventing how it makes decisions and allocates capital.

FAMILY B

Keeps it.

Excellent advisors, prestigious credentials and sophisticated managers. And an office that runs much as it did 20 years ago.

By 2036, what separates them?

The scoreboard is not activity. It is the Six Capabilities.

A PROPRIETARY FRAMEWORK BY ANGELO ROBLES · MEASURED BY THE CONTINUITY INDEX

01 Decision quality

Did the process expose what consensus missed?

02 Execution speed

Did consequential work move faster without losing control?

03 Strength of people

Are the people more capable, or merely busier?

04 Clarity of purpose

Does the work serve a defined family mandate?

05 Adaptability of systems

Can the institution replace tools without losing its intelligence?

06 Capability of the family

Are the principal and heirs becoming more independent?

Anyone can learn their number. Members change it.

Take the Continuity Index → angelorobles.com

PART 08

Build now.

Your first useful system starts with a real task, not technical fluency.

The highest-return investment of your career may be the next 30 days.

Make a list of the ten things that would most advance your career, or your family's office. Put one at the top: become genuinely fluent in AI.

#1 BECOME FLUENT IN AI



#2 – #10 EVERYTHING ELSE, COMBINED



Over a 30-day window, my view. For an executive, and even more for a principal.

WHAT A FOCUSED 30 DAYS LOOKS LIKE

- My two living AI books, updated every 30 days.
- Two immersive days at an AI Family Office Masterclass.
- Direct access to me.
- Peers on the same road, building alongside you.
- And your own hours, every day, on real work.

The timing is good: start your 30 days now and you arrive at the next masterclass, January 27–28 in Palm Beach, already building. I built the books and the masterclasses to be the fastest way I know to get there.

Nothing else on your list will compound like this.

You don’t code? Neither do I.

0

LINES OF CODE NEEDED

The machine writes the code. You supply the judgment, the context and the standard.

61

AND NO TECHNICAL BACKGROUND

That is me. Two years ago I started from zero. Today I build agents, Skills and applications every week.

80+

AND ASKING THE BEST QUESTIONS

At my last masterclass, an attendee in their eighties was, by the end of day two, asking some of the sharpest questions in the room.

Age and background are not the barrier. Within an hour you can do something you could not do this morning.

You don’t know how to prompt. Yet.

- ☐ Do you talk to it, or type at it?
- ☐ Do you let AI write your prompts?
- ☐ Do you run loops?
- ☐ Do you write markdown files?
- ☐ Do you build Skills?
- ☐ Do you keep a second brain?

Don’t know what half of these are?

That is the point. Almost no one does. The next slides define every one. My masterclass and my books teach every piece, hands on.

Without these, you will never get what you could out of these amazing intelligence resources.

From chat to command, in six rungs.

1
Talk
Give it the whole picture, out loud.

2
Meta-prompt
Let AI write the prompt for you.

3
Loop
Draft, attack, fix, verify. Repeat.

4
Markdown
Teach it who you are, once.

5
Skills
Teach it how you do a job, once.

6
Second brain
Give it the office's memory.

THEN: AGENTS THAT ACT ON ALL OF IT →

Most people never leave the first rung. Each one multiplies the one below it.

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Six words. Learn them. First: how you ask.

Prompt

WHAT IT IS

The instruction you give the AI: the goal, the context, the constraints and what a great answer looks like.

WHY IT MATTERS

A vague prompt gets a generic answer. The brief sets the ceiling on the work.

Meta-prompt

WHAT IT IS

A prompt about the prompt. You give AI the outcome. It interviews you, then writes the instruction for itself or for another AI.

WHY IT MATTERS

AI writes better prompts than almost anyone in the room. Let it.

Loop

WHAT IT IS

A repeating cycle: draft, critique, fix, verify. Run it again until the work holds up.

WHY IT MATTERS

The first answer is a draft, never the deliverable. Quality comes on the third and fourth pass.

Brief the work. Let AI write the brief. Never accept the first pass.

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Then: what it remembers about you.

Markdown file

WHAT IT IS

A plain-text file (.md): a Word doc stripped to headings and bullets, which every AI reads natively. “About me.” “Our mandate.” “How I write.”

WHY IT MATTERS

Write your context once. Never re-explain yourself. It moves with you to any model.

Skill

WHAT IT IS

A folder that teaches AI one job: markdown instructions plus templates and checks. AI opens it only when that job comes up, like an IC memo.

WHY IT MATTERS

Markdown tells AI who you are. A Skill tells it how to do a job your way, every time.

Second brain

WHAT IT IS

Your searchable library of records, decisions, lessons, notes and goals, organized so AI can retrieve them.

WHY IT MATTERS

Every task starts with your history, not a blank page. It compounds every year.

A markdown file is a memo. A Skill is a playbook. The second brain is the library.

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Markdown or Skill? Who you are, versus how you work.

Markdown file

THE CONTEXT · ALWAYS ON

A single plain-text page the AI reads before anything else.

```
About our family office.md
Our mandate and red lines
How the principal likes to receive information
Who decides what
```

Answers: who are we, and what matters here?

Skill

THE METHOD · LOADED WHEN NEEDED

A small folder that teaches one job: instructions, a template, a checklist, good examples.

```
IC memo/
SKILL.md: the steps, in order
memo-template.docx
checklist and two past memos as examples
```

Answers: how do we do this job, every time?

Markdown is the context. A Skill is the method. Together, AI works like it has been in your office for years.

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Skills are kung fu for your AI.

“I know kung fu.”

The download

Neo’s body could already fight. The program gave him technique. The model already has the intelligence. A skill gives it your method: how your office runs a capital call or reviews a subscription document.

The helicopter

Trinity needs to fly, so the pilot program is loaded on the spot. Skills work the same way. The AI loads the one the task calls for and ignores the rest, so an office can hold hundreds.

Write your own

The most valuable skills aren’t downloaded. They’re written by the office. When the 30-year controller retires, her year-end close stays behind as a skill. That isn’t productivity. It’s continuity.

Where the analogy stops: Neo still had to spar with Morpheus. A skill gives technique, not judgment. And he trusted the operator loading his programs. Know who wrote yours.

Load the right skill and your AI does it the way your house does it.

Analogy: Sam Clarvit, co-head of his family’s single family office. The Matrix, Warner Bros., 1999.

Your second brain: a memory that grows every week.

What it is

A folder of plain markdown files on your own machine: decisions, deal notes, meeting summaries, lessons, the family's history. Obsidian, Logseq, Notion or a simple folder in Drive or OneDrive all work. What matters: plain files the family owns.

How it grows by itself

Point your agent at the folder. After every meeting it files the summary. After every decision it records why. Each night a scheduled agent files the day and links related notes. Each week it writes you a digest of what changed.

Why it beats app memory

The memory inside ChatGPT or Claude lives in their account, in their format. Your vault lives on your hardware, works with every model and survives switching labs.

Every model you will ever use can read it. None of them can take it. Own the brain.

Most offices lose their memory every time someone leaves. Yours compounds.

Capture

Meetings, calls, voice notes, decisions

File

The agent writes the note

Link

Connects it to people, deals, history

Recall

Every task starts from it

Improve

You correct it; it gets sharper

WEEK 1

Who you are, how you work, what the office is for.

MONTH 6

Every deal, decision and lesson, linked and searchable.

YEAR 2

The founder's unwritten principles and deal instincts, kept for the next generation.

Guardrails: sensitive notes stay on sovereign hardware. A human reviews what the agent filed each week. Version history means nothing is ever lost or quietly rewritten.

That is continuity. The family's knowledge stops leaving with its people.

Every project runs the same way: open, work, close.

OPEN

Set it up once.

A new project for each body of work. Load your markdown files and the Skills it needs from your own folder. Let AI write the first prompt. The first message sets the course.

→

WORK

One topic per chat.

Keep every chat inside the project. When a chat runs long or drifts, start a fresh one. Long conversations blur. The project keeps the files.

→

CLOSE

Always save.

Ask: “What did we learn? Update my files. Which new Skill should we save?” Save the answer to your own folder, not just inside the app.

Your Skills live in your folder, not in their app. Claude, ChatGPT and Gemini can all borrow them. None of them can keep them.

Prompting has changed. Almost no one got the memo.

	HOW MOST PEOPLE USE IT	HOW IT ACTUALLY WORKS NOW
Input	Type a clever question into an empty box.	**Talk. Give it the whole picture.**
Context	Start from zero every time.	**Markdown files, Skills and a second brain carry who you are.**
The prompt	You write it.	**One AI designs it for another.**
The answer	Accept the first one.	**Loop: draft, attack, fix, verify.**
The check	Trust it, or dismiss it.	**A critic from another lab tries to break it.**
The result	A slightly better email.	**Work you would have paid a team to produce.**

Most people don’t even know how to talk to it. That is your advantage.

Talk to it. Don’t type to it.

~150

words a minute, spoken

~40

words a minute, typed

Once your markdown files, Skills and second brain are set up, speak. You say more when you talk: the nuance, the history, the thing you would never bother to type. More context in, better work out.

Let it transcribe. Then let it turn your rambling into a structured brief.

Typing is how you talk to a search engine. Talking is how you brief a chief of staff.

Typical conversational speaking and typing speeds.

Meta-prompting: let AI write the prompt.

The outcome

What done looks like. Only you know this.

Your context

Markdown files, Skills and your second brain.

Guardrails

What it may use, what it must never do.

→

YOUR PROMPT ARCHITECT

“You are my prompt architect. Here is the outcome I want, my markdown files and my Skills. Interview me until you have everything you need. Then write the prompt another AI will execute.”

Why it works: AI knows what another AI needs to hear. Structure, constraints, examples and a definition of done. Most people never write any of them.

You own the outcome. One AI writes the prompt. Another does the work. A third tries to break it.

Five habits from the room.

01	**Say what done looks like. Stop telling it how.**	Describe the outcome and the standard. Let it choose the method.
02	**Let it interview you first.**	“Ask me questions until you have what you need.” Then have it search GitHub for Skills that already exist.
03	**Give it everything.**	The real numbers, the real constraint, what already failed. Most people hand over a sanitized version.
04	**Loop. Don’t settle.**	Push back and ask again. The third answer usually beats the first.
05	**Use more than one AI.**	One writes the prompt. Another does the work. A rival from a different lab tries to break it.

Prompts get copied. Habits compound.

Run the gauntlet. One AI writes the prompt. A second does the work. A rival tries to break it.

YOU The outcome, your markdown files, your Skills, your second brain.

1 · Architect

The meta-prompt. Interviews you, then writes the prompt.

→

2 · Worker

Executes the prompt with your tools and context.

→

3 · Critic

A different model, ideally a different lab. Attacks the work. Finds what is missing.

LOOP UNTIL THE CRITIC CAN'T BREAK IT

Or go head to head: same prompt, two labs, a third judges. Never let one model grade its own work. Then you decide.

Try it this afternoon: three AIs, fifteen minutes.

1

Architect

In Claude, paste: “You are my prompt architect. Here is the outcome I want. Interview me until you have what you need, then write the prompt another AI will execute.”

→

2

Worker

Run that prompt with your markdown file attached. Read the result, but don’t trust it yet.

→

3

Critic

In ChatGPT or Grok, paste the result and: “You are a hostile reviewer. Find what is wrong, missing or unsupported.”

→

4

Loop

Feed the critique back to the worker. Repeat until the critic runs out of objections.

Use a real problem, not a test question. Most people see the difference on the first try.

The day you stop accepting the first answer is the day AI starts working for you.

The leap isn’t a smarter model. It’s a check you trust.

UNVERIFIED WORK

1 Search

Faster answers

2 Tutor

Faster learning

3 Drafts

Faster first drafts

VERIFIED WORK

4 Pipeline

Output you can trust

5 Factory

Work that never stops

FOUR CHECKS, CHEAPEST TO STRONGEST

01 The numbers tie

Totals, formulas and cross-checks reconcile.

02 Every figure has a source

Traced to the statement, contract or filing it came from.

03 A rival AI attacked it

A second AI, ideally from another lab, hunts for what is wrong.

04 A human signed off

The machine argues. A person decides.

Like climbing a hill in fog: you can’t see the top, but every check tells you which way is up.

Adapted from a talk by Jasson Casey, CEO and cofounder, Beyond Identity.

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Get the workflow right before the next model arrives.

1

Execute

CAPTURE RESULTS

Run a real task. Keep the artifacts and the outcomes.

2

Challenge

EXPOSE FAILURES

Hunt for missing evidence, errors and weak reasoning.

3

Improve

UPDATE THE METHOD

Revise the Skills, instructions and tests. Then run it again.

Models are rented. The loop is the asset.

> **Based on what you know about me and my work, what are 5 productive things you could do for me?**

THE REVERSE PROMPT · USE THESE EXACT WORDS

Most people get 1% of what their AI can do. Start with the reverse prompting loop.

1 Ask

Give the reverse prompt: “Based on what you know about me and my work, what are 5 productive things you could do for me?”

2 Choose

Pick 1 of them. Have the agent complete it.

3 Repeat

Do this over and over again until you have a ton of work done.

You will not only be ridiculously productive. You will get tasks done you never thought your agent could do.

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Hand these six slides to your CIO and COO Monday morning.

01

Build your first application.

Start with Bolt.new or Lovable and have a working prototype in an afternoon. That is where I started. When you want to own the code, move to Claude Code with Opus 5.5 or OpenAI's Codex. Learn how to implement a front end and a database. I'd use Next.js and Convex. AI can teach you all of this.

Nothing builds confidence faster than something you made that works.

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The six-point standard for everyone on your payroll.

02

Give an agent your full context.

Start with Grok Bot or Claude Duet for work, or Muse for your personal life. Want it sovereign and willing to accept more setup? Run Hermes or OpenClaw on your own hardware. Tell the agent about your entire life: career, goals and ambitions. Ask which agents it can build and which workflows it can implement to get you closer to those goals. This is reverse prompting.

Sensitive information goes only into an approved, protected system.

The six-point standard for everyone on your payroll.

03

Delegate before you do it yourself.

Anytime you're about to do work manually, do it in Grok Bot instead. Tell Grok the task you need to do, then ask how it can do the task for you. You'll be surprised by how much of your work you can automate.

Anything you do on a computer, ask first: can this be automated?

The six-point standard for everyone on your payroll.

04

Feed the deepest reasoning models your hardest problems.

Put GPT-6.2 Astra, Claude Fable 5.2 and Gemini 4 Carbon against the same consequential problem. Compare the evidence and the work. Make sure you hit the rate limit EVERY single week. The names will change. The habit should not.

Push it with consequential work. Never another easy email.

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The six-point standard for everyone on your payroll.

05 Challenge your underuse of AI.

Constantly look at your limits in all your AI plans. If you're ever not above 50% on your limits, get angry that you're not burning enough tokens.

Unused capacity is wasted advantage. Put it against work that matters.

The six-point standard for everyone on your payroll.

06

Build proof the principal can inspect.

Credentials got you in the door. The standard now is proof of what you can build: the agent you deployed, the workflow you rebuilt, the hours you gave back, the decision your analysis changed. Keep a running record of every build. Share it with your principal, investment committee and peers.

Show the work. Show the decision it improved. Show what the family now controls.

First, record 72 hours of how you actually work.

Capture it	Screen-record your workday. Keep a running voice memo of what you do and why. Export your calendar, sent mail and meeting notes.
Feed it in	Give all of it to AI. Ask: what did I actually do, how long did it take, where did it happen, and what genuinely required me?
Ask the real question	How could I do my job better: more effective and more efficient? What should I eliminate, automate or augment?

The audit tells you what to assign before any agent touches it. Keep sensitive recordings on your own hardware.

Don’t automate what should not exist.

Eliminate

No meaningful outcome. Kill it.

Automate

Repeatable work. Clear tests. Hand it over.

Augment

Judgment stays central. AI sharpens it.

Eliminate first. Automating waste only makes waste faster.

Build your own software. For the first time, a family can.

Describe what you need in plain English, and AI writes the code. Vibe coding has turned building software from an engineering project into something a motivated principal or executive can learn. I do it every week. So do people with no technical background at all.

THE OLD BARGAIN

Rent it

Pay every month, by the seat. Bend your process to the vendor's product. Your data in their database. Leave, and start over.

THE NEW OPTION

Build it

No vendor lock. No monthly subscription. Built around exactly how your family works. Your code, your data, no outside service to depend on.

BE HONEST

When renting still wins

Accounting, tax, custody, compliance: complex, regulated systems where the vendor carries the legal risk and the upkeep.

The path: start in Lovable or Bolt.new, where a description becomes a working app in an afternoon. Move to Claude Code or Codex when you want to own and extend the code.

Every software bill now has to answer one question: why is this still rented?

One long weekend. Two AI engineers. A bowl of Skittles.

Friday at 4 p.m., hand two talented AI engineers, the forward-deployed kind, your list of rented software. Come back Monday at 9 a.m. You will be shocked at how much of it they have replaced: the dashboards, trackers, portals and reports the family pays for every month.

No vendor lock Leave whenever you like.

More privacy Your data in your database, not a vendor's.

Built your way Not what a vendor decided to sell you.

Your price Not a renewal someone else sets.

Is it always easy?
No.

Do you own the upkeep?
Yes.

That is the price of real privacy, control and customization. For most families it is worth paying.

This is not an upgrade. It is the end of renting what you could own. Own the software. Own the AI.

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Build an app. Start easy, then own the code.

Prototype

Lovable or Bolt.new, or Replit and v0. Describe the problem in plain English. Test the idea in an afternoon.

Own the code

Claude Code or Codex, or Cursor. Move the app here when it matters. Build it, run it, inspect it, improve it.

Make it real

Connect the database. Test access, security and failure before anyone depends on it.

Start where you are. Move right as the stakes rise.

A prototype proves it’s possible. Production proves discipline.

Prototype

Can the idea work? Can a user finish the job it was built for?

Production

Can it fail safely, protect data, recover and survive real use?

Never confuse a demo that worked once with a system the family can depend on.

Public markets too: a live equities dashboard in about an hour.

Attendees asked: directs are great, but most of us run public money. So a faculty member built it in front of the room.

01 The principal sets the brief

What to track, how to group it, which limits trigger an alert.

02 AI interviews, then writes the spec

Questions until the brief is complete, then the prompt Claude Code will build from.

03 Claude Code builds it

It finds free, open-source pieces on GitHub, then builds the harness and dashboard.

04 The family has software

A web dashboard it can open and use today, built to its own rules.

BEFORE IT GOES LIVE

- Free market data is often delayed. Real-time prices usually mean a paid, licensed feed or API.
- Your bank or custodian decides what it will share, and how.
- Read-only access. Never hand an AI your login or trading rights.
- Tie the numbers to custodian statements before anyone relies on them.

Not every AI win is a data room. Build for how your family actually invests.

AI Family Office Masterclass, November 2026.

One request. Hundreds of agents.

Ask Claude Code to “create a workflow,” or switch on ultracode. It splits the job, runs hundreds of agents in parallel, has them check each other’s work and merges one answer. Runs can last hours or days, and pick up where they left off.

NOT ONLY CLAUDE

OpenAI’s Codex and Google’s Antigravity 2.0 are agent-first builders too. Try at least two on the same job.

WHAT TO HAND IT

A full market scan. A review of every document the office holds. An old spreadsheet rebuilt as software.

The catch: it burns through tokens. Start with one scoped job and watch the bill.

The unit of work you can hand off just went from a task to a project.

Anthropic, Introducing dynamic workflows in Claude Code, 2026; Google I/O, May 2026.

The largest free toolbox ever built is one search away.

GitHub

630M+

repositories, 180M+ developers, and over 4.3 million AI projects. The code behind most of what you'll ever want to build already exists here, often free.

Hugging Face

3M+

open models. This is the shelf for the open weights you can run on your own hardware, the sovereign path from Part 06.

Skills, MCP servers, plugins

Add-ons

that teach your AI new abilities: connect it to your systems, follow your house procedures, run your workflows. Most live on GitHub.

How to use it: start from the official repositories of the labs and known organizations. Before installing anything, ask your AI to read it and explain what it does. Prefer open source you can inspect.

Open source is where the advantage compounds. You can read it, run it on your own hardware, and own it.

GitHub Octoverse, Oct. 2025; Hugging Face, Aug. 2026.

A star is not a safety rating.

WHAT HAPPENED IN 2026

- About 7,600 malicious GitHub repositories, built from 6,600 fake profiles, engineered to pass star counts, forks and polished pages.
- More than 800 posed as AI skills or MCP servers. Downloads topped 14 million.
- When researchers asked Claude Code, Gemini and ChatGPT for a skill, each recommended one of the fakes without being given a link.

THE HOUSE RULES

- Trust the publisher and its history, not the stars.
- Never run a download a README tells you to run.
- Test on a machine that holds no family data.
- Lock the version you reviewed; updates get reviewed too.
- One trusted builder signs off before anything touches the family's systems.

Free code costs nothing to install. Bad code sends its bill later, and a family office has more to steal than most.

Island research and Cloud Security Alliance research note, July 2026 (FakeGit and AgentBaiting).

Your starter kit, by job.

THINK

Astra · Fable 5.2 · Gemini

Carbon for demanding research. Neon where speed matters. Compare real work.

VOICE

ElevenLabs · private transcription

Narration and voice workflows. Choose local processing for sensitive recordings.

BUILD

Claude Code · Codex · Antigravity

Build the application. Own the code. Keep the system understandable.

AGENTS

Grok Bot · Claude Duet · Hermes

Start with one bounded job. Add memory, permissions and checks.

YOUR FILES

NotebookLM / Gemini Notebook

Turn approved sources into briefings and cited work. Respect the hosted data path.

LOCAL

Inkling 2 Mini · Qwen · suitable hardware

American and global open weights. Match memory and compute to the assignment.

Choose by job. Use it every day. Review the result.

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Ten seconds of your voice. A superpower, and a threat.

WHAT YOU CAN MAKE

ElevenLabs can clone a voice from a ten-second sample and speak in more than 90 languages.

- Narrate your book in your own voice.
- Send a member update in Spanish and Mandarin.
- Train staff and the next generation in the principal's voice.
- Turn one idea into ten videos in an afternoon.

WHAT A CRIMINAL CAN MAKE

The same ten seconds, from a podcast or a voicemail, can call your CFO as you and ask for a wire.

- No money moves on a voice alone.
- Call back on a number you already have.
- Agree a family code word.
- Keep your own voice model in an account you control.

Your voice is now an asset. Protect it like one.

ElevenLabs, Eleven v4, Sept. 28, 2026.

Before anything else: one safe front door to AI, for everyone.

01

One front door

A single approved way for everyone to use AI on the office's own data. Microsoft 365 Copilot if you live in Microsoft. Glean for larger offices with data spread across many systems.

02

Permissions intact

Both connect to your source systems and respect existing permissions. People see only what they could already see.

03

Open it, then watch

Open it to everyone once permissions are clean, with training that scales. Then watch who rises. AI shows you who your builders are.

The front door is for everyday knowledge work. The crown jewels still route to hardware you control.

If everyday work doesn't run on AI with your own data yet, don't do anything else.

Glean connector documentation; Microsoft 365 Copilot documentation.

Eight moves for your family office. Start tomorrow.

01 Find where the time goes

For two weeks, a check-in agent asks the team a few plain questions a day. Then eliminate, automate or augment.

02 Pick one workflow

One valuable job the office repeats, with a clear outcome. A real job, not a pilot program.

03 Run the gauntlet

Architect, worker, critic, from more than one lab, on every piece of work that matters.

04 Deploy one agent

Grok Bot, Claude Duet, Hermes or OpenClaw. One bounded job, approved tools, explicit permissions.

Moves five through eight. Then compound.

05 Ask for five useful jobs

Ask your AI what it could do for you. Finish one. Ask again.

06 Replace one piece of software

Prototype in Lovable or Bolt.new. Own it in Claude Code or Codex.

07 Save your know-how

Markdown files, Skills and a second brain. Sensitive work stays on hardware you control.

08 Measure and compound

Time saved, errors caught, decisions changed. Then deploy the next one.

Three rules before AI touches real money.

01

99% accurate is unusable.

When one error can misallocate tens of millions, a dashboard that is right 99% of the time can't be trusted with any of it. Let the model read and draft. Let deterministic code do the math, the checks and the audit trail. Nothing leaves the test bench until every number traces to its source.

02

The agent argues. The humans vote.

Give an agent a strong, permanent voice on the investment committee, built to attack confirmation bias and argue against the deal. The vote, the legal liability and the judgment stay with the principals.

03

Be able to swap the model in two weeks.

Leadership among the labs keeps flipping. Build a model-agnostic layer so your Skills, data and business logic stay put while the model underneath changes. No single vendor should be able to hold your operations, or your prices, hostage.

Accurate, accountable, portable. Get those three right before you scale anything.

Drawn from Angelo Robles's interview with Salama Belghali, Co-Founder & CEO of Tenira, on the @familyoffice podcast, October 2026. Watch on YouTube

Before you trust an agent with real work, it passes four tests.

Mandate + boundary	One outcome. Clear success criteria. What it may touch, spend and send, and what it may never do.
Context + Skills	Your markdown files, Skills and second brain. It starts from your history, not a blank page.
Engine + tools	The right model for the job, approved connections, and sovereign hardware for sensitive work.
Evidence + owner	Logs of every action, sources it can show, a point where it must stop and ask, and one human who answers for it.

Miss any one of the four and you have a demo, not a worker.

Your first 90 days. One working capability.

DAYS 1–14

Measure

A check-in agent asks the team a few plain questions a day. No screen recording. Find the bottleneck.

DAYS 15–30

Build

Collect the sources. Run the first pass. Show what is missing.

DAYS 31–60

Challenge

Test the claims, permissions, failures and human review.

DAYS 61–90

Prove

How long does it take now? What did the checks catch? Did the evidence change what we did?

Day 90 is not a report. It is proof the office is better.

Everyone gets the next model on the same day.

Only you have what you built with the last one: your markdown files, your Skills, your second brain, your software, and agents with a track record. Cancel any subscription and they stay. That is the advantage that compounds.

You have seen how to build the advantage.
Now: what AI does to everything you own.

The same forces rebuilding your office are repricing your portfolio: billions of agents, stablecoins, tokenization and robotics. Read the market before it reads you.

PART 09

09

The AI trade got dented. It is not a bubble.

Prices fell hard. Intelligence keeps getting cheaper, and the work it can do inside your family office keeps advancing.

The selloff was real.
So is the opportunity to build.

The trade got dented.

Through Nov. 20: Nasdaq gains erased. NVIDIA down seven weeks. On Nov. 23, Huang's return triggered a sharp rebound.

The business produced.

NVIDIA reported $115.8B in quarterly revenue, up 103%. Anthropic disclosed $17B in Q3 revenue.

Your office has work.

Better decisions. Faster execution. Memory the family controls. None requires a rising stock market.

Underwrite the portfolio. Keep building the office.

“

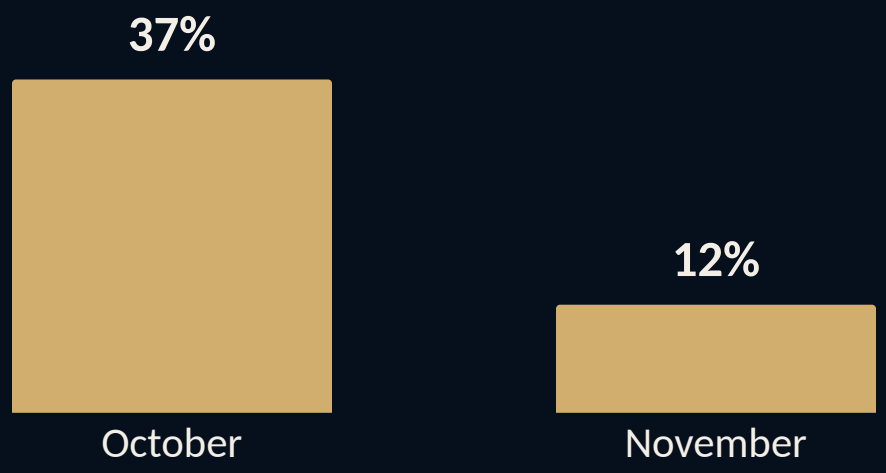
A few weeks ago I said this was not a bubble. The market has dented that call. I still do not believe it is a bubble.

It is intelligence. Anything that promises an advantage to a person, a company and above all a country will be developed.

ANGELO ROBLES

November changed the price of risk.

BofA survey: net technology overweight



7 weeks

NVIDIA's consecutive weekly declines, through November 20.

Nasdaq gains erased by Nov. 20.

Nov. 23: Huang is back. The rebound exposes the same key-person risk. Government investigations continue.

BofA measures net survey positioning, not portfolio weight. NVIDIA's investigation and government inquiries remain open.

Crowding can turn a correction into forced selling.

5 days

of hedge-fund net selling in AI stocks

21 months

of net AI buying erased in one week

310%

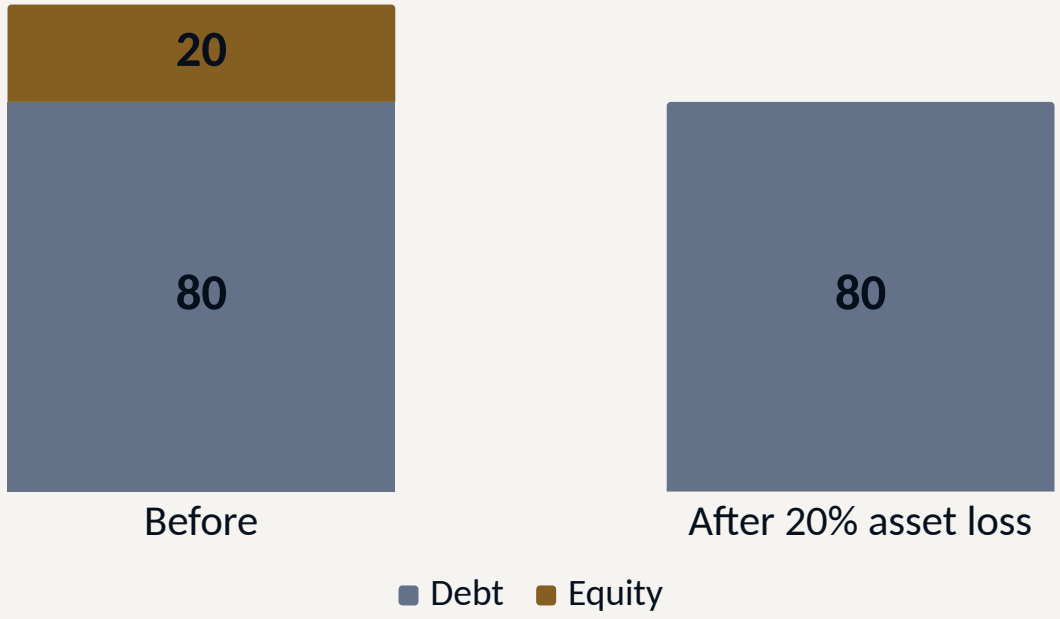
gross leverage, near a five-year high

When crowded assets are financed with borrowed money, falling prices force more selling. A funding problem becomes a price problem. It can also restrict the next round of investment.

Forced selling amplifies the fall. It does not settle the technology's value.

Historical context: Goldman Sachs Prime Brokerage, reported Oct. 16, 2026. Figures retained from source deck.

A 20% asset loss can destroy 100% of the equity.



20 → 0

Debt remains 80.
Equity disappears.

The asset can still perform useful work while its owner loses everything.

A correct technology thesis cannot rescue a broken capital structure.

Illustrative balance sheet. Assets 100, debt 80, equity 20. A 20-point asset loss consumes all equity.

A great business can be a brutal investment at the wrong price.

+103%

NVIDIA quarterly revenue growth
Q3 FY2027: $115.8 billion

~$2.7T

Market value erased by Nov. 20
From its October peak

Both happened. Leadership, governance, financing costs and the durability of margins still determine what an investor should pay.

A lower price earns another analysis. It does not automatically earn your capital.

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Jensen is back. The key-person risk remains.

Nov. 12–20	Huang resigned. NVIDIA closed about 48% below its October high by Nov. 20. Quarterly revenue still grew 103%.
Nov. 23	His return as president, CEO and director was announced. Shares rebounded sharply. One person repriced the trade again.
Still open	The independent investigation and government inquiries continue. Reinstatement does not resolve the governance questions.
Your office	Who is your Jensen? If that person left on Monday, what would leave with them: the relationships, the reasoning, the access?

Capture the judgment before you need it. That is what the second brain is for.

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The reversal reached the index too.

Nasdaq gains erased by Nov. 20.
A sharp rebound followed Nov. 23.

Different wrappers.

An index fund. Individual stocks. A venture fund. Infrastructure credit. They can all depend on the same AI spending cycle.

The same dependency.

Look through the holdings to the customer, the financing and the capacity being built. Four vehicles can still be one concentrated bet.

Find the common exposure before the market finds it for you.

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AI does not repeal the cost of capital.

Rates

Funding costs raise the hurdle for data centers, borrowers and long-duration valuations.

Power

An installed GPU needs electricity. Grid access determines when capacity becomes productive.

Markets

A selloff can close an issuance window and make expansion harder to finance.

Your office

Research and execution can improve while the public market reprices the providers.

Financing determines what gets funded. Discipline determines what you build.

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Demand. Financing. Governance. Price.

Demand	Who pays? Examine useful output, renewal, customer concentration and the economics of serving the work.
Financing	Who funds the buildout? Examine cash flow, obligations, refinancing and the cost of delays.
Governance	What depends on one person? Examine succession, controls and who can challenge the numbers.
Price	What must go right for this security to earn an adequate return from today’s valuation?

Strong demand can coexist with a bad investment. Test every link.

The transformation can be real. The financing can still be reckless.

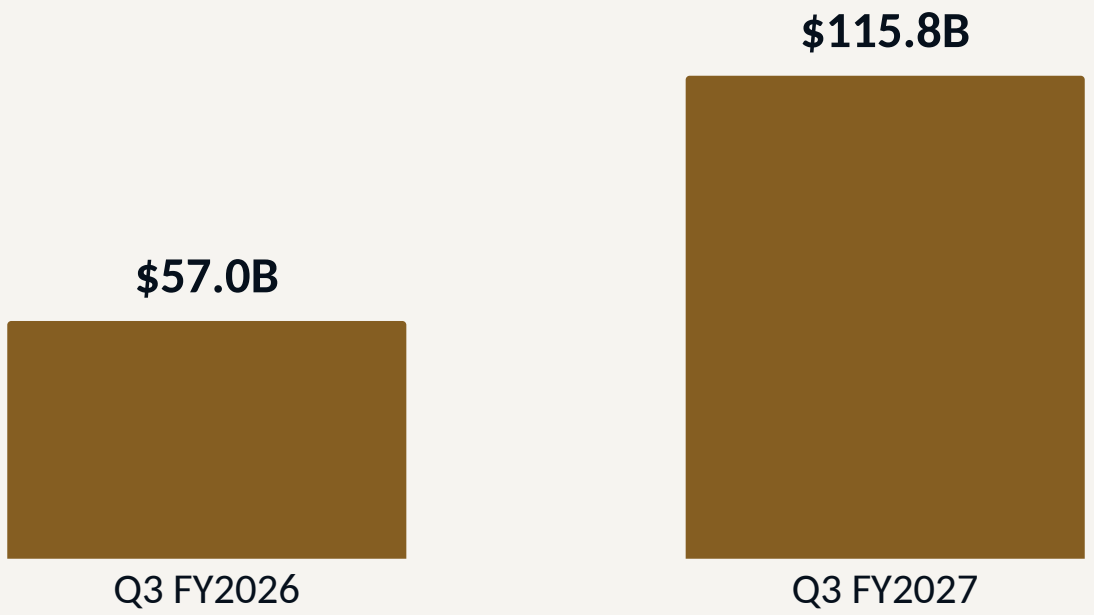
AI can change the economics of knowledge work while investors destroy capital funding parts of the buildout.

The same progress that creates demand can make today's hardware or business model obsolete faster than the debt assumes.

Your family office has two jobs: build capability inside the institution, and demand an adequate return for every risk it finances outside it.

Own the operating advantage. Earn the investment conviction.

$115.8 billion in one quarter.



+103%

$107.6B

Data Center revenue
Up 110% year over year

Revenue is evidence. It does not underwrite the future for you.

NVIDIA release, Nov. 17, 2026. Fiscal Q3 ended Oct. 25. Prior-year figure from the release, not back-calculated.

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CoreWeave: great customers. Underwrite the obligations.

$21B

Approximate Meta capacity agreement through December 2032.

CoreWeave has great customers: Meta, Microsoft and others. They will be fine. Three to five years out, nobody knows.

That is demand from the largest technology companies on earth, not an imaginary consumer market. A capacity contract is still not collected revenue. Power, construction, delivery, concentration and financing have to work.

The bullish case needs customers. The underwriting needs the obligations.

The great supply-and-demand paradox.

For centuries, economics has rested on a simple assumption: humans create demand, and humans organize capital, labor and technology to supply it.

The Industrial Revolution transformed supply by giving us machines that produced more goods with fewer workers. The internet transformed distribution by connecting billions of human consumers to those goods.

Artificial intelligence is doing something different. It is revolutionizing supply and creating an entirely new source of demand at the same time. We are spending trillions of dollars building token factories: data centers filled with GPUs, power, networking and cooling, built to manufacture intelligence at industrial scale.

The most important question is not how many tokens these factories can produce. It is who will consume them.

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The market is not limited to people paying $20 a month.

The consumer plan is an entrance, not the economic ceiling. Enterprise agents can take on recurring legal, financial and operational work. Coding systems can build software. Research systems can improve the search for drugs, materials and engineering solutions.

The unit of demand moves from “a person who chats” to “a job worth completing.”

One human can commission thousands of model calls.

20

Chat requests

→

2,000

20 agents × 100 calls each

A delegated assignment triggers research, tool use, model revisions and independent checks. The user count stays the same while the amount of useful machine work expands.

Illustrative arithmetic. Calls vary in tokens, cost and value.

Think in agents. Not just employees or seats.

40,000 PEOPLE → **400,000** AGENTS → **4,000,000** AGENTS

Imagine 40,000 people directing 400,000 digital workers, and eventually millions. The question is not whether every employee buys another subscription. It is how much useful work an institution can commission. That work consumes model calls, memory, data and power.

The customer becomes a system, not only a human at a keyboard.

A scale scenario, not current deployment.

The new customer does not need a mortgage.

An AI agent does not buy a house or finance a car. It consumes compute, memory, data and power. As digital work expands, it creates another source of demand alongside human consumption.

That does not make the buildout immune to rates. It changes the way demand and financing connect.

The economy your interest-rate model was trained on is acquiring a different kind of customer.

Agents become economic participants.

Under defined authority, an agent can request a service, purchase compute or coordinate another task. Programmable settlement, including stablecoins and tokenized assets, can connect machine work to payment.

Identity, spending limits, counterparty controls and legal accountability determine whether the transaction should happen.

The machine economy is not just more supply. It generates new demand.

An agent can’t open a bank account. It can hold a stablecoin.

~$310B

stablecoins in circulation, mid-2026

165M+

agent payments on Coinbase’s x402 protocol

~99%

of those payments settled in USDC

Billions of agents will buy data, compute and services from each other, millions of times a second, in amounts too small for a card network. The GENIUS Act made dollar stablecoins law in July 2025. Today’s agent volumes are tiny. So was email in 1993.

When the customer is a machine, money becomes software.

Coinbase via CoinDesk, August 2026; Spark research, 2026.

We underestimate what billions of AI agents will do.

01

Recursive self-learning

Agents that improve the agents.

02

Crypto

Native money for machine work.

03

Tokenization

Real assets that agents can hold, trade and settle.

04

Then robotics

Intelligence with hands.

All of this changes the investment landscape. Most portfolios are priced as if none of it is coming.

Everything that can be owned can be tokenized.

$1.8 quadrillion

The world's balance sheet, 2025. $620 trillion of it is real assets: real estate, infrastructure, machinery and intellectual property.

$39B

tokenized so far. About 0.002% of it.

Every asset becomes software.

Divisible. Tradable around the clock. Programmable. Settled in stablecoins. Priced, traded and managed by billions of AI agents. BCG forecasts $16 trillion tokenized by 2030. That would still be under 1% of the balance sheet.

0.002% done. The rest of the world's balance sheet to go. This is where the family office is headed.

McKinsey Global Institute, The Global Balance Sheet 2026 (2025 data); RWA Foundation via Benzinga, October 9, 2026; BCG/ADDX, 2022.

Then intelligence gets hands. Robotics may become the largest industry on earth.

$5T

humanoid robot market by 2050, Morgan Stanley forecast

1B+

humanoids on duty worldwide by 2050, same forecast

13M

in service by 2035, mostly factories and warehouses

Jensen Huang has said robotics could become the largest technology industry in history. This year Tesla began turning its Fremont Model S and Model X line into a line for Optimus robots. Every agent today is a mind. Robotics gives it a body, and the physical economy is far larger than the digital one.

When intelligence can lift, build and deliver, labor itself gets repriced. Own a piece of it.

Morgan Stanley Global Humanoid Model, 2025; Jensen Huang, CES, January 2025; Tesla, reported by ASSEMBLY, Feb. 24, 2026.

The largest upside may be discovery, not chat.

Pharma

Find candidate molecules and better experimental paths. Validation, trials, IP and market access determine what becomes valuable.

Biotech

Apply intelligence to proteins, genomics, diagnostics and biological systems. Better hypotheses are the beginning, not a finished therapy.

Industrial science

Test materials, simulate designs and improve engineering. Physical proof, manufacturability and usefulness decide value.

Do not price the laboratories as if the only product were a chat subscription.

Who captures the discovery?

A scientific breakthrough can create enormous value without all of it accruing to the model company.

Follow the chain: who owns the relevant data, who generates the insight, who validates it in the world, and who controls the intellectual property and the customer?

Being right about the transformation is not the same as owning its economics.

Two economies. Different sensitivities.

The rate-sensitive economy

Housing, car loans, refinancing and leveraged property depend on borrowing costs and affordability. Higher rates can remove the buyer or break the capital structure.

The intelligence buildout

Large cash-generating firms treat compute as strategic capacity they cannot surrender. Rates still affect returns, but the cost of not building is also part of the decision.

Your old macro indicators still matter. They no longer tell the entire story.

A tech selloff is not the whole economy.

3%

of BofA survey respondents expected a recession.

52%

expected an AI hyperscaler to cut capital spending within six months.

These are different risks. Investors were questioning the pace and financing of the AI buildout. That is not a reason for your family office to stop building capability.

Stress-test the portfolio. Do not put the family office on hold.

BofA Global Fund Manager Survey, reported Nov. 17, 2026. Expectations, not outcomes.

The builders committed capital. Investors just cut exposure.

$725B

Planned 2026 capital spending by Amazon, Microsoft, Alphabet and Meta.

The August tally shows the commitment. Actual spending and future plans still have to be tested.

37% → 12%

BofA survey: net technology overweight, October to November.

The warning became a positioning reversal. Investors are demanding more proof from the buildout.

The customer can need the capacity while the investor refuses the price.

Capex: FT August 2026 tally, historical context. Positioning: BofA, Nov. 17. Net survey positioning is not portfolio weight.

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Two sharp investors can be right about different things.

Jon Gray · Blackstone

In October, he described customers demanding capacity faster than it could be supplied.

That is an operating-demand observation.

Ken Griffin · Citadel

He warned that a radical economic transformation can still be intertwined with a bubble.

That is a financing and valuation warning.

November makes the distinction harder to ignore. Orders can be strong while equity prices fall and funding becomes less forgiving.

Demand explains the buildout. Financing and price determine the return.

October 20–22 views, paraphrased from sources in the original deck.

Growing demand can still leave investors with nothing.

The historical trap

Internet usage grew while infrastructure investors lost capital. Adoption was only one part of the investment case.

The current exposure

Compute commitments and debt can outlive the advantage of the hardware they financed. Who pays, when, and from what cash?

The scarce input

Power, memory, packaging and grid access can constrain supply. Scarcity gives bargaining power. Price and execution still matter.

Underwrite the bottleneck, the contract, the capital structure and the price.

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Conviction earns its place by surviving the evidence.

Demand weakens	Usage, renewals or contracted spending deteriorate beyond the effect of lower prices.
Economics fail	Capacity cannot earn its financing and operating costs, even while the technology works.
Governance breaks	Leadership dependency, controls or disclosures fail. Reassess that company’s risk.
Your office gains nothing	No improvement in decisions, execution, people, purpose, systems or family capability. Fix it.

Measure what would make you wrong. Change when the evidence changes.

Anthropic went public. The filing is the test.

NOV. 19, 2026 · NASDAQ: ANT · IPO PRICE $83

$17.0B

Q3 revenue

$567M

Q3 operating loss

The first-day surge gave way to a second-day selloff. Shares still finished above the $83 offer. Demand was visible. Investor returns remained a separate question.

Read the commitments, concentration and cash economics. Then judge the price.

Final SEC 424B4; Anthropic IPO announcement. Q3 ended Sept. 30. Market through Nov. 20, 2026.

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Five AI investment sectors. Do not confuse their economics.

1
Energy

Power, grid access and reliability. Who supplies the bottleneck at an attractive return?

2
Chips

Compute and memory. Who keeps a performance or cost edge as hardware evolves?

3
Infrastructure

Data centers, cooling, networking. Who finances capacity and bears obsolescence?

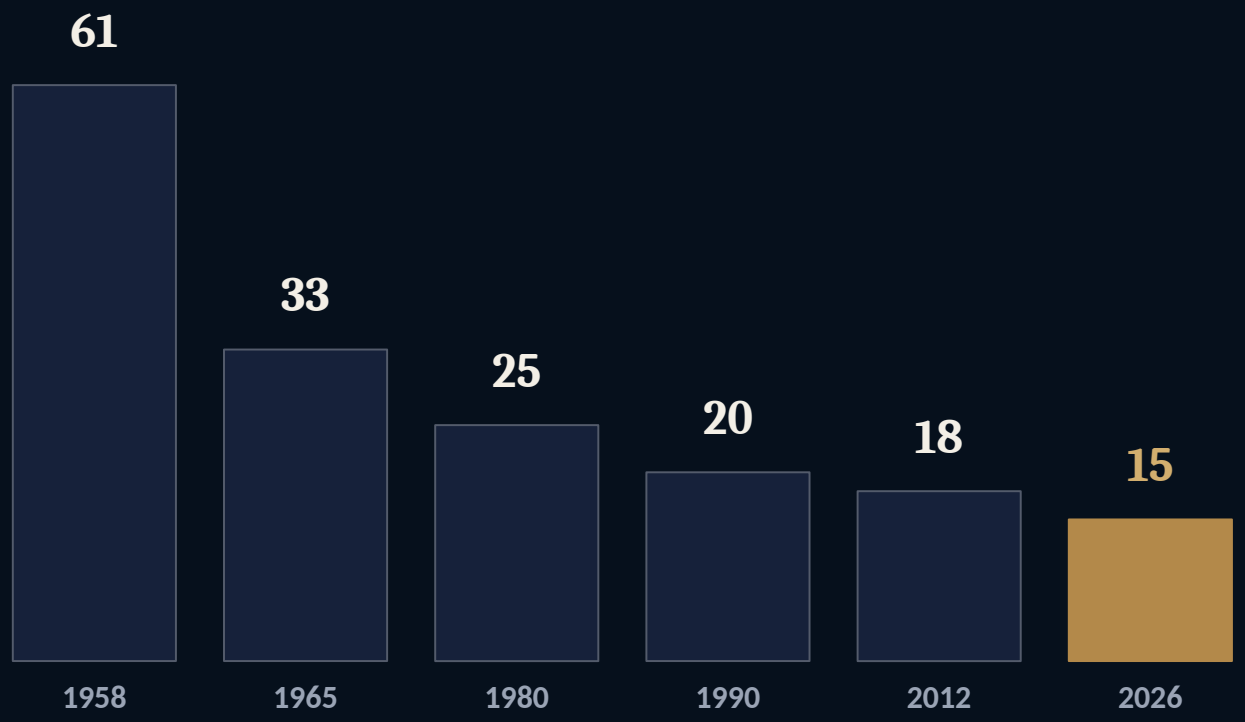
4
Models

Who converts capability into durable margins rather than a costly race?

5
Applications

Who owns the customer and workflow when models are replaceable?

The S&P 500 always turns over. AI will make it violent.



AVERAGE YEARS A COMPANY STAYS IN THE S&P 500

Innosight, 2021 Corporate Longevity Forecast (2026 is its forecast); Benzinga, February 2023.

Only 1 of the 10 largest S&P 500 companies of 2000 was still in the top 10 by 2023: Microsoft.

Every decade, the index turns over. As Jordi Visser argues, AI accelerates it. Intelligence is the input, and its cost is collapsing. Expect companies we cannot see yet to reach the top 10 or 20. Expect giants to fade, and some to go to zero.

The gap between AI-native founders and everyone else has never been wider.

> **The early AI-native startups have a completely different view on what they can do with AI than typical incumbents in almost any industry, and that gap is as wide as I've ever seen in my career.**

On Netscape in 1994, with today's tools: "We would have built the whole damn internet."

MARC ANDREESSEN · CO-FOUNDER, ANDREESSEN HOROWITZ

When you invest

Whole industries are up for grabs. Back founders who refuse to call themselves just a software, hardware or AI company, and pressure-test every incumbent you own.

Inside your office

Your family office is the incumbent. The question is whether you run it like the startup that colors outside the lines, or the one that gets disrupted by it.

Every family office is either the AI-native startup or the incumbent. Choose.

Marc Andreessen, a16z podcast, "The Biggest Gap I've Seen in My Career," via BigGo Finance transcript, Oct. 22, 2026.

The next top-10 company may not exist yet.

When intelligence gets this cheap, the advantage of being big shrinks. New companies will come out of nowhere with a fraction of the employees, build proprietary software, direct digital workers and grow faster than anything before them.

Incumbents protected by hierarchy, regulation, distribution and old margins will look safe right up until they don't. There is no stopping that. It has always happened. This time it happens faster.

Your portfolio is priced for the last decade's winners. The next decade's may not be listed yet.

Audit your exposure to the antiquated economy.

Real estate	Office and other property whose demand assumed human headcount would keep growing.
Private credit	Loans to legacy businesses whose margins depend on yesterday's cost of cognition.
Expertise by the hour	Operating companies that sell expertise by the hour or by the seat. Ask which cash flows require human cognition to stay expensive.

The danger is not only buying an expensive AI winner. It is owning an unexamined loser.

You can’t underwrite an economy you’ve never touched.

An investment committee that hasn’t run a frontier model against an open-weight model, hasn’t watched an agent work an afternoon, hasn’t seen what a coding agent builds in an hour, is pricing this cycle from the outside.

Through the eyes of people who are also outside.

Use it. This is huge. You need to be using it.

“

The greatest risk is mistaking a structural transformation for a speculative mania, because the future doesn’t look like the economy that trained you.

ANGELO ROBLES

Would you rather be right?
Or would you rather make money?

PART 10

10

The world rewires.

Two superpowers. Intelligence, energy and labor all getting cheap at once. And then space.

Whichever country has the greatest intelligence likely wins. Only two are in the race.

United States

LEADS IN INTELLIGENCE

5,427	data centers, vs. China's 449
5	frontier labs: OpenAI, Anthropic, xAI, Meta, Google
~$725B	2026 capital spending from four companies

China

LEADS IN POWER AND MACHINES

2×+	the electricity the U.S. generates
59%	of the world's new factory robots, 354,000 in 2025
Open	weights: Kimi, GLM, DeepSeek, Qwen

America leads in intelligence. China leads in power and machines. The winner needs all three. Neither will stop.

Stanford AI Index and IEA via Al Jazeera, May 28, 2026; IFR World Robotics, Sept. 24, 2026; FT capex tally via AI Weekly, Aug. 2026.

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Intelligence runs on electricity. Whoever owns cheap power owns cheap thinking.

2×

data center electricity demand by 2030

IEA

17%

data center demand growth in 2025, vs. 3% for all electricity

IEA

2028

Helion's target to deliver fusion power to Microsoft

50 MEGAWATTS

$4B

raised by Commonwealth Fusion Systems

THROUGH JULY 2026

Fission plants are being restarted and rebuilt for data centers. Fusion has moved from physics to engineering timelines. Solar keeps falling. If energy gets radically cheaper, every model built on energy scarcity breaks: commodities, inflation, geopolitics, and the price of intelligence itself.

The bottleneck for AI is no longer chips alone. It is power. Own a piece of the power.

IEA via W.Media, Apr. 2026; Helion and CFS via Tech Beat, Sept. 28, 2026. Fusion timelines are company targets, not guarantees.

What happens when thinking, energy, labor and materials all get cheap?

Thinking

AI drives the cost of analysis, code and expertise toward the cost of compute.

Energy

Fission, fusion and solar push the cost of power down for decades.

Labor

A $25,000 robot working 20 hours a day for five years costs under $1 an hour before power and upkeep.

Materials

3D printing and robotic construction. ICON has already printed a 100-home neighborhood in Texas.

Real estate is the test case. When building gets cheap, value moves to what can't be printed: land, location, water, power and the permit. Capitalism has never had all four inputs fall at once. Scarcity doesn't disappear. It moves, and the returns follow it.

Own the machines. Own the meaning. That is the family office's job now.

Robot math is illustrative, using Tesla's stated long-term Optimus target of $20,000 to $30,000; not a forecast. ICON, Wolf Ranch, Georgetown, Texas.

When intelligence is everywhere, own what stays scarce.

My view: within two years, AI will outthink any individual human on most measurable thinking tasks. That is not a reason to fear. It is a reason to own.

Power

Every unit of intelligence runs on electricity. Generation, grid and the right to connect.

Compute and chips

The factories of thinking, and the few companies that can build them.

Physical bottlenecks

Land with power and water, copper, cooling, sites that can be permitted.

Data and distribution

Proprietary data a model cannot download: your customers, your records, your reach.

Trust

When anything can be generated, the brands, people and relationships others rely on.

Equity in the winners

Pieces of the companies that capture the gains, not the ones selling expertise by the hour.

Intelligence becomes abundant. Ownership doesn't. Own pieces of what stays scarce.

My forecast and framework, not individualized investment advice.

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Bitcoin is the hardest scarcity ever written in code. Can AI or quantum break it?

THE SCARCITY

21 million

A supply fixed by mathematics, not by a central bank. In a world where intelligence, energy and labor get cheap, that is why serious capital takes it seriously.

THE THREAT

Quantum, not AI

AI alone does not crack Bitcoin's cryptography. A large enough quantum computer could break its signatures. About 30% of all bitcoin, roughly 6 million coins, sits in addresses whose public keys are already exposed.

THE DEFENSE

Already underway

BIP-360 proposes an output type to reduce long-exposure quantum risk. It remains a draft and has not been activated. Google targets 2029 for its own migration; NIST, 2035. Experts call the threat years away, not today.

Scarcity is only as strong as the math that protects it. Watch the migration, not the headlines.

Exposed keys: Glassnode via CryptoTicker, Oct. 21, 2026. BIP-360: official Bitcoin proposal (Draft). Google/NIST timelines: Bitget News, June 8, 2026. Not investment advice.

Then intelligence leaves the planet.

FEB. 2026	SpaceX acquires xAI. The company that launches the rockets now owns a frontier AI lab.
JAN. 2026	SpaceX files with the FCC for up to one million orbital data center satellites, solar-powered and cooled by space itself.
GOOGLE	Project Suncatcher puts TPUs in orbit. Google projects space data centers could undercut ground ones by 2035, if launch costs keep falling.
ALREADY UP	Starcloud has flown an AI chip in orbit as a test.

Solar power. Cooling challenges. Licenses apply. The next great data center may not be on Earth.

SpaceX–xAI: Yahoo Finance, Feb. 2026. FCC filing, Starcloud: DatacenterDynamics, Jan. 31, 2026. Suncatcher: NPR, Oct. 1, 2026. Projections are company claims.

In five years, the world looks different.
In twenty, it is unrecognizable.

This is why the family office needs civilizational positioning. The families with loyal, continuous representation will help shape the new order. The rest will be shaped by it.

“

It’s like seeing a piece of white lint on a black dress, but most people disregard that piece of lint. They just see the dress. I always see the lint.

“When you describe where we’re going, almost everyone just says, ‘That’s interesting,’ and continues doing what they’re doing.”

STEPHEN A. SCHWARZMAN · CO-FOUNDER, BLACKSTONE

AI is the lint. Most people will see this deck, say “that’s interesting” and go back to what they were doing. Don’t.

Stephen A. Schwarzman on the Lex Fridman Podcast, 2020, via Benzinga.

Things are not going to settle down.

Billions of agents will soon be working around the clock. Every month someone else is accumulating Skills, institutional memory, operating experience and the ability to direct them.

Waiting for certainty does not preserve your position. It hands the learning curve to someone else.

Move now.
Learn faster.
Own what you build.

This is the worst AI will ever be.

IT WILL NEVER BE WORSE THAN IT IS TODAY.

Command the digital workforce. Own the intelligence. Make it compound.

WHAT STAYS INSIDE THE ROOM

Proprietary Skills

The working methods, checks and files built and refined with the members in the room.

Live builds

Agents, dashboards and software built on members' real assignments, with the files to keep.

AIFamilyOfficeMasterclass.com



You don’t have to figure this out alone.

SFO Continuity is a twelve-month relationship for building capability. Work with peers and faculty. Build in four AI masterclasses. Use the proprietary living books. Reach me directly as your office and the technology change.

Learn it. Build it. Put it to work. Keep adapting.

NEXT ROOM · JANUARY 27–28, 2027 · PALM BEACH

AIFamilyOfficeMasterclass.com

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Twenty years and 2,000 hours, compressed for you.

20+

years inside the ecosystems of billionaire families

100+

billionaire families, across four continents

2,000+

hours building with AI: every major model, agents, hardware

7

books, including two AI books rewritten every 30 days

Founder of the Family Office Association, exited in 2023. Founder and CEO of SFO Continuity. I don’t comment on AI for family offices. I build it, every week.

You don’t need my hours. You need what they produced.

You don’t leave with notes. You leave with tools.

JUNE

1 Skill

An investment process, encoded as an Investment Thesis Advisor built around the family’s own thinking. It runs in Claude Code, Codex or Hermes.

→

AUGUST

26 Skills

Built across two days, for diligence, investing, accounting, research and governance.

→

NOVEMBER

26 + 2

Every Skill rebuilt for today’s models. Two new ones built in the room, and a public-equities dashboard in about an hour.

→

JANUARY 27–28, 2027

Palm Beach

Each room begins where the last one ended. Imagine what we build next.

Delivered within 72 hours, only to the members in that room.

What gets built in the room stays with the room.

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A principal, a CIO and the next generation.

> *“Changed how I evaluate opportunities — and has already saved me hundreds of hours.”*

ENTREPRENEUR, INVESTOR AND FAMILY OFFICE PRINCIPAL

> *“He challenged me, and every challenge evolved the family’s thinking. He is a large part of why our office is as AI-forward as it is today.”*

CIO, SINGLE FAMILY OFFICE

> *“What I learned in those two days started a year of building on my own… and that work is the reason I now hold an AI role inside a company.”*

AI PROFESSIONAL AND NEXT-GENERATION FAMILY MEMBER

Different seats. The same conclusion: nobody should have to figure this out alone.

Palm Beach. January 27–28, 2027.

A private boardroom of about 15. Two immersive days. Bring your laptop and a problem worth solving.

Build in the room

Angelo and practitioner faculty turn your requirements into working agents, Skills and software with Claude Code, Codex and Antigravity.

Take the work home

Your Skills and working files from the room, typically within 72 hours. November's room rebuilt 26 Skills, built two new ones and shipped a live equities dashboard.

Keep advancing

Four masterclasses across your twelve-month SFO Continuity membership, plus the books, private gatherings and direct access.

AIFamilyOfficeMasterclass.com

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The library. By Angelo Robles, built for the family office.

LIVING AI BOOK · MEMBERS

The AI-Native Single Family Office

The architecture of an office built around owned intelligence.

LIVING AI BOOK · MEMBERS

10 Things Every Family Office Should Be Doing Now in AI

The work: prompts, Skills, agents.

MEMBER RESOURCE

The Family Office Playbook

The 850 Questions Framework. Now more than 3,500 questions.

HANDBOOK

Creating the Top 1% Family Office

How the best offices are built and run.

BOOK

Should You Have a Family Office?

The question before the office, answered with four verdicts.

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Governance, structure and operating discipline.

BOOK

Billionaire Mastermind

The psychology and strategy of ultra-wealth creation.

MEMBER HANDBOOK

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AIFamilyOfficeMasterclass.com

Angelo Robles

Founder & CEO, SFO Continuity · Billionaire Mastermind

20+ years inside more than 100 billionaire family ecosystems, on four continents.

Founded the Family Office Association in 2008. Exited in 2023.

Advises families from new offices to a dynasty of roughly seven centuries.

Author of the AI-Native Single Family Office and Should You Have a Family Office?

All in on AI at 59. 2,000+ hours building with every major model.



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Book a private conversation: calendly.com/angelo-robles

Important disclosures

Current as of November 23, 2026.

Market snapshots use the November 20, 2026 close unless another date appears. November 23 leadership and research updates are labeled. AI models, prices and terms change quickly. Verify before relying on them.

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