

TIER 1
— LEVEL CONSULTING —
ELEVATE. TRANSFORM. LEAD.

THE AI LABOR SHIFT

How Artificial Intelligence
Is Reshaping Careers,
Leadership, and
Competitive Advantage

NEW JOBS. NEW SKILLS. NEW ADVANTAGE.
THE FUTURE BELONGS TO THOSE WHO ADAPT.



AI-POWERED
WORKFLOWS



EMERGING
CAREERS



HIGH-DEMAND
SKILLS



HUMAN + AI
COLLABORATION



STRATEGIC
ADVANTAGE

BY **CURTIS C. BROWN, JR.**
CEO, TIER1 LEVEL CONSULTING, LLC

THE AI LABOR SHIFT

How Artificial Intelligence Is Reshaping Careers, Leadership, and Competitive Advantage

Curtis C. Brown, Jr.

CEO, Tier1 Level Consulting | tier1lc.com

May 2026

Executive Summary

I've spent more than four decades in financial services. In that time, I've watched technology reshape the industry in ways that seemed impossible at the start — from paper ledgers to CRMs, from phone-based trading to algorithmic platforms. But nothing I've seen compares to what artificial intelligence is about to do to the labor market and the way we work.

And I want to be clear about something from the start: this is not primarily a story about job elimination. It's a story about job transformation. The bigger opportunity — and the bigger risk — is not whether AI will take your job. It's whether your organization will figure out how to use AI to create a genuine competitive advantage before your competitors do.

The organizations that win in the next decade will not necessarily be the ones with the largest technology budgets or the most advanced tools. They will be the ones that successfully embed AI into leadership, operations, client engagement, and decision-making — and build cultures that can actually execute on it.

This white paper explores what that transformation looks like: the new categories of work being created, the skills that will command the greatest premium, the industries facing the deepest disruption, and the strategic moves organizations should be making right now.

The future of work is not 'humans versus AI.' It is rapidly becoming 'AI-augmented professionals versus professionals who are not.'

The New AI Economy

Every major technological revolution has transformed the labor market — not eliminated it. The Industrial Revolution mechanized physical labor and created entirely new categories of work that didn't exist before. The Internet revolution digitized information and gave rise to industries, roles, and opportunities that previous generations couldn't have imagined. Artificial intelligence is doing the same thing to cognitive labor, and we are early in that arc.

The International Monetary Fund estimates that nearly 40% of global jobs will be affected by AI in some capacity over the next decade. The World Economic Forum's Future of Jobs Report projects that AI and automation will simultaneously displace millions of positions while generating millions of new ones. The net outcome depends almost entirely on how quickly individuals and organizations adapt.

The critical distinction is this: AI is not simply automating labor. It is restructuring workflow. Tasks that are repetitive, administrative, rules-based, or data-intensive are facing real displacement pressure. But roles that require strategic judgment, human communication, emotional intelligence, creativity, and systems thinking are becoming more valuable — not less.

The labor market is already responding. Recent data from RAVIO's 2026 Compensation Trends Report shows that AI/ML hiring grew 88% year-over-year in 2025 — while administrative role hiring dropped 35.5% and entry-level hiring fell 73.4% over the same period. That's not a prediction about what's coming. That's a structural shift that's already underway.

That restructuring is creating entirely new categories of work. Let me walk through the ones I believe matter most.

The Emerging AI Job Categories

AI Workflow Architect

If I were advising a young professional on where to position themselves right now, this is near the top of the list. AI Workflow Architects are the people who redesign how organizations actually operate — integrating AI tools, automation systems, CRMs, copilots, and human collaboration into a unified operating system.

This is not a purely technical role. It requires operational design, business strategy, productivity engineering, and change management. The people who can see how all the pieces connect — and then build workflows that actually execute — are extraordinarily rare. And they're going to be extraordinarily valuable.

At Tier1, we talk about workflow as the new alpha. The idea is straightforward: competitive advantage increasingly derives not from what you know, but from how efficiently you can translate knowledge into action. Workflow architects are the ones building that infrastructure.

AI Integration Consultant

As AI adoption accelerates across industries, organizations are realizing they don't know how to actually implement these tools in ways that produce results. They need specialists who can guide that process — aligning AI initiatives with strategic goals, connecting platforms with existing enterprise systems, and driving real adoption rather than surface-level deployment.

The demand for this expertise is growing across wealth management, insurance, healthcare, legal services, manufacturing, and education. These are industries where the stakes are high, the regulatory environment is complex, and the margin for error is low. That creates sustained, long-term demand for people who can navigate all of it.

Human-AI Collaboration Coach

Here's a role that most people aren't talking about yet, but I think it's one of the most significant opportunities in the AI economy. Most employees today have had no formal training in how to work effectively alongside AI systems. They don't know how to prompt effectively, how to evaluate AI-generated outputs, how to structure AI-assisted decision-making, or how to integrate these tools into their actual workflows.

Human-AI Collaboration Coaches fill that gap. They help organizations improve productivity, drive adoption, build leadership alignment, and create cultures where AI is treated as a tool to be used with intention — not a black box to be feared or blindly trusted. This is fundamentally a

coaching and change management role, and demand for it will grow significantly over the next several years.

AI Compliance and Governance Officer

As governments and regulators increase their scrutiny of AI deployments, organizations operating in highly regulated industries face a new category of risk. Who is responsible for ensuring that AI outputs are accurate, unbiased, and compliant? Who monitors for model drift, data governance issues, or regulatory violations? Who establishes the internal policies that govern how AI is used?

These questions are urgent in financial services, healthcare, defense, and government — industries where AI governance failures can carry legal, regulatory, and reputational consequences. The AI Compliance and Governance Officer role is emerging as a critical function in any organization serious about responsible AI deployment.

AI Agent Manager

This one may sound futuristic, but it's closer than most people realize. As autonomous AI agents become more sophisticated — capable of executing multi-step tasks, making decisions, and taking actions with real-world consequences — someone has to manage them. That means monitoring performance, defining escalation procedures, auditing workflows, and coordinating the interaction between human teams and digital workers.

In many respects, the AI Agent Manager is a new kind of operations role: overseeing a hybrid workforce composed of both humans and intelligent systems. The organizations that build this capability early will have a structural advantage over those that treat AI agents as a side project.

AI-Enhanced Creative Strategist

Contrary to a lot of popular anxiety, AI is unlikely to eliminate creativity. What it will do is dramatically amplify the productivity and reach of high-level creative professionals. Strategists who learn to direct AI systems effectively will be able to generate campaigns faster, personalize messaging at scale, produce multimedia content more efficiently, and accelerate the speed of innovation across every dimension.

The competitive advantage will shift away from the ability to produce content and toward the quality of strategic judgment, originality, storytelling, and brand positioning. The creative floor is rising. The ceiling for those who can think at the highest level is rising with it.

The Most Valuable Skills in the AI Economy

The labor market is increasingly rewarding individuals who combine deep domain expertise with real AI fluency. The highest-value professionals in the next decade are likely to be what I think of as hybrid intelligence operators — people capable of leveraging AI tools while applying uniquely human judgment in ways that machines cannot replicate.

The data on this is striking. According to PwC's 2025 Global AI Jobs Barometer — drawing from nearly one billion job postings across six continents — workers with AI skills now command a 56% wage premium over colleagues doing the same job without those skills. That figure more than doubled in a single year, up from 25% the year prior. This isn't a niche tech-sector phenomenon; Lightcast research confirms that 51% of AI-related job postings are outside traditional IT roles entirely.

56% Wage Premium for AI-Skilled Workers

PwC Global AI Jobs Barometer, 2025 | Nearly 1 billion job postings analyzed across 6 continents

Workers with AI skills now earn 56% more than peers in identical roles — a premium that more than doubled in a single year. Lightcast research confirms that 51% of AI-related job postings are outside traditional IT functions, meaning this advantage extends across virtually every professional field.

Several skill categories stand out as particularly important.

AI Literacy

AI literacy is quickly becoming as foundational as computer literacy was in the 1990s. If you didn't know how to use a computer back then, you were at a structural disadvantage that compounded over time. The same dynamic is playing out now with AI. Professionals need to understand how these systems function, how to interact with them effectively, how to evaluate their outputs critically, and how to recognize their limitations.

Importantly, this does not require advanced technical expertise or coding ability. It requires fluency — the same way you don't need to understand how a combustion engine works to be a skilled driver. But you do need to know how to drive.

Critical Thinking and Judgment

AI can generate answers. Humans must determine whether those answers are accurate, ethical, strategically sound, and contextually appropriate. As AI-generated content becomes ubiquitous — and as the quality of that content continues to improve — the ability to evaluate it critically becomes one of the most important professional skills in any field. Discernment is becoming a competitive differentiator.

Communication and Influence

Here's something that surprised me when I first started thinking seriously about this: human communication skills are becoming more valuable in the AI era, not less. The ability to articulate ideas with clarity and precision, influence stakeholders, lead teams through uncertainty, coach employees through disruption, and build trust in high-stakes environments — none of that is going away. Leadership remains deeply human. That may be the most durable competitive advantage of all.

Workflow and Systems Thinking

Organizations are accumulating AI tools faster than they're integrating them. Most firms have a growing stack of disconnected platforms that don't talk to each other and don't align with how people actually work. The professionals who can design workflows, optimize systems, align technology with business objectives, and orchestrate genuine human-AI collaboration are filling a gap that is only going to widen. In my view, this may be one of the defining executive competencies of the decade ahead.

Emotional Intelligence

Empathy, coaching, relationship-building, trust development — these capabilities remain difficult to automate, and that is unlikely to change in any meaningful way over a typical career horizon. The research increasingly suggests that emotional intelligence may become more important as AI

adoption accelerates, not less. The reason is straightforward: the more that transactional and analytical work is handled by machines, the more that distinctly human capabilities become the differentiating factor in client relationships, team leadership, and organizational culture.

The Decline of Routine Cognitive Work

I want to be honest about the disruption side of this equation, because it deserves a direct conversation. Roles heavily dependent on repetitive cognitive processes are facing real and sustained pressure. Administrative processing, templated writing, routine reporting, entry-level analysis, basic customer service, and certain forms of coding are all areas where AI is already demonstrating meaningful capability.

That does not mean these roles will disappear overnight. History consistently shows that technological disruption reallocates labor more often than it eliminates it entirely. But the reallocation process is not seamless, and the transition can be difficult for individuals and organizations that are unprepared.

The challenge — for both organizations and professionals — is adaptation. And the organizations that help their people adapt will have a structural advantage over those that don't.

Human Advantage in the AI Era

The premium is shifting from information ownership to intelligence application.

The most important insight I've developed from watching this transformation unfold is that information itself is becoming increasingly commoditized. AI can rapidly generate analysis, summaries, presentations, recommendations, and technical outputs at a quality level that would have been unthinkable five years ago. The gap between what a specialist knows and what AI can produce on demand is narrowing quickly.

That means differentiation is shifting. Strategic thinking, judgment, leadership, creativity, workflow execution, and human connection — these are where the premium is going. In other words, the premium is shifting from information ownership to intelligence application.

For the wealth management industry specifically, this shift has profound implications. Access to information has never been less of a differentiator. The advisor who can deliver a comprehensive financial plan is now competing not just with other advisors, but with AI-powered tools that can generate sophisticated planning outputs in minutes. The advisors who will win are the ones who can do what AI cannot: build trust, provide behavioral coaching, navigate complex family dynamics, deliver emotional reassurance during market volatility, and guide clients through the irreducibly human dimensions of wealth and legacy.

Implications for Wealth Management and Leadership

Wealth management may be among the industries most significantly transformed by AI over the next decade — and I say that as someone who has spent most of my career inside this industry.

The numbers confirm what I've been observing firsthand. According to a 2025 EY survey of 100 wealth and asset management firms, 95% have now scaled AI adoption to multiple use cases, and 78% are already exploring agentic AI to unlock deeper strategic advantages. Yet only 29% of those

firms report substantial business impact from their AI investments. That gap — between adoption and results — is where the real competitive opportunity lives.

95% of Wealth Firms Have Scaled AI — Only 29% Report Substantial Impact

EY GenAI in Wealth & Asset Management Survey, 2025 | 100 leading firms surveyed

The adoption-to-impact gap is the defining challenge — and opportunity — for wealth management leaders right now. Firms that deeply embed AI into daily advisor workflows, rather than running isolated pilots, are the ones capturing real competitive advantage. Those that don't will find that gap widening quickly.

AI is already improving financial analysis, portfolio reporting, client communications, marketing, planning support, and operational workflow in meaningful ways. KPMG research specifically finds that AI can cut advisor time on manual prospecting by 40 to 50%, and increase net new AUM by 30 to 40% through improved prospecting efficiency. The efficiency gains are real and they will compound.

But the core value proposition of a great advisor is becoming more human, not less. Trust. Behavioral coaching. Intergenerational planning. Strategic guidance. Emotional reassurance when markets move against clients' worst fears. These are not things AI delivers. They are things AI makes more accessible by freeing advisors from the time burden of work that machines can handle.

The result may be a meaningful structural shift in how advisor teams are organized: larger teams with more specialized roles, greater operational scale, improved client segmentation, and enhanced productivity across every dimension of the business. The advisors who build this model early will be in a significantly stronger competitive position than those who wait.

Leadership development will evolve as well. Future leaders must learn to manage hybrid human-AI workforces, redesign workflows around new capabilities, coach employees through disruption and uncertainty, and build organizational cultures that treat intelligent augmentation as a strategic advantage rather than a threat. The organizations that figure this out first are likely to create competitive moats that are very difficult to close.

Strategic Recommendations for Organizations

Based on what I've observed across the wealth management industry and beyond, here are the priorities I believe organizations should be acting on now.

77% of Employers Plan to Reskill Their Workforce for AI

World Economic Forum Future of Jobs Report, 2025

The firms moving fastest aren't waiting for the market to force their hand. They're proactively investing in AI literacy across every level of their organization — from the C-suite to frontline advisors — and treating it as a strategic priority, not an IT initiative.

1. Build AI Literacy Across the Entire Organization

AI adoption cannot remain isolated inside technology departments. The executive team, managers, and frontline professionals all need baseline AI fluency. That means investing in training, creating internal communities of practice, and treating AI literacy as an organizational capability — not just an individual skill.

2. Redesign Workflow Before Adding More Tools

Most organizations are accumulating AI platforms without an operational integration strategy. The result is a growing stack of disconnected tools that creates confusion and friction rather than leverage. The sequence matters: redesign the workflow first, then identify the tools that serve it. Reversing that order is one of the most common and costly mistakes I see.

3. Double Down on Human Differentiation

As AI commoditizes access to information and accelerates the production of analytical and administrative work, the organizations that invest in leadership, culture, emotional intelligence, client experience, and strategic thinking will be the ones that build sustainable differentiation. These are not soft priorities. They are strategic assets.

4. Define Your Human-AI Collaboration Model

The future workforce will involve collaboration between humans and intelligent systems. That collaboration needs to be designed intentionally — not left to emerge organically. Organizations should proactively define governance frameworks, escalation procedures, accountability structures, and productivity standards for AI-augmented work. The firms that do this thoughtfully will avoid a significant category of risk.

5. Treat AI as a Strategic Initiative, Not a Technology Trend

This is the mindset shift that matters most. AI is not a tool you adopt and move on from. It is an organizational transformation initiative with implications for recruiting, leadership development, workflow design, compensation structure, and competitive positioning. The firms that treat it accordingly — with appropriate governance, strategic investment, and executive accountability — will be in a fundamentally different position in five years than those that don't.

The Tier1 Perspective

At Tier1 Level Consulting, our view on AI has always been consistent: this is fundamentally a productivity and workflow revolution. The technology itself is remarkable, but the technology alone doesn't create competitive advantage. What creates competitive advantage is the ability to integrate AI into leadership, workflow design, operational execution, and client engagement in a way that actually produces results.

That is what our Guided Intelligence System™ is built to do — embedding intelligent systems directly into the business workflows of wealth management professionals, not as surface-level tools they have to go find and use, but as infrastructure that makes their practices work better every day.

AI should not replace human leadership. It should amplify it. The advisors and firms that understand this — and act on it — are the ones that will define what high performance looks like in this industry for the next decade.

The question is no longer whether AI will affect the future of work. The question is how effectively your organization will adapt to it.

Conclusion

Artificial Intelligence represents one of the most significant labor and productivity shifts in modern economic history. I've been in this industry long enough to have seen a lot of waves. This one is different in scope, in speed, and in the breadth of what it touches.

Some roles will decline. New categories of work are emerging — around workflow orchestration, AI governance, strategic integration, human-AI collaboration, and leadership augmentation — that didn't exist five years ago and will be critical in another five.

The future workforce will reward professionals who combine domain expertise with communication, emotional intelligence, systems thinking, and AI fluency. The central question is not whether you or your organization will be affected. You will be.

The question is whether you'll adapt ahead of the curve or behind it. The firms that embrace intelligent augmentation today — thoughtfully, strategically, and with genuine organizational commitment — are positioning themselves to be the defining market leaders of tomorrow.

That's not a prediction. It's already happening.

References

- International Monetary Fund — AI Will Transform the Global Economy (imf.org)
- World Economic Forum — Future of Jobs Report 2025 (weforum.org)
- McKinsey & Company — The Economic Potential of Generative AI
- PwC — Global AI Jobs Barometer 2025 (pwc.com)
- EY — GenAI in Wealth & Asset Management Survey 2025 (ey.com)
- KPMG — Agentic AI in Financial Services Report 2025
- Ravio — 2026 Compensation Trends Report (ravio.com)
- Lightcast — AI Skills and Labor Market Analysis 2025 (lightcast.io)
- LinkedIn Economic Graph Research (economicgraph.linkedin.com)
- Fidelity — 2025 AI Pulse Survey: The Current State of AI in Wealth Management
- Cambridge Centre for Alternative Finance — 2026 Global AI in Financial Services Report

Contact us: curtis.brown@tier1lc.com

925-324-3983