

The Eleven Questions for Every Family Office AI Vendor

Designed to surface architecture, not invite explanation.

Ask these in the meeting, in the words written. Each one asks the vendor to show you the artifact, not describe the category — show me, not tell me. Three are usually enough: Questions 1, 4, and 8. Watch what they reach for when they cannot. The deflection is the answer.

Group 1 — Structure

These three questions test whether the legal structure is the system, or whether the system is merely records about the legal structure.

- Q1** Show me a single trust in your system. Where do its terms live — in the document, or in fields someone typed?
- Q2** Walk me through an assignment of an asset — say, an LLC interest moving from one trust to another — or an allonge to a family note. Show me what happens in your system.
- Q3** If I revoke a trustee's authority on a specific entity, what happens to their access to documents and data tomorrow morning — and where in your system was that change made?

Group 2 — Capture

These four questions test whether the work of the office is captured as it happens or assembled after the fact from systems that did not capture it.

- Q4** Pick one decision your client made last quarter. Show me, in one record, the decision, the authority that allowed it, the reasoning, the wire that executed it, the financial statement entry, and any tax consequence.
- Q5** Your senior administrator retires next month after fifteen years. What in your system makes her successor's first ninety days different from any successor's first ninety days?
- Q6** When your AI agent recommends an action — a distribution, a wire, a filing — what does the human who approves it see, and what gets recorded?
- Q7** When your AI agent pulls data from another system or sends data to one, what does the audit trail look like? Show me one from last week.

Group 3 — The Pressure Test

This question tests whether the system can support real-world, high-stakes execution when time is short and the principal is not at a desk.

- Q8** Your lawyer calls Friday at seven p.m. A trustee action has to happen by Monday. Your CFO is in Italy. Walk me through how that gets done in your system, and what the record looks like Monday morning.

Group 4 — Durability

These three questions test what kind of system the operator is actually buying — a tool, or the layer the other tools read from. They test whether the architecture will still be speaking the language of the work in ten years.

- Q9** Name three other systems in your client's family office stack — accounting, reporting, document automation, tax. Where do they get the family's entity structure from?
- Q10** If we leave you as a vendor in three years, what comes with us and what stays?
- Q11** What AI model does your system actually run on? If it is your own model, how was it trained and what is in the training data? If it is a foundation model, show me the data processing agreement and the enterprise terms.