Artificial intelligence (AI) at Vanguard

Vanguard is committed to leveraging artificial intelligence (AI) and machine learning (ML) to drive personalized engagements, increase alpha, and reduce costs for our clients in ways that are responsible, scalable, and maintainable.

Current

Sentiment and intent detection ★

Understand client needs and pain points through analysis of voice, text, and web interactions to increase client satisfaction

Propensity modeling

Predict the likelihood of specific client actions or interest in a product or service, driving more targeted outreach

Content generation ★

Auto-generate creatives, correspondences, and personalized content to expedite high-quality marketing and outreach to clients

In the works

Knowledge synthesis ★

Use GenAI to search for and summarize information from Vanguard's knowledge repositories to help address client inquiries

Process automation

Automate routine, complex tasks normally reserved for crew to drive process efficiencies and reduce costs to client

Next best action

Determine the best action(s) to take with a client, based on previous interactions and unique client features

On the horizon

Hyperpersonalization ★

Create relevant messaging and experiences tailored to the unique needs and interests of each client

Conversational AI ★

Enhanced GenAI-driven communication experiences for both plan sponsors and participants

Portfolio optimization

Combine quantitative and ML methods to construct investment portfolios with desirable risk/return properties

How do we ensure the quality of our AI/ML-powered solutions?

1. **Understand** inherent risks associated with all AI/ML solutions and mitigate them appropriately
2. **Comply** with all internal governance standards around AI/ML model development and deployment
3. **Apply** solution-engineering principles and best practices to ensure scalability and high-quality product delivery

★ Uses or is enhanced by GenAI capabilities