



TAZI

Client Attrition Management in Finance with AI and Agents

TAZI AI White Paper
Dec 6, 2025

www.tazi.ai

Executive Summary

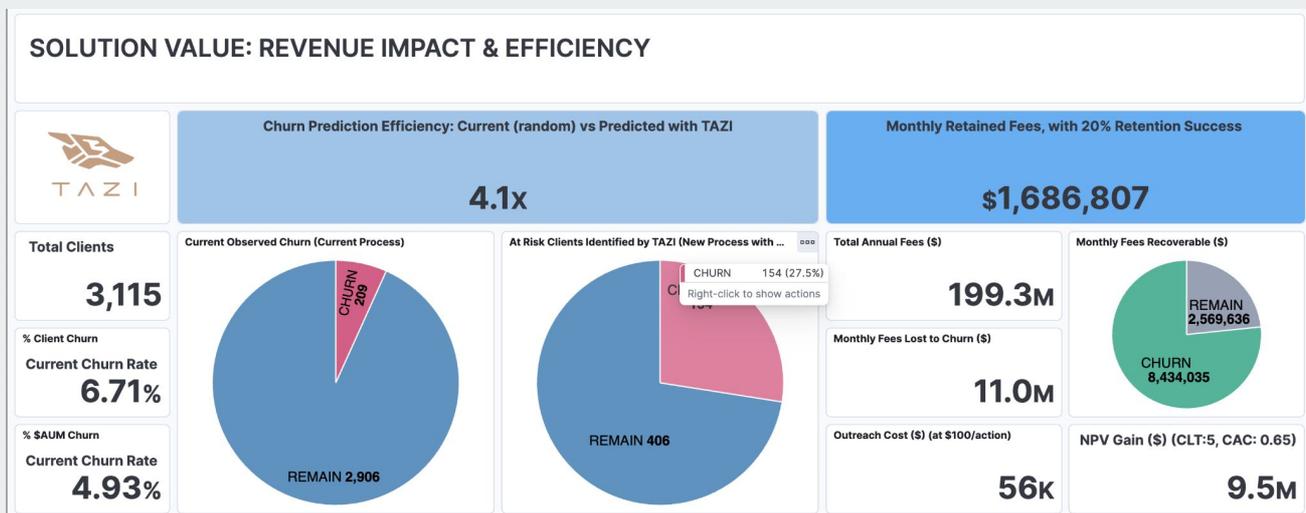
For banks, credit unions, and wealth management firms, client attrition is often an invisible drain on profitability and it stagnates growth. Financial institutions frequently lack a unified definition of "attrition," and leadership often underestimates the true financial cost of lost relationships.

The **TAZI Attrition Management Solution** moves beyond static reporting. Powered by AI Agents and grounded in Explainable Predictive Solutions, it quantifies the dollar value of retaining clients and empowers advisors and marketing teams with action plans, conversation-ready insights to secure most valuable customers.

The Challenge: High Cost of "Invisible" Churn

Many financial institutions suffer from a lack of consensus on what defines "attrition," leading to inconsistent measurement across departments. Furthermore, retention efforts are historically inefficient. Marketing teams and advisors often waste hours contacting thousands of clients with generic "check-in" messaging, hoping to catch a few at-risk individuals.

TAZI shifts this paradigm and focuses these teams by using AI models to predict not only who will leave but also why, how much that departure will cost, and what to do to prevent the loss.



Solution Overview: From Data to Action

The TAZI Attrition Management Solution utilizes a multi-agent AI architecture to serve different stakeholders within a financial institution –from the C-suite to frontline advisors.

1. Firm Agent: Strategic Oversight and Quantification

The Firm Agent provides executives with a clear snapshot of the institution's retention health. Most importantly, it translates attrition rates into actual financial metrics, showing leadership exactly "how bad the pain is" in terms of lost revenue, or Assets Under Management (AUM).

- **Efficiency Gains:** If a financial institution has 3,000 clients instead of asking advisors to call all 3,000 clients to find at-risk clients, TAZI identifies specific 500 individuals who represent the highest 4x more efficient in identifying attrition.
- **Financial Projection:** The system calculates the ROI of retention actions. For example, it can demonstrate that successfully retaining just 20% of the targeted list could result in \$ millions in retained annual revenue enabling leadership to quickly validate the investment in AI.

FIRM AGENT: INSIGHTS & RECOMMENDATIONS ACROSS THE FIRM

Executive Summary

Situation Overview: [Company] faces **\$15.7M in annual fee revenue risk** from 968 high-probability churn clients managing **\$1.17B in AUM**. Analysis reveals that churn is primarily driven by relationship gaps rather than performance issues, with clients requiring email engagement campaigns representing the largest at-risk segment.

Key Findings:

Metric	July 2025 Result	Change vs. June
Overall churn probability (avg)	0.286	-0.004
Clients at high churn risk (>0.8)	968	-8
Total AUM at risk	\$1.17B	+\$259M
Annual fee revenue exposure	\$15.7M	-\$4.1M
Model AUC (Output ensemble)	0.93	Stable
Model Accuracy	87.2%	Stable

Primary Attrition Drivers:

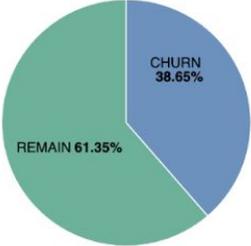
Team and Campaign Agents: Pattern-Based Strategy

Attrition is rarely random; it usually follows patterns. TAZI identifies specific "Attrition Patterns"—such as clients with high balances experiencing service friction, or rate-sensitive depositors.

• **Targeted Campaigns:** To address attrition at scale and double down on advisor's 1:1 efforts, TAZI gives marketing teams specific churn patterns (e.g., a segment where churn is significantly higher than the average) and suggests a campaign action plan to deploy a tailored campaign designed specifically for the behavior of customers in each identified high-churn pattern.

• **The "Remain" Perspective:** TAZI also analyzes "Remain Patterns" to help leadership understand the characteristics of loyal clients. This ensures that executive strategies don't just plug leaks but also reinforce positive behaviors of the most loyal customers.

CAMPAIGN AGENT: RECOMMENDED TARGETED CAMPAIGNS

Churn Pattern Customers who are experiencing significant portfolio losses (over \$444K), are either younger or older retirees (not in the 60-75 sweet spot), and have disengaged from email communications are churning at a high rate.	Actual Loss given the pattern  <table border="1"><tr><td>CHURN</td><td>38.65%</td></tr><tr><td>REMAIN</td><td>61.35%</td></tr></table>	CHURN	38.65%	REMAIN	61.35%	<table border="1"><thead><tr><th>Campaign Overview</th><th>Execution Details</th></tr></thead><tbody><tr><td>Name: Portfolio Recovery Roadmap</td><td>Channel 1: Direct mail with personalized letter</td></tr><tr><td>Target: Clients with YTD losses \geq-\$444K</td><td>Channel 2: Follow-up phone call from relationship manager</td></tr><tr><td>Objective: Reduce 38% churn rate</td><td>Timeline: 30-day outreach window</td></tr><tr><td>Offer 1: Complimentary portfolio stress-test & rebalancing</td><td>Messaging: "We're in this together—let's build your comeback strategy"</td></tr><tr><td>Offer 2: 6-month advisory fee waiver on new capital</td><td>Tone: Empathetic, partnership-focused, fiduciary commitment</td></tr><tr><td>Offer 3: Exclusive Recovery Strategies webinar series</td><td>Success Metric: 50% reduction in churn within segment</td></tr></tbody></table>	Campaign Overview	Execution Details	Name: Portfolio Recovery Roadmap	Channel 1: Direct mail with personalized letter	Target: Clients with YTD losses \geq -\$444K	Channel 2: Follow-up phone call from relationship manager	Objective: Reduce 38% churn rate	Timeline: 30-day outreach window	Offer 1: Complimentary portfolio stress-test & rebalancing	Messaging: "We're in this together—let's build your comeback strategy"	Offer 2: 6-month advisory fee waiver on new capital	Tone: Empathetic, partnership-focused, fiduciary commitment	Offer 3: Exclusive Recovery Strategies webinar series	Success Metric: 50% reduction in churn within segment
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Client Agent: Tailored Actions for Each Client

The most critical interaction occurs between the advisor and the client. The Client Agent acts as a dedicated coach for the advisor, available 24/7.

- **Explainability:** For every client predicted to churn, TAZI provides specific reasons for the risk score and also recommended actions, which can be directly utilized in CRM or marketing systems.

CLIENT AGENT: PERSONALIZED RECOMMENDED ACTIONS FOR EACH CLIENT (sent to CRM)

Young Growth Seekers

50 documents

Columns 26 | Sort fields 1

	Year-Month	AdvisorID	ClientID	ClientSummary	PrimaryRecommendation	ReasonForRecommendation	SecondaryRecommendation	CallTalkingPoints	EmailSubject	EmailBody	ClientAge	InvestibleAssets	InvestmentKnowledgeLevel	Relationship
<input type="checkbox"/>	2025-06	Maria CHEN	52,411	26-year-old client with \$18.66M in assets, high risk tolerance, and no ...	Estate & Legacy Planning - ...	Lack of trust despite \$18.66M assets puts client at risk of estate tax exposure.				Dear Client, It's been over five ...	26	18,660,800	Basic	re
<input type="checkbox"/>	2025-06	Emma OWENS	79,192	8-year-old inherited \$88.7M without trust, high risk for estate tax...	Estate & Legacy Planning - ...	Basic investment knowledge means an education-focused approach is necessary to optimize wealth. Aggressive risk tolerance and long time horizon (43 years to retirement) makes alternative investments and Roth conversions valuable.				Dear Emma OWENS, It was great ...	8	88,750,030.5	Basic	re
<input type="checkbox"/>	2025-06	Brian THOMPSON	101,393	This 29-year-old client, with \$12.88M in assets and a long time horizon ...	Estate & Legacy Planning - ...					Dear [Client Name], As your ...	29	12,884,544.1	Basic	re
<input type="checkbox"/>	2025-06	Logan BENNETT	99,390	High net worth, aggressive investor with ...	Estate & Legacy Planning - ...					Dear Logan BENNETT, I have this ...	42	34,410,024.5	Basic	re

Rows per page: 100

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Conversational Agent: Empowering the Advisor

- **Pre-Call Prep & Simulation:** Advisors can "talk to the data" by using TAZI Chat - a Conversational AI Agent that's available to interpret all the available data regarding attrition predictions identified by TAZI's Attrition Management Solution. They can ask questions such as: "Who are the top 5 clients predicted to churn" "What are the underlining reasons client 123 is predicted to churn?" "What should I say when I get on the phone?" "What questions will this client likely ask me?", etc.
- **Objection Handling:** TAZI Chat can also simulate the client's perspective, generating potential objections (e.g., "Are there fees eating into my earnings?" or "I want to talk on the phone, not email") and scripting the best responses. This turns a generic check-in call into a high-value retention consultation.

TAZI Client Retention Agent Logout

who is the advisor for client 111,348? what are the reasons for 111,348's churn? what are the questions that 111,348 would ask advisor in a call and their answers?

Typical questions the client might ask in a call and concise advisor answers

Client Question	Advisor's Answer (KyleREYES)
1. "Why has my portfolio lost value this year?"	"The market has been volatile, and a few of the holdings in your portfolio have underperformed. I've reviewed the specific positions that contributed most to the loss and can suggest rebalancing options to reduce exposure to the under-performing assets."
2. "My account balance is very low. What can I do to grow it?"	"We can look at increasing regular contributions, diversifying into higher-yield assets that match your risk tolerance, and taking advantage of any promotional investment products we have. I'll prepare a few scenario plans for you"
3. "I've received emails but they don't address my concerns. Can we talk on the phone instead?"	"Absolutely, I'll schedule a one-on-one call at a time that works for you, and we can go through your portfolio in detail. Email is useful for quick updates, but a call lets us address your

Ask anything

TAZI Agent can make mistakes. Please verify important information.

Conclusion

The TAZI Attrition Management Solution enables advisory, banking and marketing teams business to interact directly with predictive AI models to uncover hidden revenue. By providing Explainable AI that quantifies the cost of attrition and equips the frontline staff with personalized scripts, TAZI helps financial institutions secure their customer base and maximize customer lifetime value.

About TAZI AI



TAZI

TAZI AI provides Churn Prevention and Growth Solutions for banks, credit unions, and wealth firms.

Adaptive, explainable, Human-in-the-Loop models built on top of TAZI's AI/ML Platform turn data into next-best actions for retention, cross-sell, and acquisition. Teams deploy in weeks, see the reasons behind predictions, and keep models current as behavior changes. TAZI Agents, grounded in model explanations and business input, drive actions across firm, team, and client levels.

SOC 2 compliant, cloud or on-prem, with LLMs that do not retain or use data. Recognized in 30+ Gartner reports and active in EU programs (H2020 TRUST AI, ITEA), TAZI delivers ROI with lower compute needs and strong governance.

More Information on TAZI Solutions:

<https://tazi.ai/solutions/reduce-attribution/>

<https://tazi.ai/solutions/increase-client-wallet-share/>

<https://tazi.ai/solutions/acquire-new-clients/>

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