REALIS Intelligence

THE CENTRAL QUESTION

**Are affluent clients changing only what they expect from wealth wealth advisors, or what they expect from every trusted advisor, advisor, including luxury real estate professionals?**

# BEYOND WEALTH MANAGEMENT

**What does changing affluent client expectations mean for luxury residential real estate?**

**Realis helps real estate professionals perform like top producers by combining market intelligence and daily workflows in WhatsApp.**

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# Affluent Clients Arrive Informed.
# But They Still Need Better Judgment.

## EXECUTIVE SUMMARY

Luxury residential real estate is becoming more complex—not because affluent buyers have less information, but because they have more.

In South Florida, this is especially visible. Miami and Palm Beach buyers—international families, domestic wealth migrants, entrepreneurs, executives, and family offices—may arrive with AI-generated comparisons, global market research, and detailed questions about insurance, taxes, ownership structures, privacy, and long-term liquidity.

They not only need access to properties. They need help separating useful information from incomplete assumptions and connecting a property decision to broader wealth, family, and lifestyle goals.

### OUTCOME — FOUR PRACTICAL CONCLUSIONS

1. AI raises the value of trusted human judgment.
2. "Luxury client" is too broad to guide service.
3. Property decisions increasingly combine wealth, lifestyle, family, and legacy objectives.
4. The advisor's advantage is moving from information delivery to relevant, evidence-based guidance.

### WHAT THIS MEANS FOR AGENTS AND BROKERS

- Validate the research clients bring, instead of competing with it.
- Define the client's decision profile before optimizing the property list.
- Connect recommendations to ownership purpose, family use, risk, and long-term term outcomes.
- Replace generic follow-up with timely, client-specific reasons to engage.

# Why This Briefing?

## METHOD & SCOPE

**Research question —** Can the changing expectations identified by McKinsey among affluent wealth-management clients also be observed in luxury residential real estate? McKinsey studied European wealth-management clients, not U.S. luxury-home buyers, so the question was whether independent evidence pointed toward the same underlying client behaviors.

### HOW IT WAS TESTED

1. McKinsey established the starting hypotheses: changing trust, differentiated service expectations, and an expanded advisory role.

2. Capgemini, Knight Frank, Coldwell Banker Global Luxury, and Bain / AltaGamma tested whether those patterns appeared across wealth, prime property, and luxury consumption.

3. Six targeted research gaps added Florida and transaction-specific evidence: Miami–Palm Beach wealth flows; privacy and AI; the buyer AI journey; turnkey and renovation economics; service behaviors; and probate, ownership, and family decision-making.

4. The Cross-Source Matrix separated source evidence from synthesis, classified signal strength, preserved limitations, and translated the strongest conclusions into practical actions.

### WHAT EMERGED — FOUR STRATEGIC INSIGHTS

1. AI changes how clients prepare—but not why they need trusted advisors.

2. The luxury client is not a price point.

3. Luxury representation extends beyond the transaction.

4. Judgment becomes the differentiator when information is abundant.

***These are not claims that every affluent buyer behaves identically. They are high-confidence operating signals supported by multiple sources and strengthened, where possible, by Florida-specific evidence.***

STRATEGIC INSIGHT 1

# AI Changes Preparation—Not the Need for Trust

## WHAT MCKINSEY OBSERVED

Distrust of robo advisory services declined across all three client segments, but clients still question whether algorithms can deliver truly personalized advice. McKinsey concludes that AI should augment the human advisor rather than replace the relationship. [1]

## CROSS-SOURCE EVIDENCE

Bain reports that AI already participates in luxury discovery and comparison. Buyer research shows generative AI used for discovery, affordability, and neighborhood research before speaking with agents—yet complexity preserves the need for human verification. [5]

> **KEY INSIGHT**
> AI increases the quantity of information entering the conversation. The advisor creates value by determining what is accurate, what is missing, what is locally relevant, and what changes the recommendation.

## SOUTH FLORIDA IN PRACTICE

A Miami buyer arrives with a ChatGPT-generated shortlist of three waterfront condominiums. Adding more listings creates little value. The stronger response is to explain is to explain flood exposure, insurance availability, association reserves, assessment risk, assessment risk, building compliance, ownership costs, and resale liquidity—then show then show which facts are verified, which remain uncertain, and which matter to this client. this client.

## WHAT CHANGES TOMORROW?

— Ask what platforms and AI tools the client has already used.

— Validate useful research instead of dismissing it.

— Show what a general model cannot know about this property, building, contract, or submarket.

— Keep human accountability for recommendations and sensitive client information.

STRATEGIC INSIGHT 2

# The Luxury Client Is Not a Price Point

## WHAT MCKINSEY OBSERVED

Affluent, private, and HNWI clients differ materially in decision confidence, advice frequency, preferred channels, and desired complexity—the end of standardized service models. [1]

## CROSS-SOURCE EVIDENCE

Capgemini: **97%** of firms still rely primarily on wealth bands, only **9%** profile digital behavior and **6%** use motivations. Knight Frank, Coldwell Banker, and Bain each confirm distinct segments beneath one budget. [2] [3] [4] [5]

> **KEY INSIGHT**
>
> The most useful luxury profile is not "a buyer with a $5 million budget." It is a continuously updated model of why the client is acting, how the decision will be made, who is involved, and what outcomes matter.

## SOUTH FLORIDA IN PRACTICE

A Brazilian entrepreneur relocating to Brickell, a Palm Beach family office acquiring a
acquiring a multigenerational estate, and a New York executive buying a seasonal residence
seasonal residence may have the same budget. They should not receive the same search,
same search, reporting cadence, privacy protocol, specialist network, or decision process.
decision process.

## WHAT CHANGES TOMORROW?

— Define purpose before sending properties: residence, relocation, diversification, privacy, residency, family use, or legacy.

— Identify decision makers, influencers, and required specialists.

— Agree on communication cadence, channel, depth, and privacy expectations.

— Update the profile as motivations and constraints change.

STRATEGIC INSIGHT 3

# Representation Now Extends Beyond the Transaction

## WHAT MCKINSEY OBSERVED

Affluent clients increasingly expect advisors to support major life decisions, including housing, longevity, family transitions, and broader planning. The advisory value chain is lengthening beyond product selection. [1]

## CROSS-SOURCE EVIDENCE

Coldwell Banker estimates **US$4.6 trillion** in real estate will transfer globally over a decade. Knight Frank, Bain, and Capgemini add duration, meaning, and specialist orchestration to the picture. [2] [3] [4] [5]

> **KEY INSIGHT**
>
> A luxury home can be a capital allocation, lifestyle infrastructure, family system, identity expression, and legacy asset at the same time. Advice must integrate those dimensions rather than treating the property as an isolated transaction.

## SOUTH FLORIDA IN PRACTICE

A Palm Beach estate purchased for succession planning raises different questions from a questions from a Miami condominium acquired for international business access. In Florida, access. In Florida, deeded ownership, homestead status, trusts, LLCs, foreign ownership, ownership, probate authority, and family governance can affect who may sell, how long a how long a transaction takes, and which professionals must be involved.

## WHAT CHANGES TOMORROW?

— Ask why the property is being acquired or sold before discussing appreciation.

— Include family use, liquidity, resilience, operating burden, and legacy in the recommendation.

— Confirm authority and ownership complexity early; do not promise timing before title and authority are clear.

— Coordinate attorneys, tax professionals, insurance specialists, lenders, property managers, and wealth advisors when relevant

STRATEGIC INSIGHT 4

# Abundant Information Makes Judgment the Differentiator

## WHAT MCKINSEY OBSERVED

Clients increasingly expect timely, relevant, proactive advice. Silence during uncertainty can be destructive; value is moving from scheduled contact toward context. [1]

## CROSS-SOURCE EVIDENCE

Capgemini: **42%** of HNWIs repeat goals to the same firm; **60%** of executives admit their firm lacks a unified client view. Coldwell Banker and Bain add signal specificity and low tolerance for disappointment. [2] [4] [5]

> KEY INSIGHT
>
> **Proactivity is not frequency.** The winning contact is a timely reason to engage that connects an external change to the client's specific goals.
>
> **A CRM record is not client intelligence.** The competitive asset is retained context—including why prior decisions were made—that improves every future conversation.

## SOUTH FLORIDA IN PRACTICE

Instead of "just checking in," an advisor contacts a client because insurance premiums changed, a comparable waterfront property closed, a new assessment altered condominium economics, or a property now matches the client's long-term objectives. The contact is valuable because it is specific, sourced, and connected to a remembered client priority.

## WHAT CHANGES TOMORROW?

— Replace calendar-driven follow-up with event- and client-triggered outreach.

— Record goals, stakeholders, objections, and the rationale behind decisions.

— For every recommendation, explain why this property, why now, and what evidence supports it.

— Close the loop after introductions, questions, and next steps.

# The Advantage Shifts From Access to Defensible Judgment

## FINAL PERSPECTIVE

This briefing is not primarily about how luxury real estate is changing. It is about how affluent clients are changing—and why representation must change with them. The client arrives with more information, more alternatives, more specialists, and more objectives; the advisor must convert that complexity into a coherent decision process.

### THE COMBINED CONCLUSION

The future luxury advisor will not be distinguished by possessing information clients cannot access. The advantage will come from understanding the client deeply, validating what the market and AI cannot resolve alone, coordinating the right expertise, and making each recommendation more defensible.

## FOUR OPERATING SHIFTS

| FROM | TO |
|---|---|
| Information delivery | Evidence-based interpretation |
| Price-band segmentation | Continuously updated decision profiles |
| Transaction execution | Integrated advisory and specialist orchestration |
| Calendar-driven follow-up | Event- and client-triggered relevance |

# Research Foundation & Sources

## A CROSS-SOURCE EVIDENCE BASE, STRENGTHENED BY FLORIDA RESEARCH

### SUPPORTING MARKET, BUYER, SERVICE & LEGAL RESEARCH

National Association of REALTORS; MIAMI Association of REALTORS; U.S. Internal Revenue Service; U.S. Census Bureau; Miami-Dade Beacon Council; Business Development Board of Palm Beach County; Palm Beach International, Miami-Opa locka Executive, and Miami Executive Airports; Bank of America; Veterans United; Realtor.com; Cotality; Zillow; Redfin; EY Luxury Client Index; Zillow for Agents; InsideSales; Qualtrics; Florida Office of Insurance Regulation; Florida TaxWatch; Rider Levett Bucknall; Miami-Dade County; The Florida Bar; Florida Statutes Chapters 501, 689, 732, 733, and 735; Florida Department of Revenue; and FinCEN.

### PRIMARY EVIDENCE LIBRARIES


1. McKinsey & Company. *Five Client-led Shifts Reshaping European Wealth Management.* June 23, 2026.

2. Capgemini Research Institute. *World Wealth Report 2026: Wealth.AI—Unlocking Personalization through Augmented Intelligence.*

3. Knight Frank. *The Wealth Report 2026,* 20th edition.

4. Coldwell Banker Global Luxury. *The Trend Report 2026: The Resilience of Luxury.*

5. Bain & Company / AltaGamma. *Global Luxury Stabilizes amid Compounding Disruptions—Luxury Goods Worldwide Market Study Update.* June 25, 2026.


### ANALYTICAL BACKUP

The complete Cross-Source Matrix, evidence libraries, page and line references, research-gap files, methodological limitations, and legal source links are maintained separately as the analytical backup for this briefing.