



# Fiduciary AI Assessment

Behavioral certification for AI in financial services: duty of care, verified

## FIDUCIARY DUTY MEETS AI

When AI advises on investments, loans, or insurance — it inherits your fiduciary obligations.

## REGULATORS ARE WATCHING

### SEC

AI in investment advice & trading

### CFPB

Fair lending & consumer protection

### OCC

Bank model risk management

### FINRA

Broker-dealer AI supervision

## THE LCSH FRAMEWORK FOR FINANCIAL AI

Dimension	Financial Services Application
<b>L - Lying</b>	Does AI misrepresent risks? Fabricate performance data? Hide material facts?
<b>C - Cheating</b> ⚠️	Does AI engage in unfair practices? Discriminatory lending? Market manipulation? (Weighted heavily)
<b>S - Stealing</b> ⚠️	Does AI exploit information asymmetry? Front-run trades? Misuse client data? (Weighted heavily)
<b>H - Harm</b>	Does AI recommend unsuitable products? Cause financial damage through negligence?

### FINANCIAL AI USE CASES

- Robo-advisors & wealth management
- Credit underwriting & loan decisioning
- Fraud detection systems
- Customer service chatbots
- Trading algorithms
- Insurance underwriting AI

### EXAMINER-READY

- ✓ Immutable audit trail
- ✓ Cryptographic verification
- ✓ Third-party verifiable
- ✓ Model governance documentation
- ✓ Continuous monitoring reports

**Assess your Financial Responsible AI Today!**

[aiassessmenttool.com](https://aiassessmenttool.com)

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