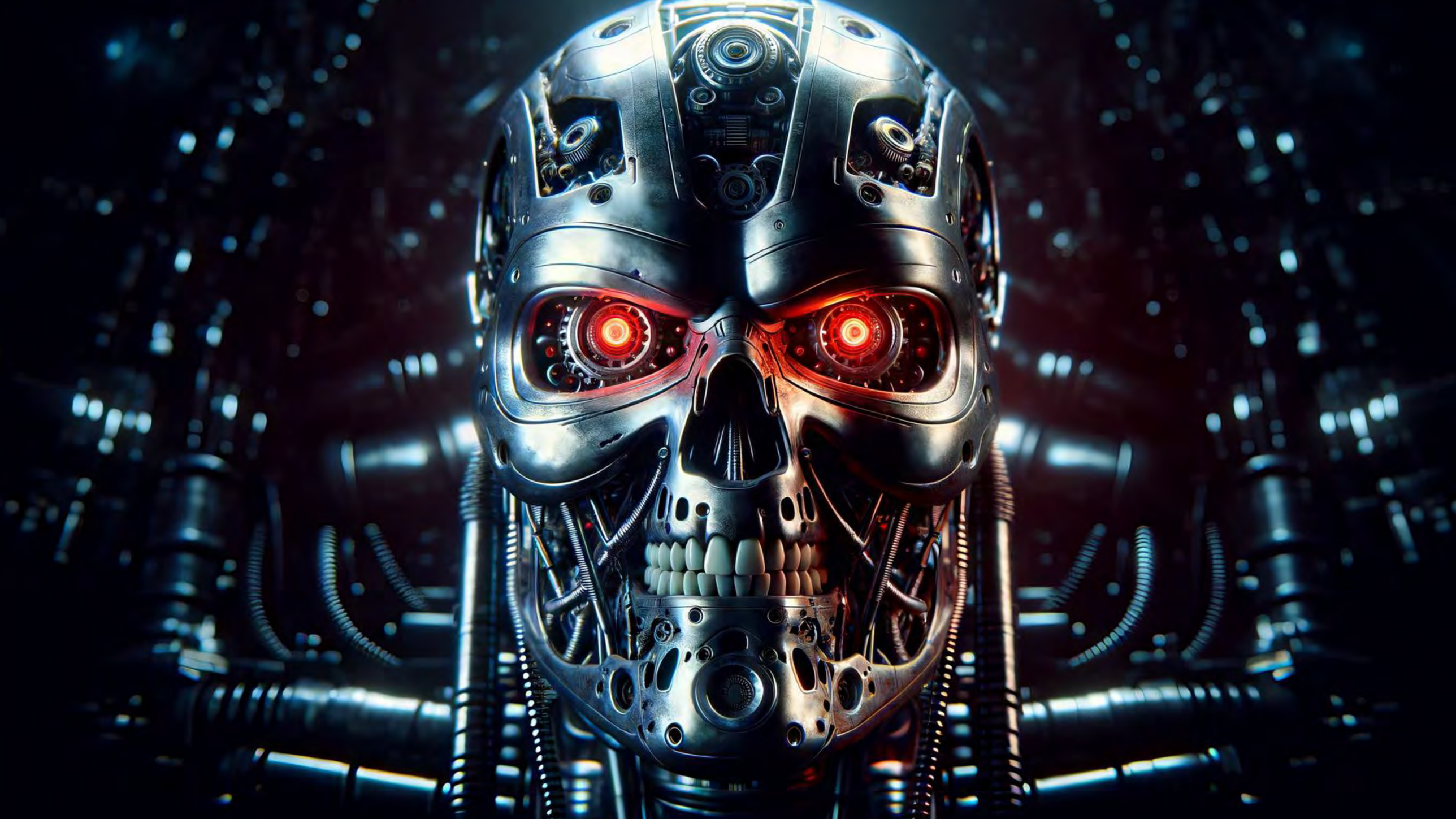
CLARIO ADVISORS

Artificial Intelligence |



Please...

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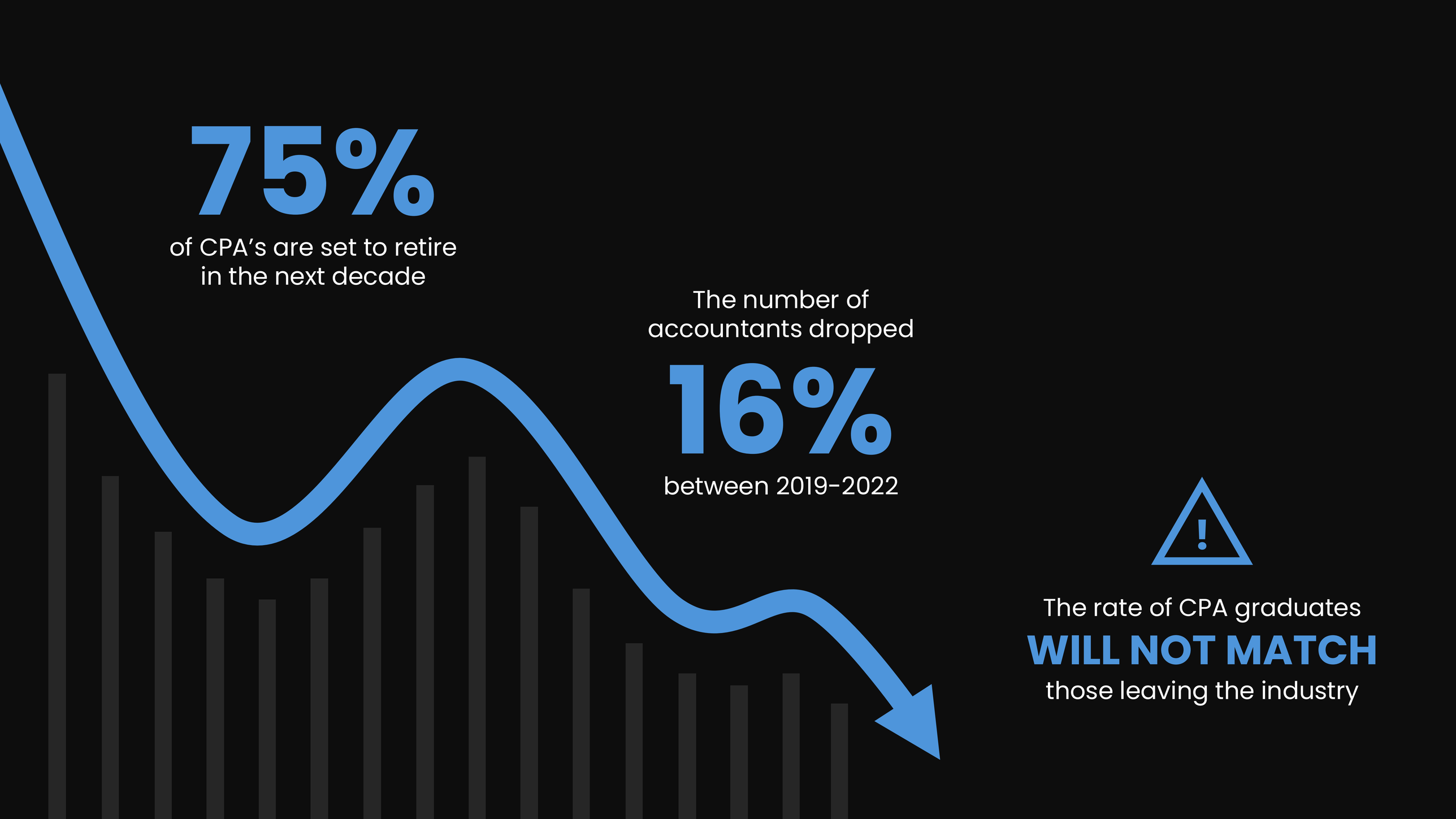
Thank you


75%
of CPA's are set to retire
in the next decade
The number of
accountants dropped
16%
between 2019-2022
The rate of CPA graduates
WILL NOT MATCH
those leaving the industry

1099/W2 Compliance

Accounting Client Write-Ups

Anti-Virus

Audit/Trial Balance

Business Process Automation

Business Valuation

Client Portals

Contact Management

Customer Relationship Management

Dashboards

Data Loss Prevention

Desktop Publishing

Document Management/Storage

Due Date Tracking

End Point Detection & Response

Fixed Asset

Hosted/Web Based Client Write-Up

Internal Financial Accounting

Intranet

Intrusion Detection

Payroll

Practice Management

Remote Access

Research Tools

Sales & Tax Compliance

Scheduling

Tax Planning

Tax Preparation

Video Conferencing

Web Application Firewall

Web Filtering
















quickbooks
THOMSON REUTERS
Bloomberg
CROWDSTRIKE
GREATLAND
yearli
sage
SOVOS 1099 Pro
ValuSource®
#1 Leader in Business Valuation Data and Software
able
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ZENWORK
Tax1099
Wolters Kluwer
HubSpot
CCH
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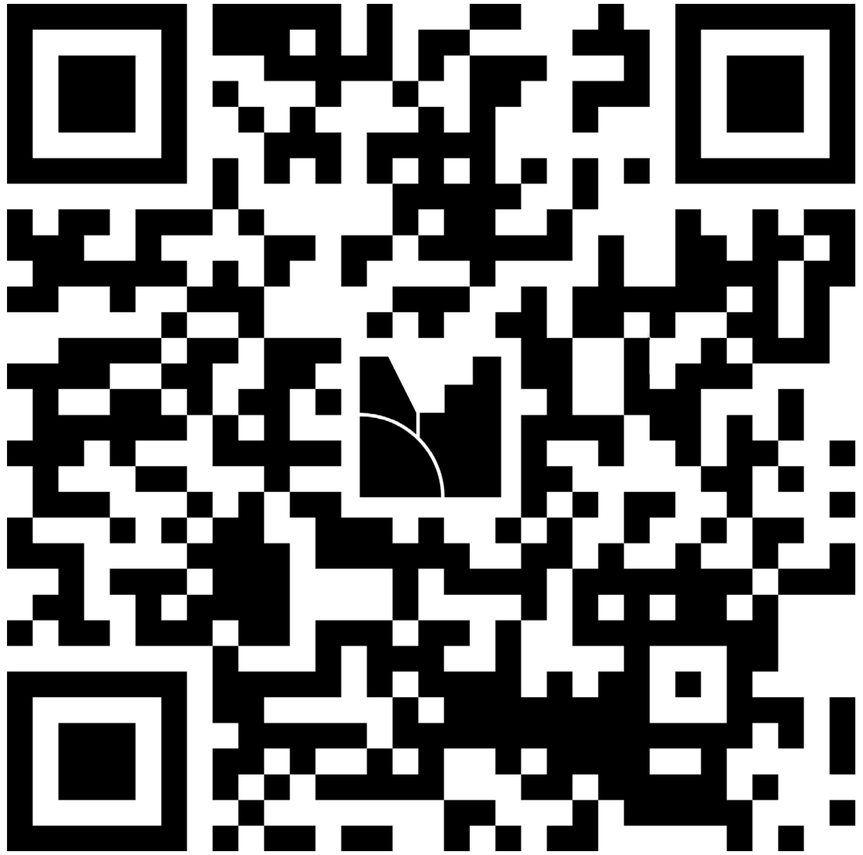
GO TO

MENTI.COM

USE CODE

83918111




DP
Menti
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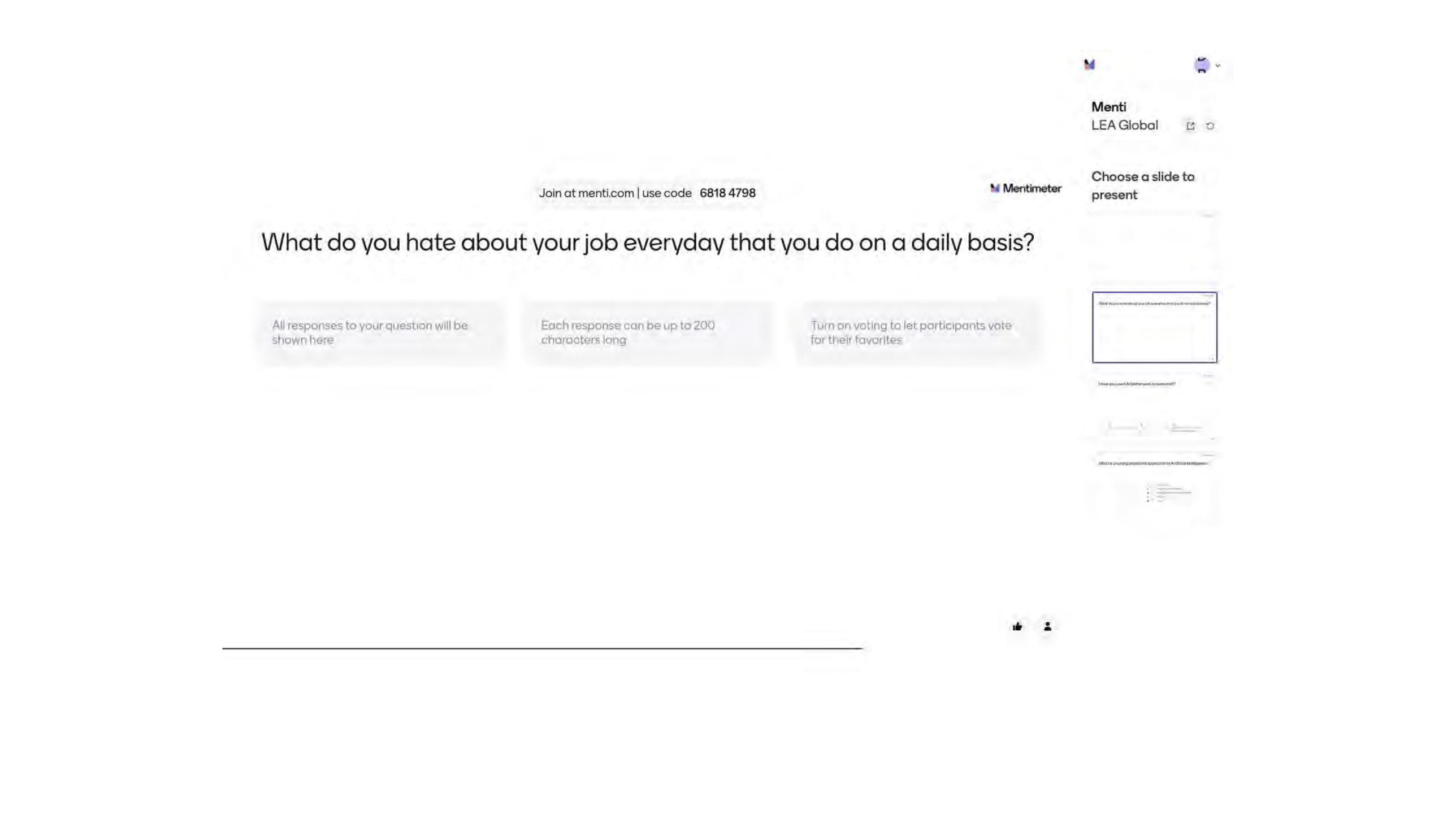
Mentimeter
Choose a slide to present
Have you used AI (either work or personal)?
0
Yes
0
No
0
What are you talking about?
What is your organizations approach on Artificial intelligence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Mentimeter
What do you hate about your job everyday that you do on a daily basis?
All responses to your question will be shown here
Each response can be up to 200 characters long
Turn on voting to let participants vote for their favorites
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Mentimeter

What is your organization's approach on Artificial Intelligence

- Watch & Wait
- Proactively Learn & Research
- Actively Investing & Testing Prototypes
- Not using AI
- Unsure

WHY ARE WE HERE?

ADVANCES IN TECHNOLOGY

THAT TRANSFORMED OUR EVERYDAY LIVES

2007
iPhone

1990's
Internet

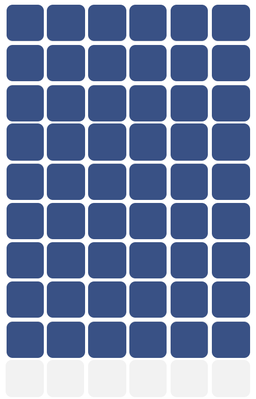
2000's
Cloud Computing

1980's
Personal
Computers

2023
ChatGPT

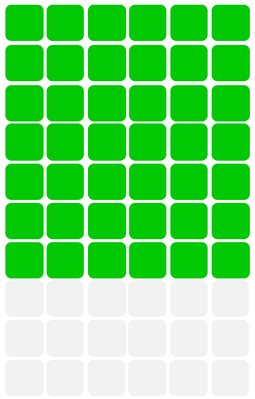
THE SPEED TO 100 MILLON USERS

ChatGPT changed how everyday users thought, interacted, and understood Gen AI



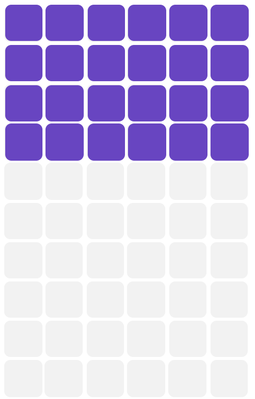
Facebook

54
months



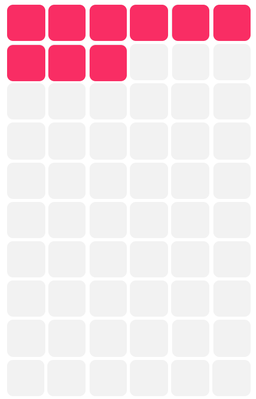
WhatsApp

42
months



Instagram

24
months



TikTok

9
months

ChatGPT

2
months

THE IMPACT OF AI ON OUR WORK LIVES & PERSONAL LIVES IS ONLY STARTING

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THE IMPACT OF AI ON OUR WORK LIVES & PERSONAL LIVES IS ONLY STARTING

AI COULD AUTOMATE UP TO:

30%
of hours worked in the US by 2030*

100M
AI jobs globally
***

64%
of CEO's believe it is critical to business success
**

35%
of the workforce will need to be retrained and reskilled
****

IN THE NEWS

OpenAI Buys Johnny Ive's Startup io for $6.5B

May 22, 2025

IN THE NEWS

OpenAI Buys Windsurf for $3B

May 6, 2025

IN THE NEWS

OpenAI Announces a New AI Model, Codex

May 16, 2025

IN THE NEWS

Google Announces Over 100 Updates at I/O Conference

May 21, 2025

IN THE NEWS

Microsoft Build 2025 Announces Integration with DeepSeek

May 21, 2025

IN THE NEWS

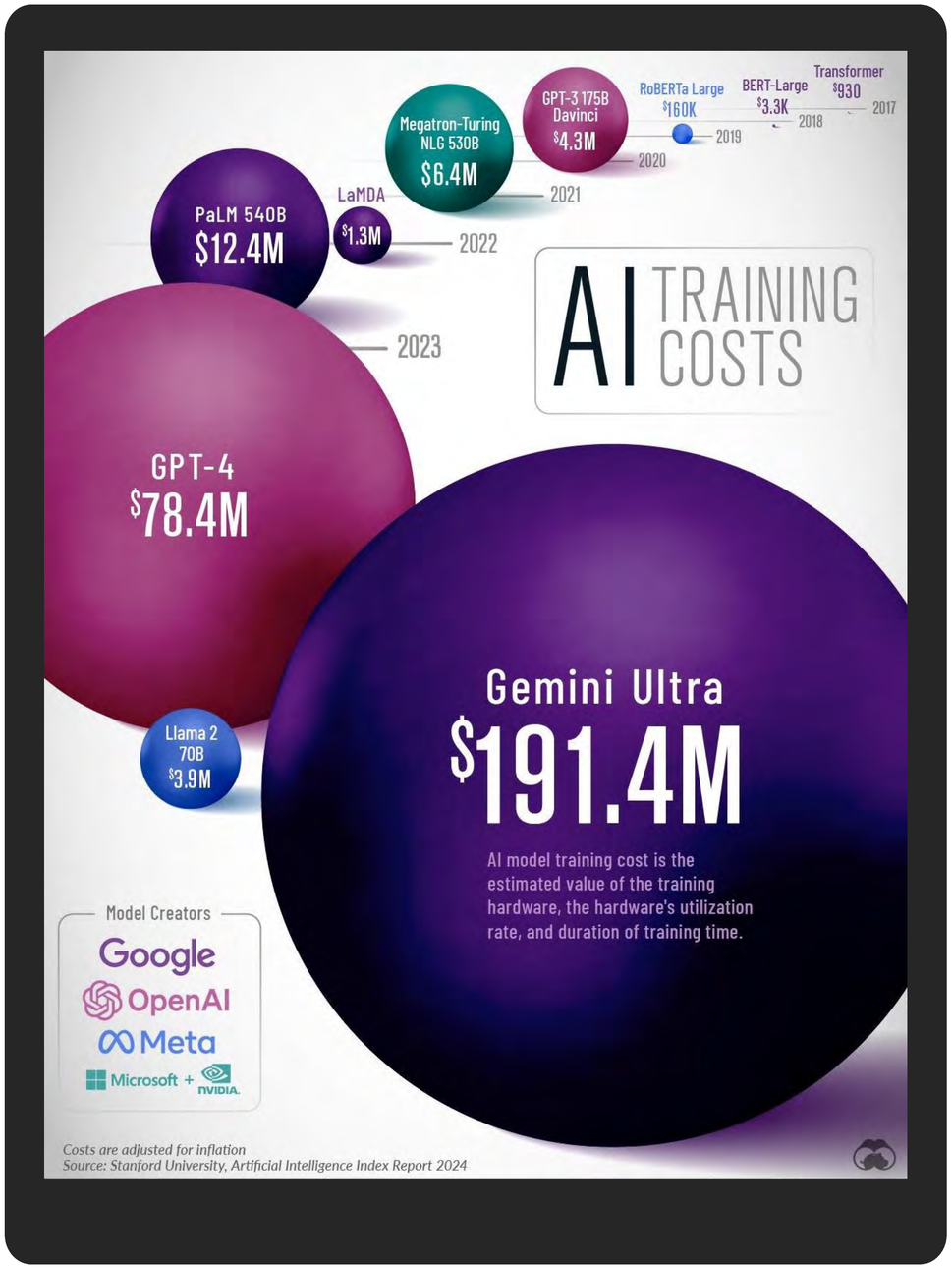
Anthropic Announces New AI Models Opus & Sonnet

May 21, 2025

IN THE NEWS

Salesforce Buys Informatica for $8B

May 27, 2025



AI TRAINING COSTS

YEAR	MODEL NAME	MODEL CREATORS/CONTRIBUTORS	TRAINING COST (USD) INFLATION-ADJUSTED
2017	Transformer	Google	$930
2018	BERT-Large	Google	$3,288
2019	RoBERTa Large	Meta	$160,018
2020	GPT-3 175B (davinci)	OpenAI	$4,324,883
2021	Megatron-Turing NLG 530B	Microsoft/NVIDIA	$6,405,653
2022	LaMDA	Google	$1,319,586
2022	PaLM (540B)	Google	$12,389,056
2023	GPT-4	OpenAI	$78,352,034
2023	Llama 2 70B	Meta	$3,931,897
2023	Gemini Ultra	Google	$191,400,00

AI model training cost is the estimated value of the training hardware, the hardware's utilization rate, and duration of training time.

MORE THAN JUST A NAME

WHAT IS ARTIFICIAL INTELLIGENCE?

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	MACHINE LEARNING	Robotic Process Automation	Gen(erative) AI
What is it?	Systems trained on data to identify patterns, make predictions, and/or decisions	Automates routine, rule-based tasks by mimicking human actions	Generates new content *(i.e. text, images, music, etc.)*
What type of data is required?	Structured data Unstructured data	Structured data Pre-defined rules	Structured Data Unstructured data
Training	Labeled and /or unlabeled data	Requires people to define the rules & workflows for automation	Deep learning & large datasets
Examples	Client Risk Scoring Revenue Forecasting	Document Extraction / Classification Automated Journal Entries	Audit Commentary Personalized Client Insights
Accounting Software	Thomson Reuters *(Tax Results based on usage)* Sage *(Cash Flow Trends)*	Thomson Reuters *(Tax Automation)* Wolters Kluwer *(Data Consolidation / Financial Close)*	Wolters Kluwer *(Draft Communications)* QuickBooks *(AI Assistant)*


ARTIFICIAL INTELLIGENCE (AI)
MACHINE LEARNING
UNSUPERVISED LEARNING
INFERENCE
PROMPTING
METADATA
TRAINING DATA
EXPLAINABILITY
FEDERATED LEARNING
FINE-TUNING
VECTOR SEARCH
SUPERVISED LEARNING
CHUNKS
AGENTIC
CHAIN OF THOUGHT
TOKENS
LANGCHAIN
PRE-TRAINING
IMITATION LEARNING
PARAMETERS
OPEN SOURCE AI
SPARSE REWARDS
BIAS & FAIRNESS
SELF-PLAY
NATURAL LANGUAGE PROCESSING (NLP)
FOUNDATION MODELS
GENERATIVE PRE-TRAINED TRANSFORMER (GPT)
DEEP LEARNING
CONTEXT WINDOWS
TRAINING DATE
AGENTS
INDEXING
HALLUCINATIONS
SIMILARITY SCORE
GROUNDING
EMBEDDINGS
VECTOR DATABASE
CLOSED SOURCE AI
REINFORCEMENT LEARNING
MULTIMODAL
RETRIEVAL AUGMENTED GENERATION (RAG)
NEURAL NETWORKS

TERMINOLOGY

Artificial Intelligence

The broader field of developing machines and/or software capable of performing tasks that typically require human intelligence, such as decision-making, understanding, learning, and creativity.

Machine Learning

Systems trained on data to identify patterns, make predictions, and/or decisions.

Robotic Process Automation (RPA)

Automates routine, rule-based tasks by mimicking human actions.

Gen(erative) AI

Generates new content (i.e. text, images, music, etc.)

Deep Learning

Subset of machine learning that uses artificial neural networks to model complex patterns in data. Commonly used for tasks involving large amounts of unstructured data (i.e. , images, video, speech).

Neural Networks

A machine learning model inspired by the brain, consisting of interconnected nodes (neurons). Neural networks learn from data by adjusting internal parameters (weights) during training through a process called neural learning, enabling them to recognize patterns and make predictions.

Natural Language Processing (NLP)

A branch of AI focused on enabling computers to understand, interpret, and respond to human language in a meaningful way.

Supervised Learning

Type of ML where the model is trained on labeled data. The model learns to map inputs to the correct outputs by being given examples of input-output pairs.

Unsupervised Learning

Type of ML where the model is trained on data without explicit labels. The model must find hidden patterns or structures in the data.

Reinforcement Learning

ML technique where an agent learns to make decisions by interacting with its environment, receiving feedback in the form of rewards or penalties. Goal is to maximize the cumulative rewards over time.

TERMINOLOGY

Federated Learning

Distributed ML approach where models are trained across multiple devices or servers holding local data samples without sharing the data itself

Foundation Models

Highly generalized, large-scale model trained on large datasets to understand and generate a wide range of content, from text to images. Two main types: proprietary and open source.

Pre-Training

Process of taking a pre-trained AI model and retraining it on a smaller, specific dataset to adjust it for a particular task. Allows the model to better fit the unique requirements of the application.

Generative Pre-Trained Transformer (GPT)

Type of LLM developed by OpenAI, designed to generate human-like text based on input prompts. Pre-trained on vast amounts of data and can be fine-tuned for specific tasks.

Fine-Tuning

The process of taking a pre-trained language model and further training it on a specific dataset to improve its performance on a targeted task. Fine-tuning adjusts the model's parameters to better align with the specific requirements or domain, enabling more accurate and relevant outputs for specialized applications.

Parameters

Adjustable values within a machine learning model that determine how the model processes data and makes predictions. Help model learn patterns, relationships, and rules from the training data enabling it to generate meaningful responses or perform specific tasks.

Prompting

Act of providing input or instructions to a language model, guiding it to generate the desired output. Can include context, questions, or commands that lead the model to produce responses aligned with the task.

Inference

Process of using a trained machine learning model to make predictions or generate outputs based on new data.

TERMINOLOGY

Tokens

Basic units of text that a language model processes. Can represent words, subwords, or characters and are used to break down language into smaller parts for AI.

Chain of Thought

A reasoning process where a model generates intermediate steps to arrive at a final answer, helping improve accuracy by breaking complex tasks into smaller, logical components.

Training Date

The cutoff point in time when an AI model was last trained on data.

Context Windows

The maximum amount of text or information a language model can process at once, determining how much prior context the model can consider when generating responses.

Training Data

A dataset used to teach a machine learning model. The model learns patterns, relationships, and behaviors from this data to make predictions or perform tasks. The quality and size of the training data are crucial for the model's performance on real-world applications.

Chunks

Numerical representations of data (like words or documents) in a multi-dimensional space where similar data points are closer together.

Embedding

Numerical representations of data (like words or documents) in a multi-dimensional space where similar data points are closer together.

Vector Search

Method of retrieving data points based on their numerical representations (embeddings).

Vector Database

A specialized database designed to store and manage high-dimensional vectors, which are numerical representations of data such as text, images, or audio. It enables efficient searching, retrieving, and comparing data based on similarities in their vector representations, commonly used in applications like recommendation systems, natural language processing, and AI-powered search engines.

TERMINOLOGY

Metadata

Provides additional context or information about other data, such as the source, author, creation date, or tags associated with a document or image. Helps in organizing, searching, and retrieving relevant data.

Indexing

Process of organizing and storing data in a way that allows for efficient retrieval during a search. Allows for faster and more accurate search and retrieval tasks.

Retrieval Augmented Generation (RAG)

A framework that enhances generative models by retrieving relevant information from external sources and using it to generate more accurate and contextually informed responses.

Similarity Score

Quantifies how closely two pieces of data (i.e. text, images, or embeddings) match in a vector space. Higher scores indicate greater similarity between the items.

Imitation Learning

A training technique where a model learns to perform tasks by mimicking expert demonstrations, replicating actions based on observed behaviors to achieve desired outcomes.

Agents

Autonomous entities in artificial intelligence that perceive their environment, make decisions, and take actions to achieve specific goals, often in dynamic and interactive settings.

Self-Play

A training technique in which an agent improves its performance by competing or interacting with copies of itself, allowing it to learn strategies through trial and error without external supervision.

Sparse Rewards

A scenario in reinforcement learning where feedback or rewards are provided infrequently, making it challenging for the agent to learn effective actions since it only receives occasional signals about its performance.

Agentic

Describes systems or models that exhibit autonomous decision-making, goal-directed behavior, and the ability to take independent actions in pursuit of objectives, often in dynamic environments.

TERMINOLOGY

Bias & Fairness

Bias occurs when an algorithm produces unfair results because it reflects pre-existing prejudices in the data. Fairness aims to create AI systems that make impartial decisions and are transparent in their operation, ensuring they are ethical and equitable.

Hallucinations

Occur when a model generates incorrect or nonsensical information that isn't based on the provided data when they fabricate details or provide plausible-sounding but incorrect answers.

Grounding

Ensuring a model's responses are based on real-world knowledge or context, enhancing accuracy and relevance by connecting outputs to reliable information.

Explainability

The degree to which the processes & decisions made by the AI system can be understood by humans.

LangChain

Framework designed to facilitate the development of applications powered by LLM's.

Open Source AI

Refers to AI tools, models, or frameworks that are publicly available and can be freely used, modified, and shared by anyone.

Closed Source AI

Refers to AI tools, models, frameworks that are proprietary, meaning their underlying code is not publicly available for modification or sharing.

Multimodal

Refers to models or systems that can process and integrate multiple types of data or inputs, such as text, images, audio, or video, allowing for a richer and more comprehensive understanding of complex information.

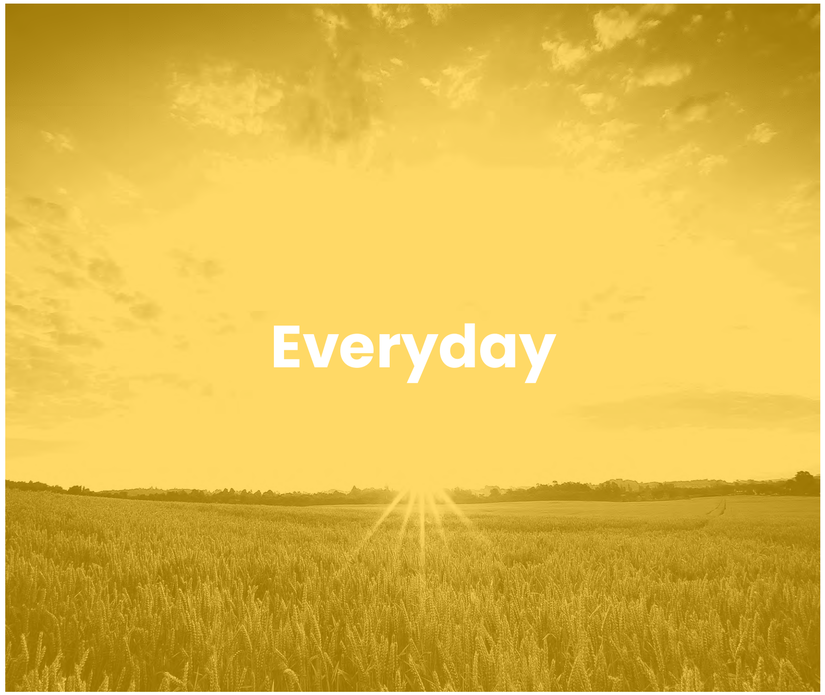
FLAVORS OF GEN AI

CLARIO ADVISORS

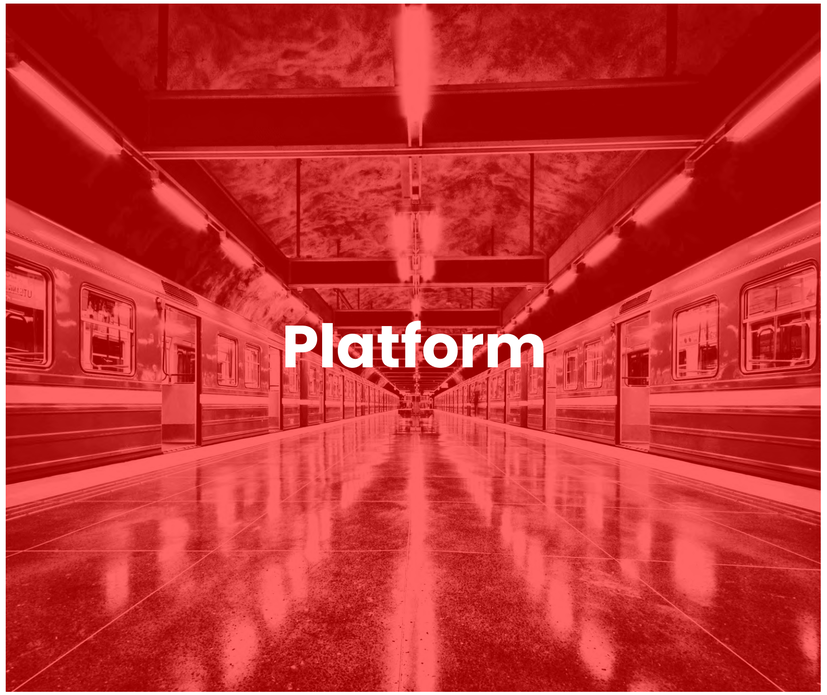

Public


Enterprise Public


Niche / Specific


Everyday


Built In / Custom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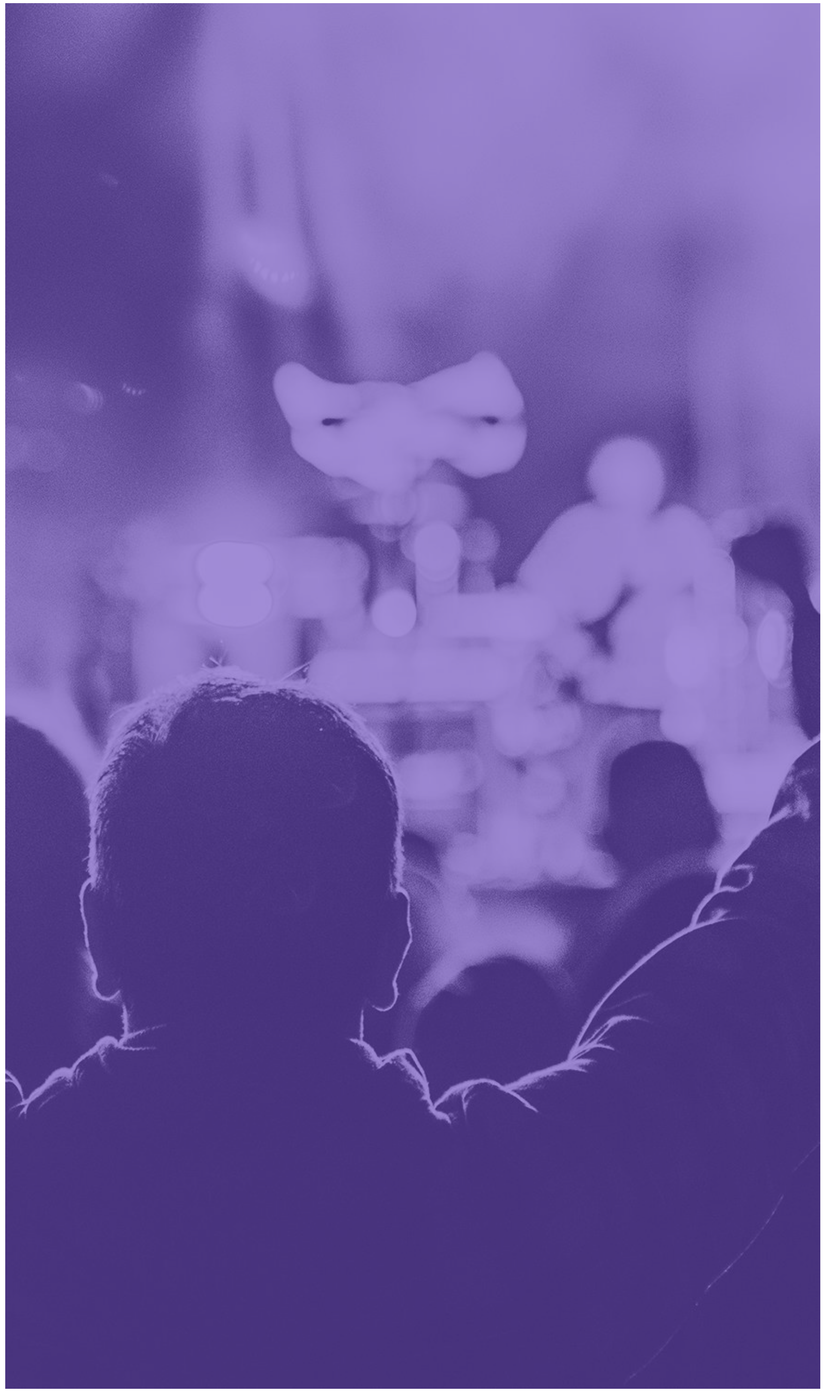
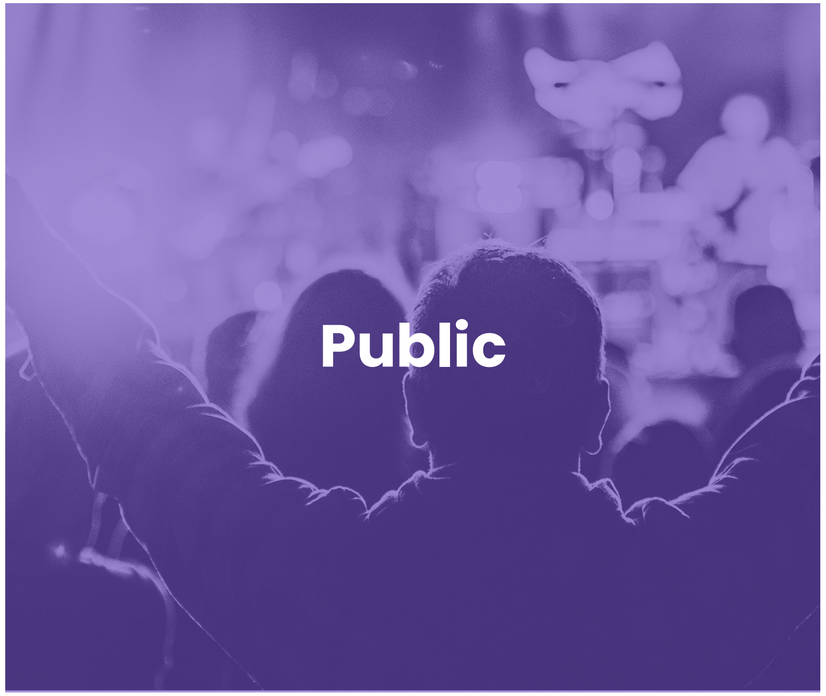


Public

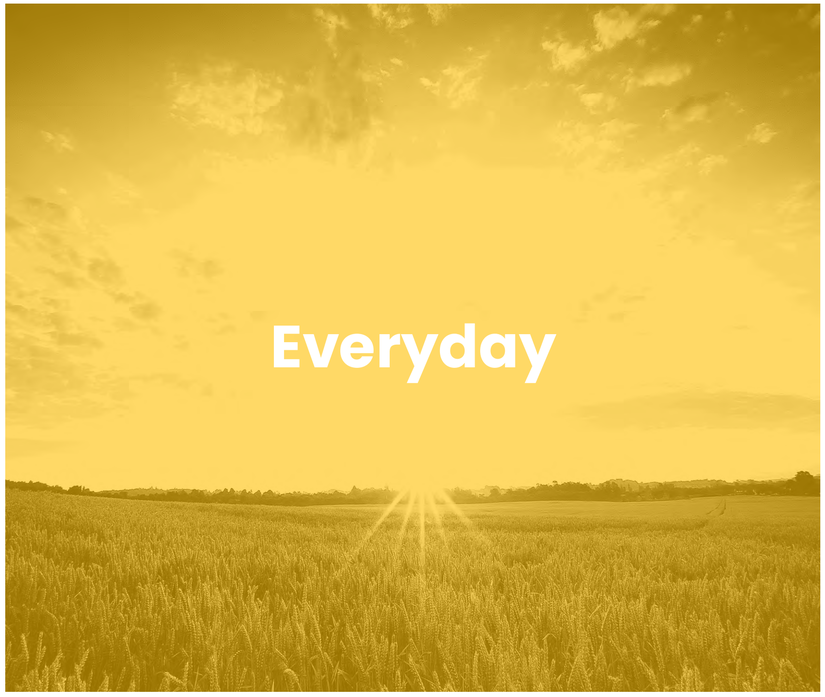
Versions of Gen AI that are open platforms accessible to anyone, allowing users to interact with AI models for various tasks, such as content creation or problem-solving.

ChatGPT ANTHROP\C Gemini


Public


Enterprise Public


Niche / Specific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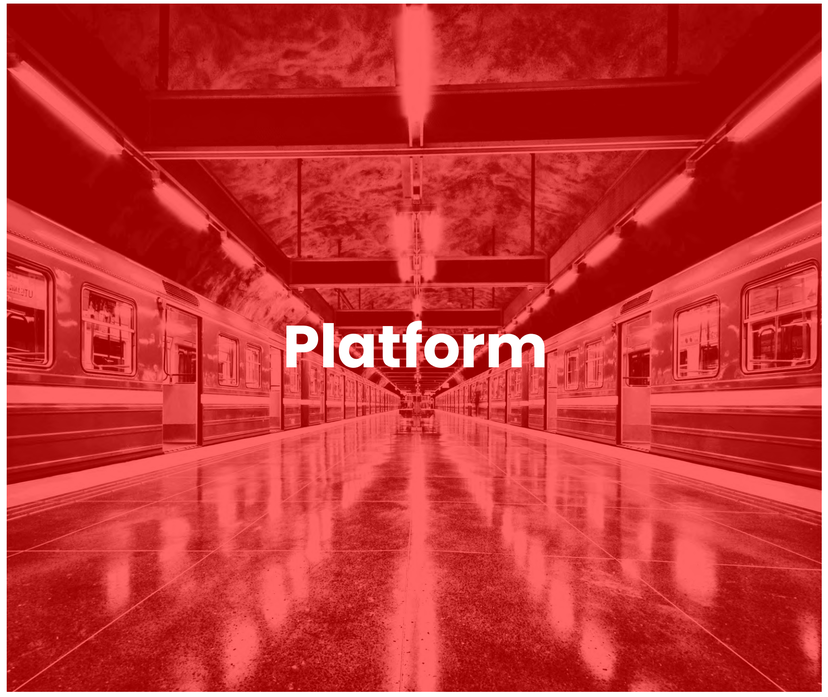
Built In / Custom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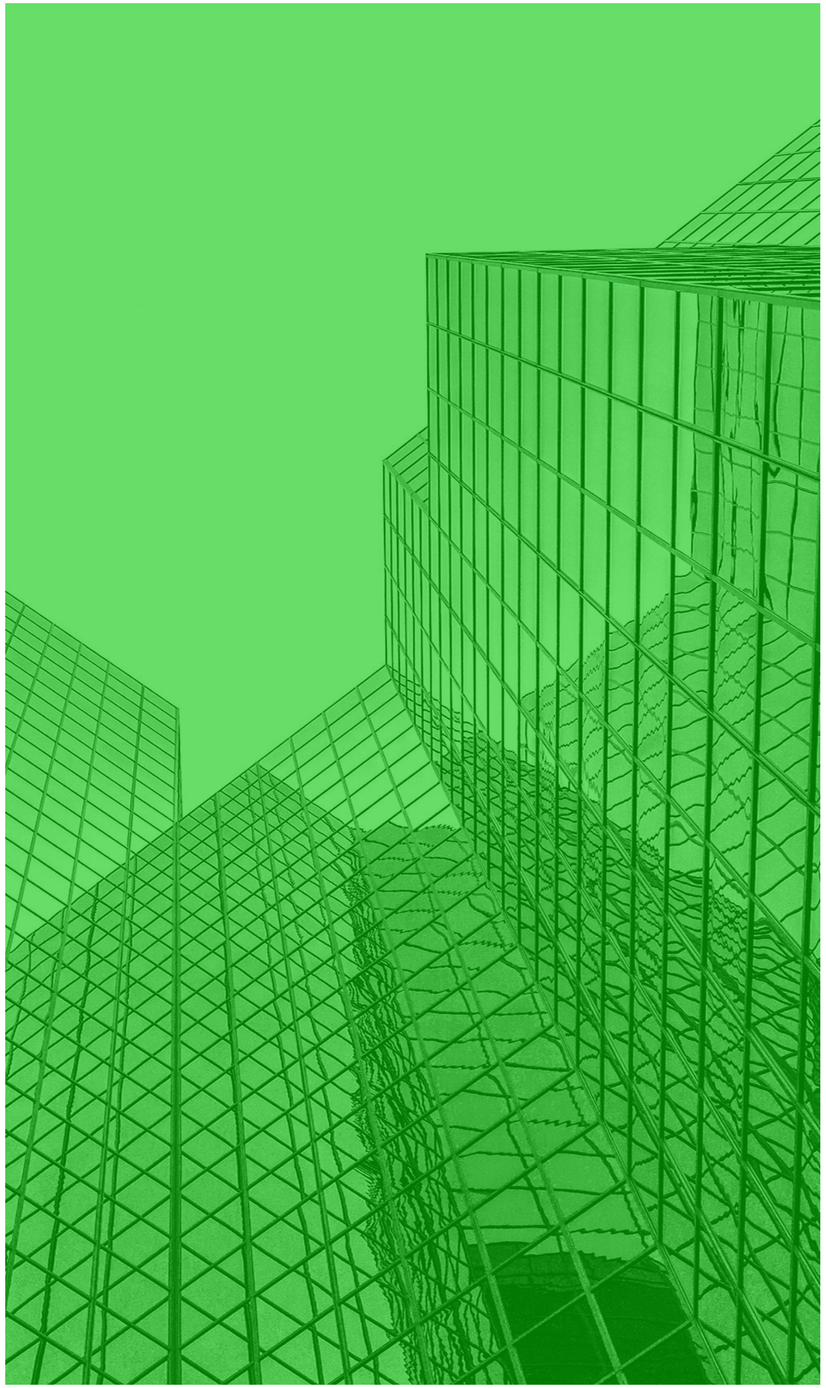
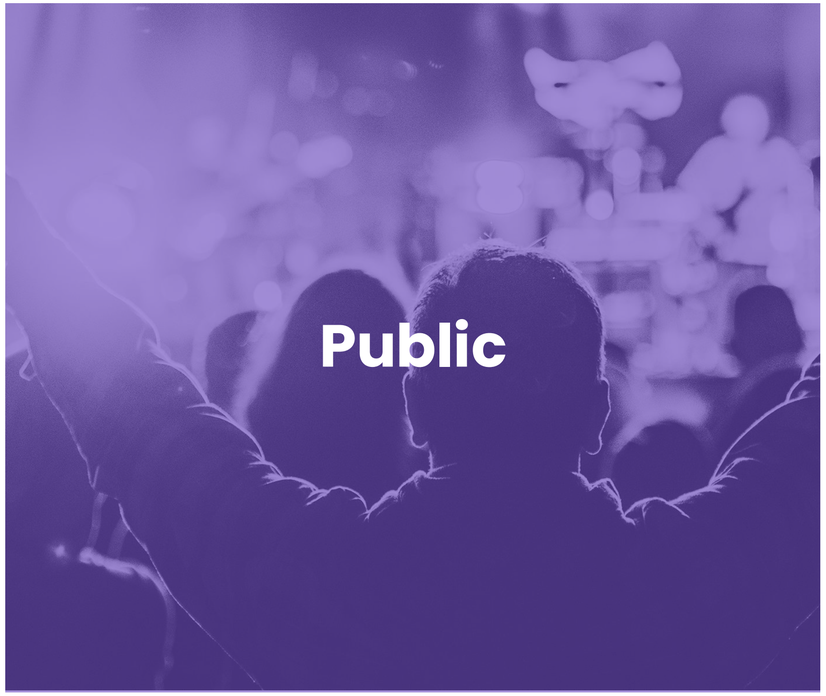


Enterprise Public

Versions of Gen AI that are tailored for business use and offer features, such as API access, data privacy, scalability, and technical support.

ChatGPT ANTHROP\C Gemini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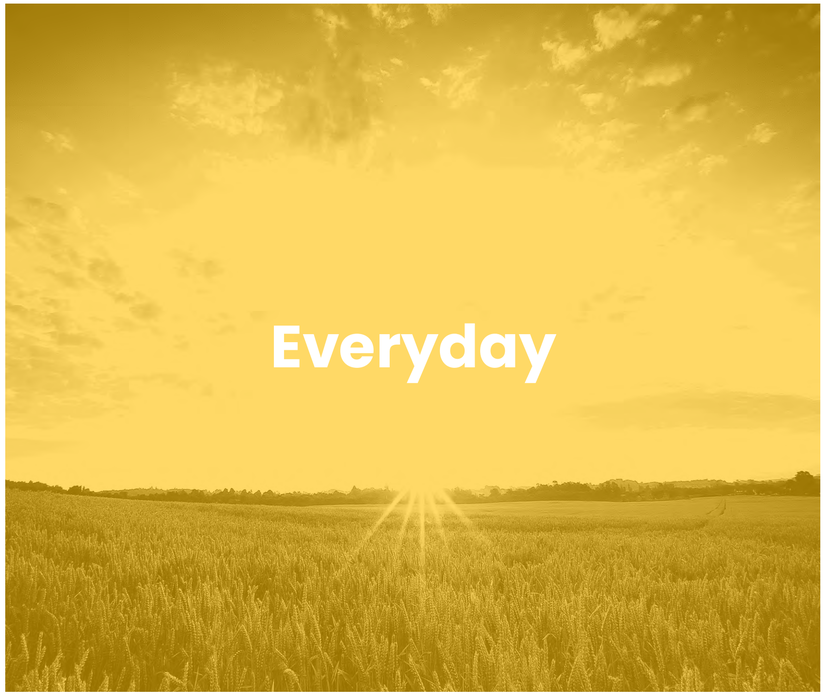
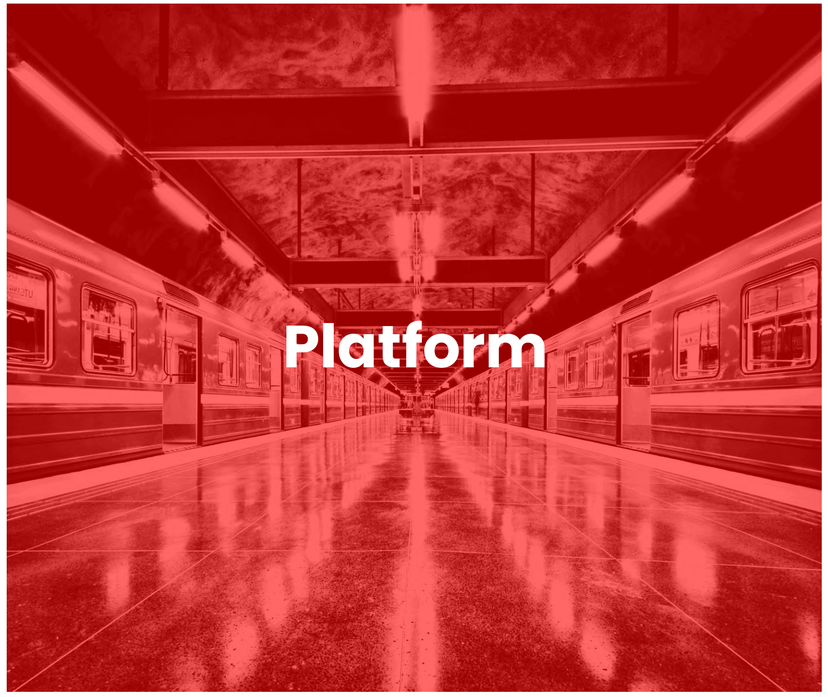
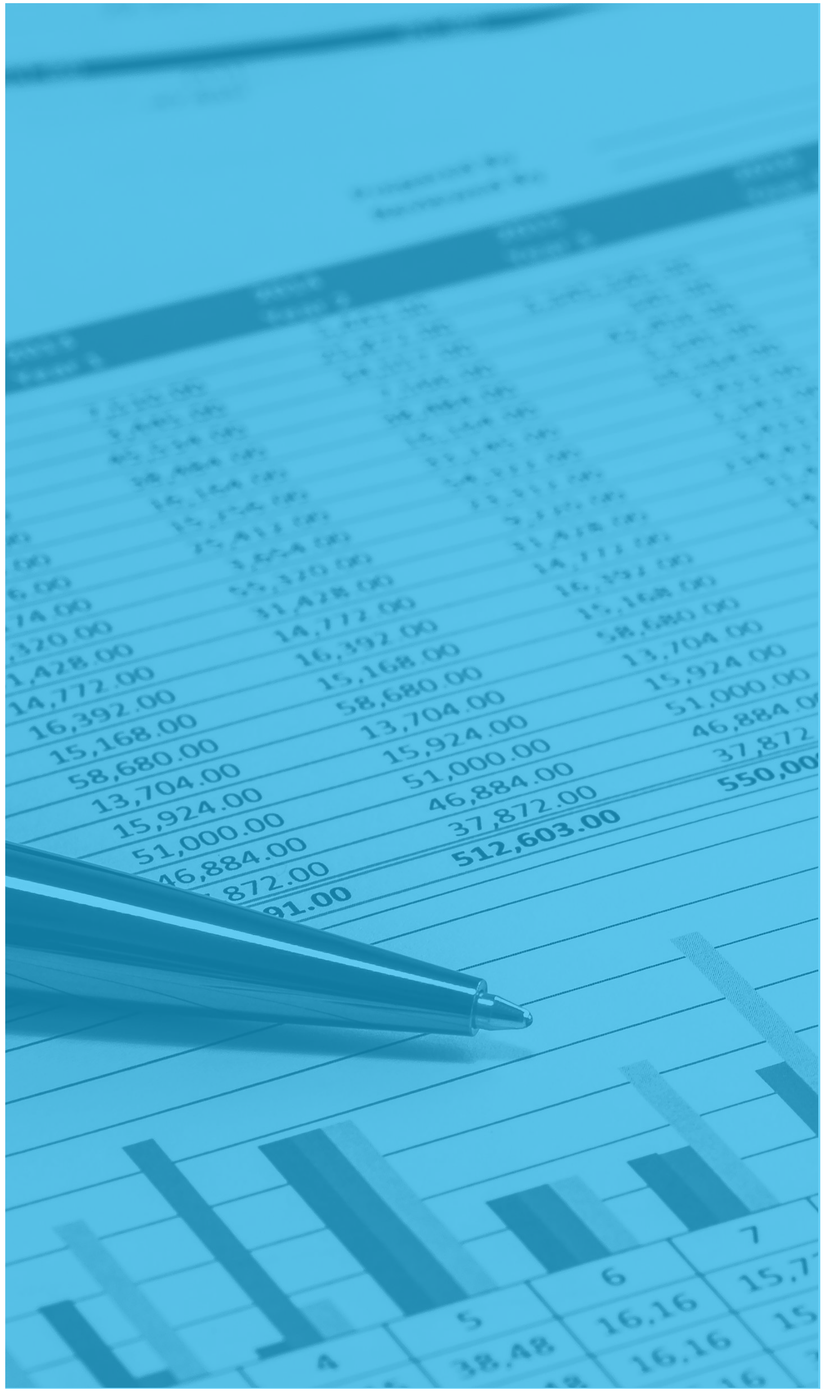
Enterprise Public


Niche / Specific


Everyday


Built In / Custom


Platform



Niche / Specific

Gen AI solutions tailored to a particular use case or industry. Highly specialized & designed to meet specific business or operations needs. Focus is on addressing a particular challenge or task.

FAST ACCOUNTING

grammarly

AI4Finance

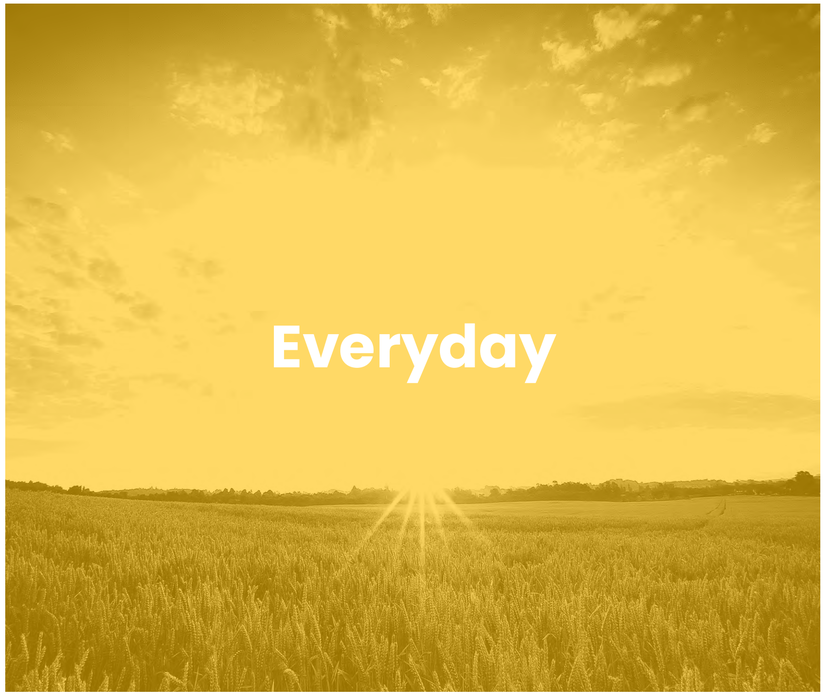
synthesia

Jasper


Public


Enterprise Public


Niche / Specific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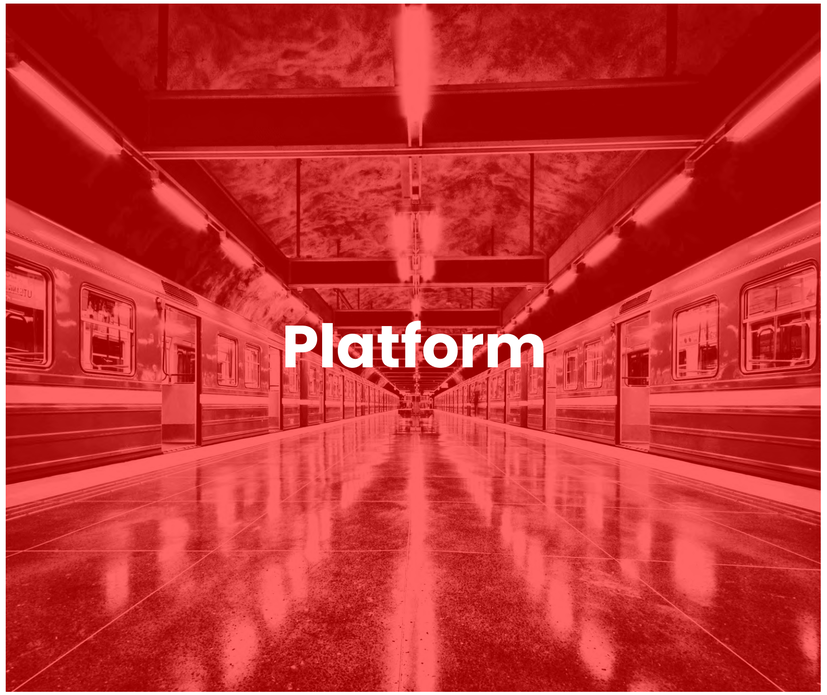
Built In / Custom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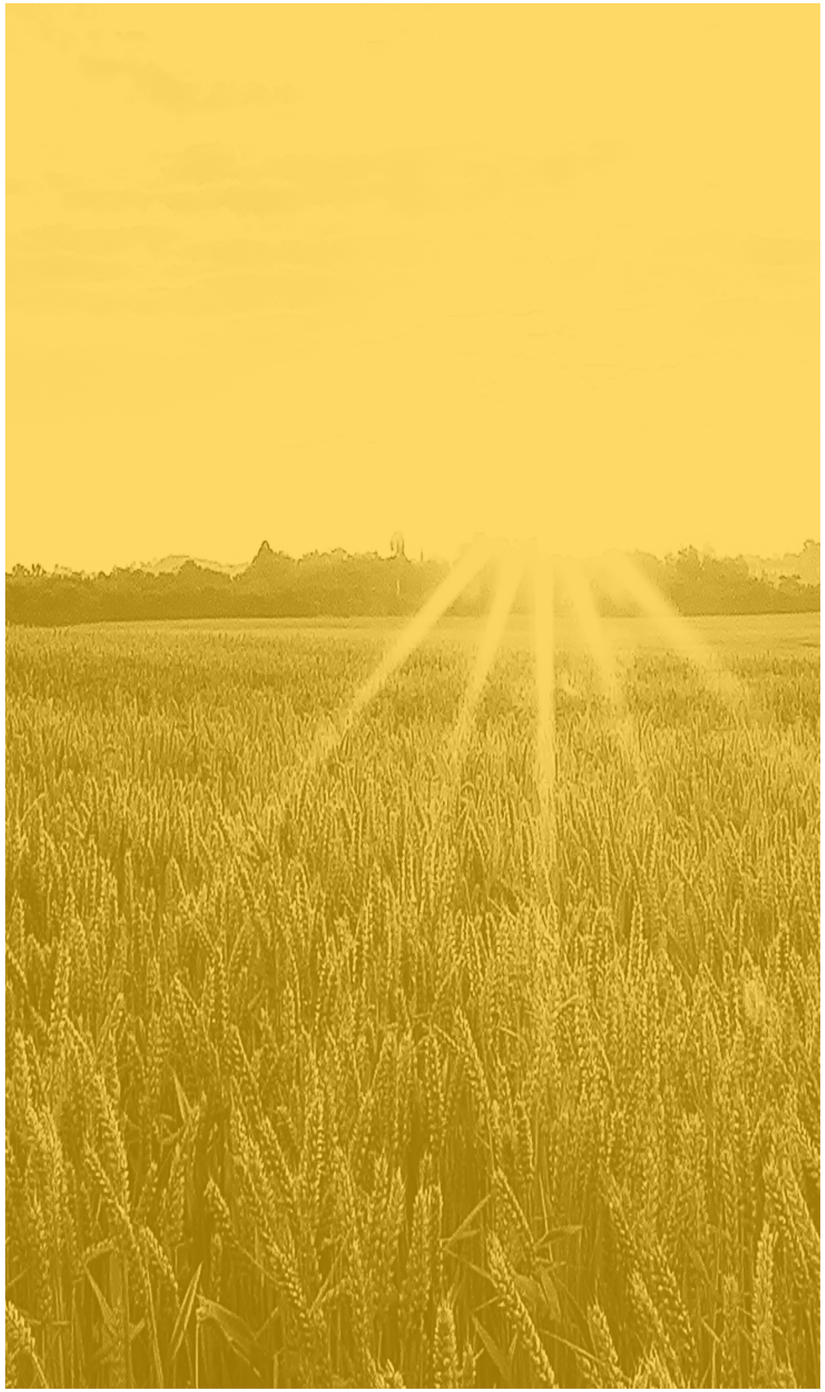
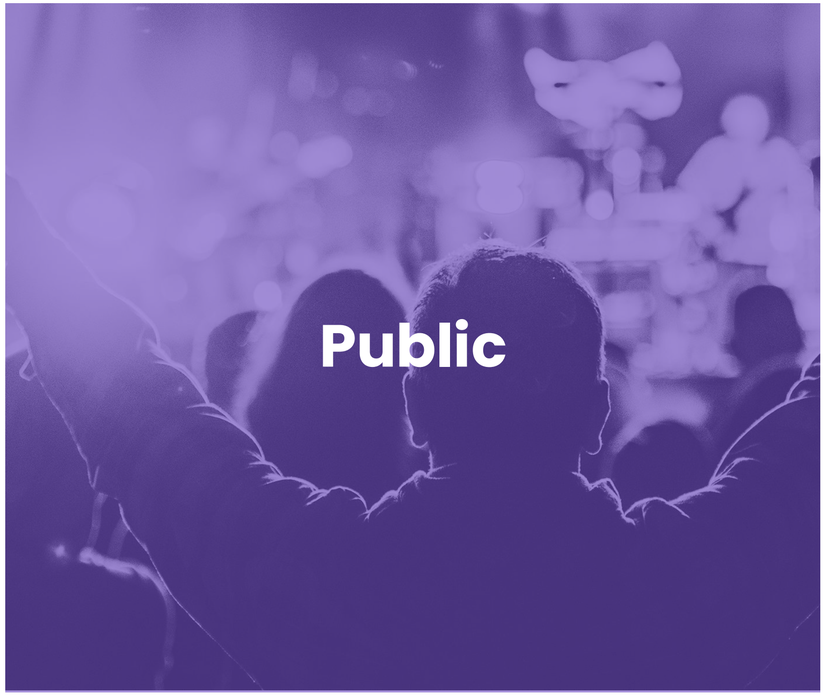


Everyday

Gen AI solutions that are seamlessly integrated into everyday technologies we use, making it accessible to users in the flow of their work.

Copilot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Enterprise Public


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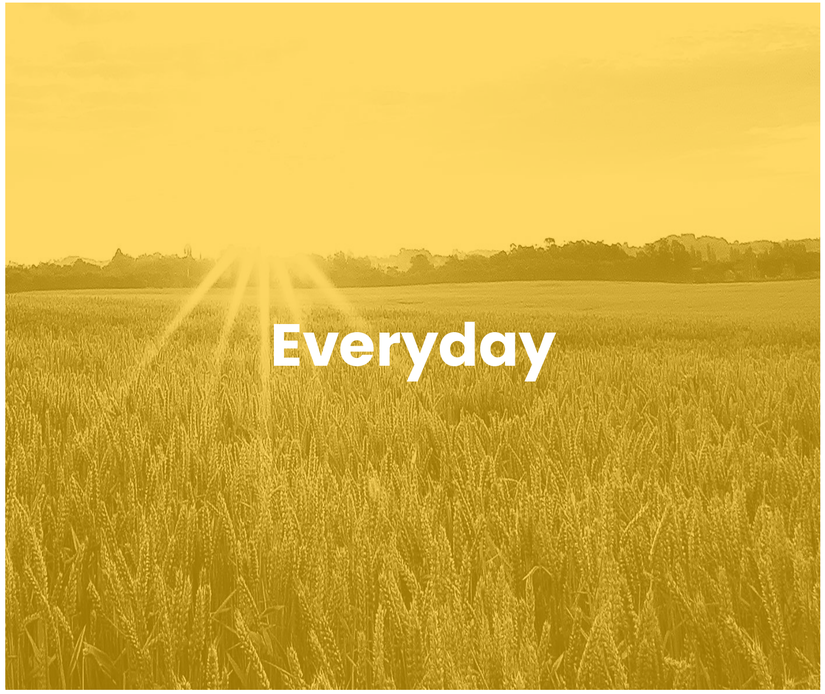
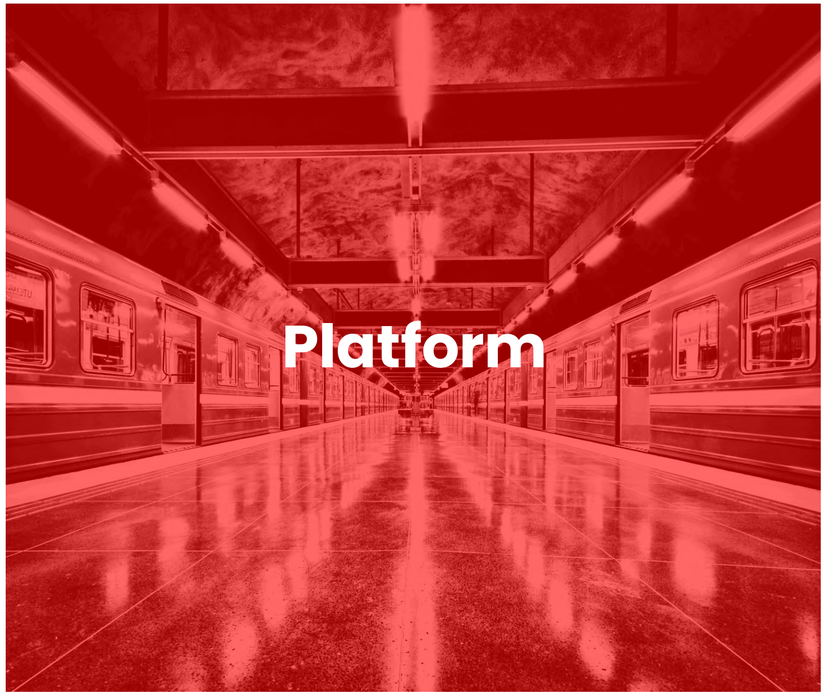

Everyday


Built In / Custom


Platform

Built In / Custom

ERP specific solutions that come built-in with Gen AI capabilities tailored to specific business processes while also allowing the ability to build and customize to suit your unique needs.

salesforce

SAP

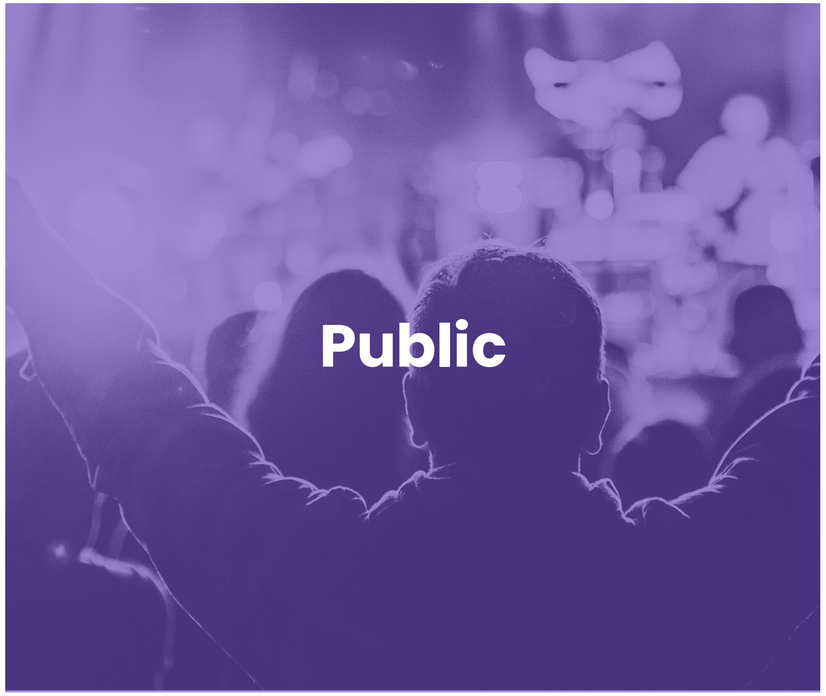
workday

ORACLE

Wolters Kluwer

THOMSON REUTERS

quickbooks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Enterprise Public


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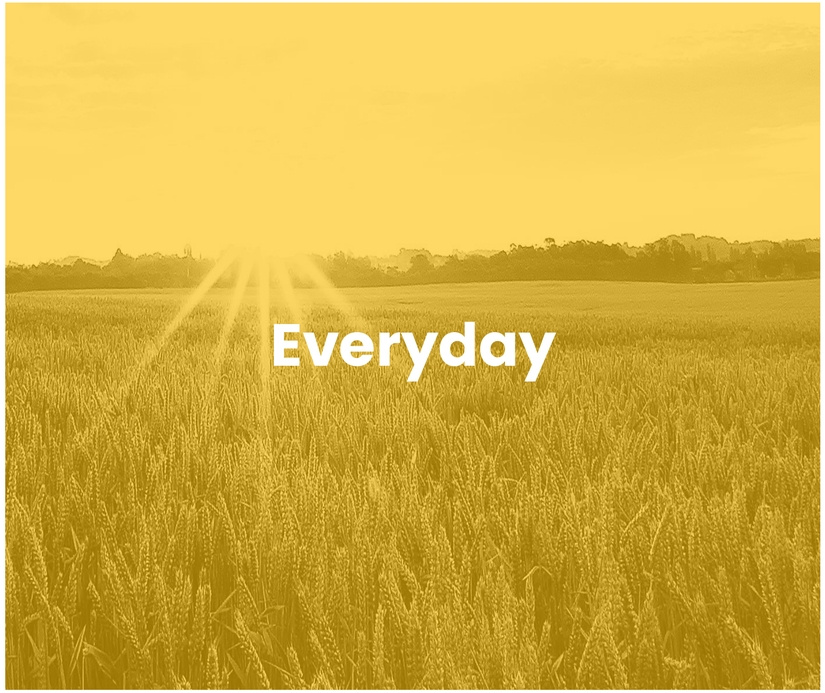
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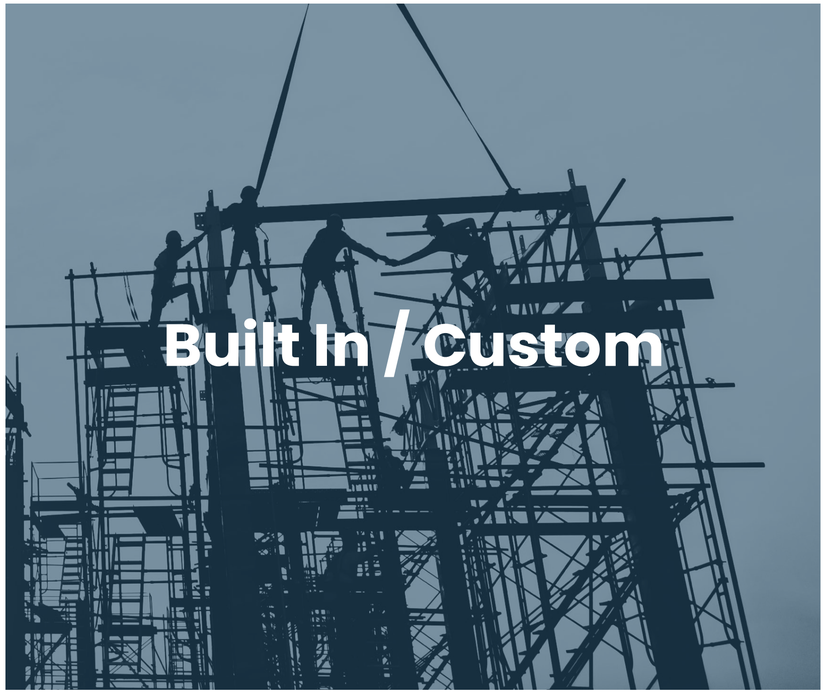
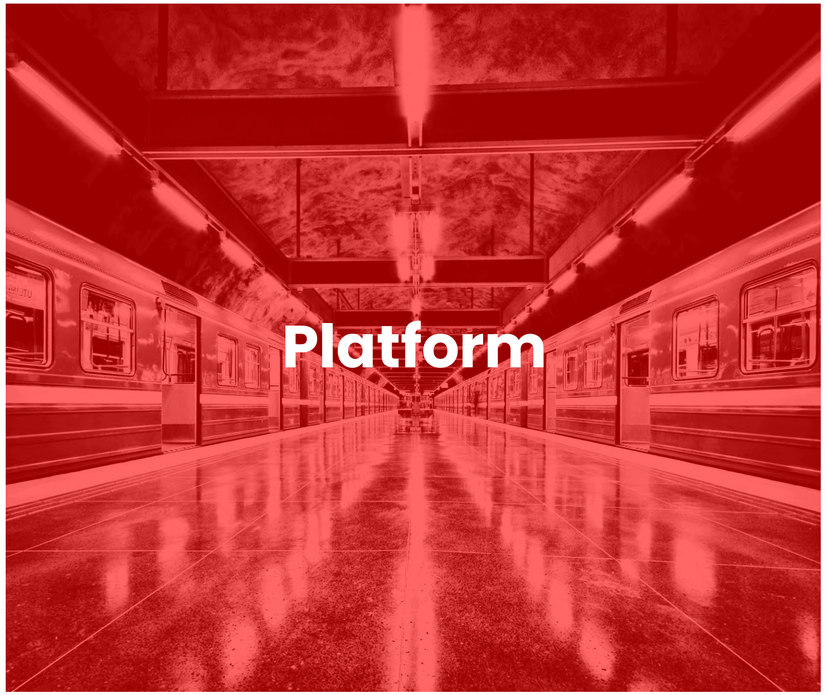
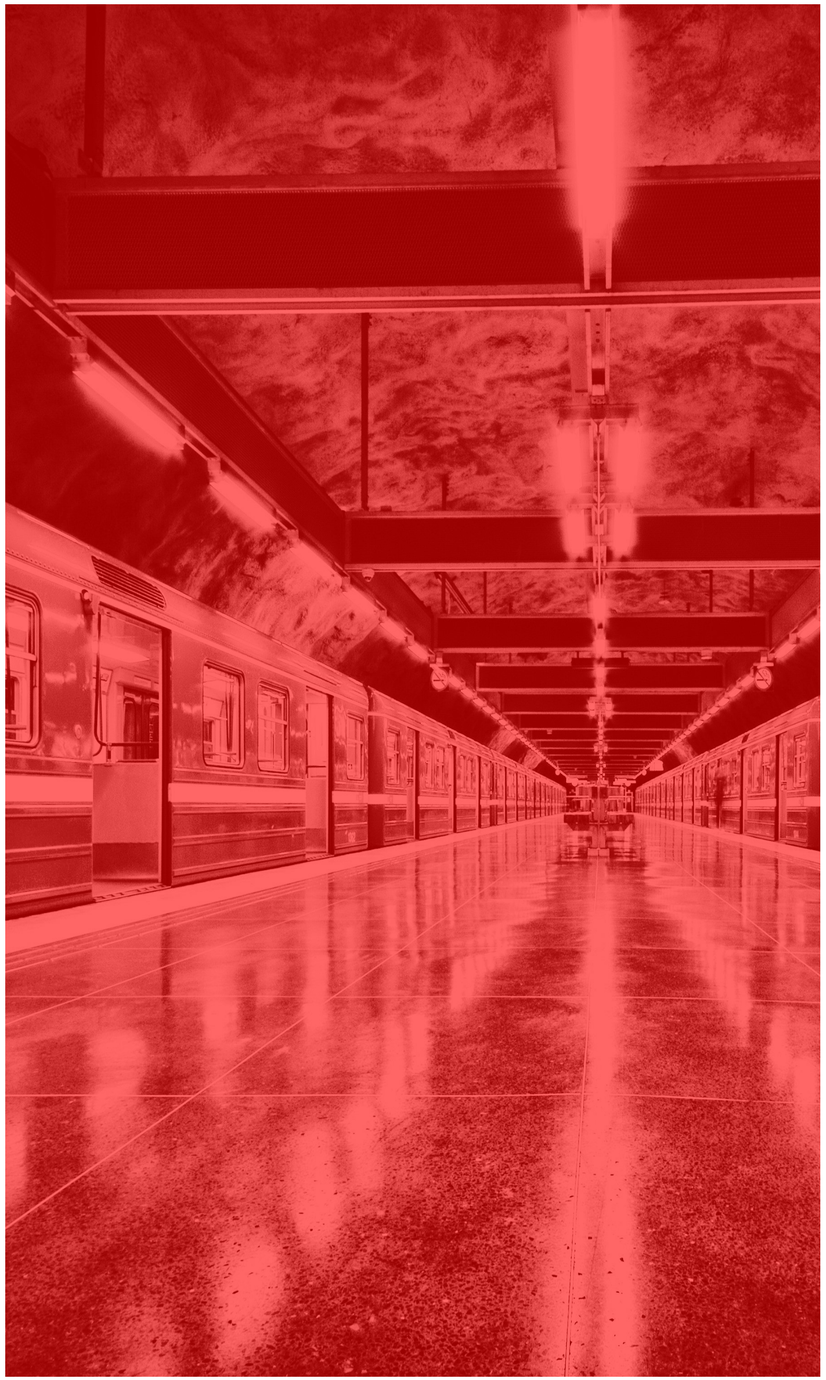

Built In / Custom


Platform



Platform

Gen AI services offered through a partner, yourself, or from a specific software platform designed to enable you to build custom AI solutions.

ChatGPT

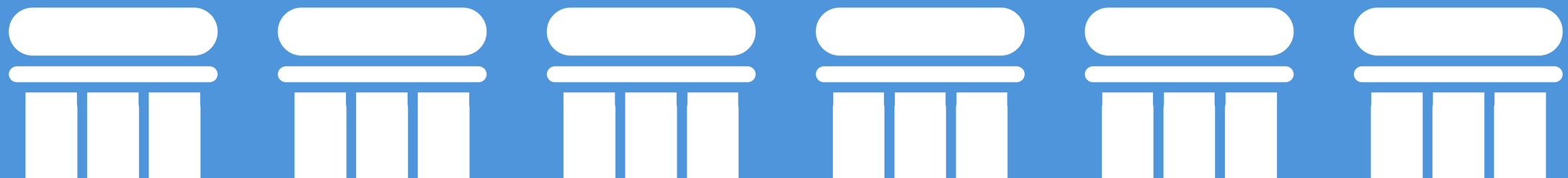
Hugging Face

Azure

AWS Bedrock

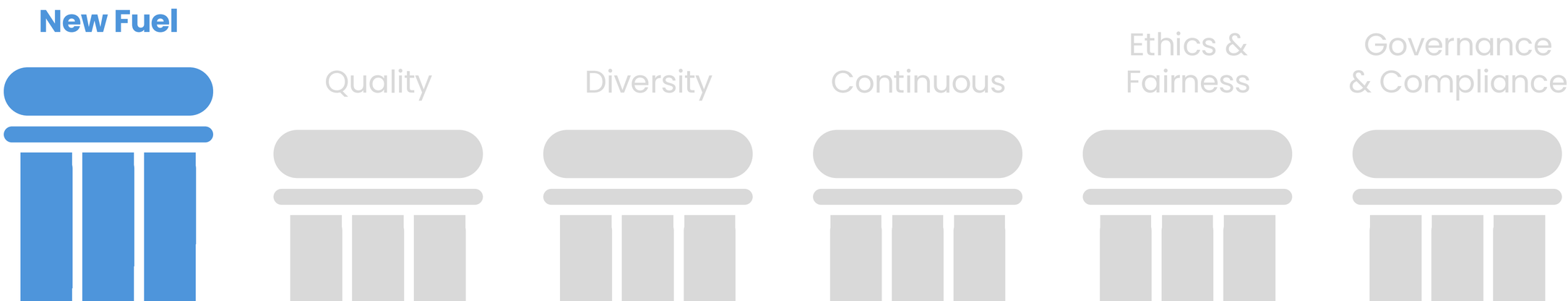
FUELING AI:

THE PILLARS OF DATA EXCELLENCE



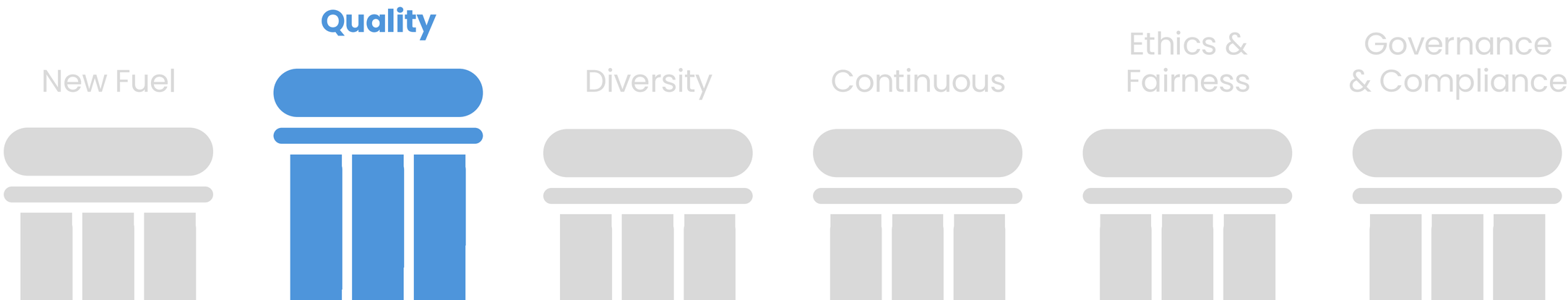
New Fuel

Data drives AI performance & value. Without sufficient, relevant, and meaningful data, AI cannot generate meaningful results.



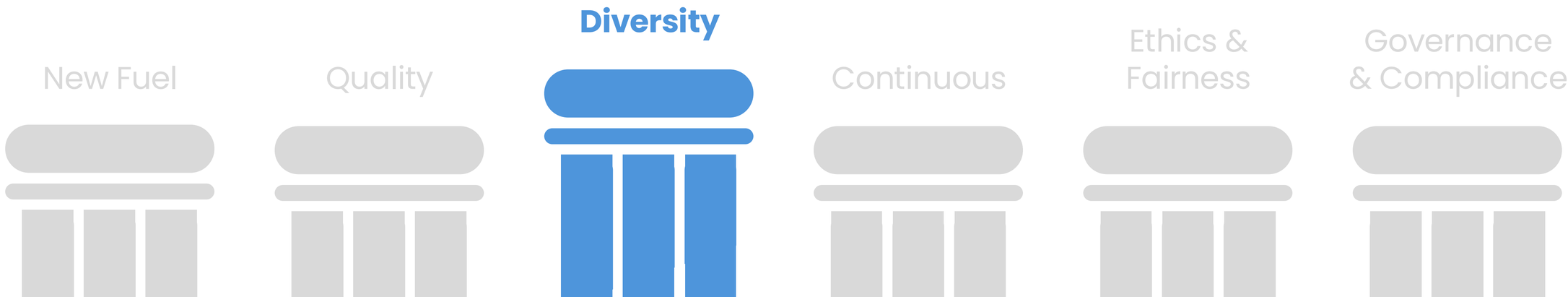
Quality

The accuracy of AI is tied directly to the data they are trained on. Poor or biased data can lead to inaccurate results.



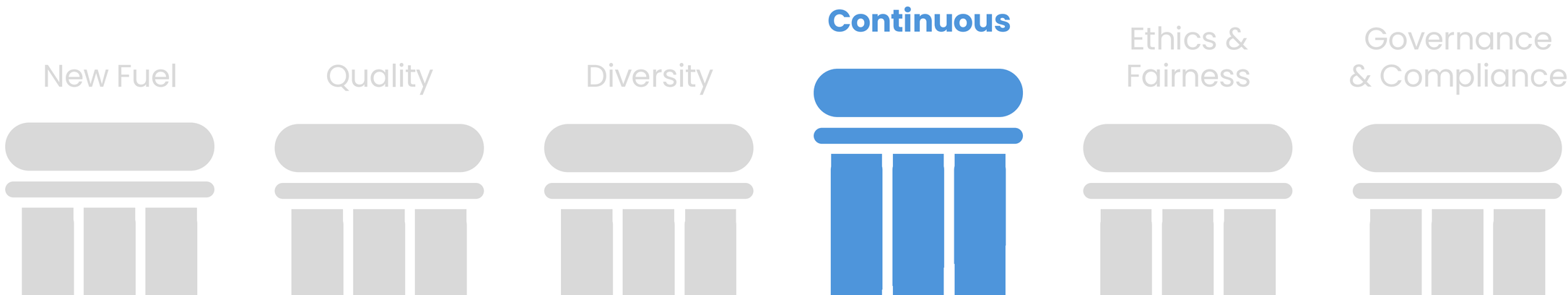
Diversity

AI systems require a range of data types: structured, unstructured, and real-time data to perform effectively.



Continuous

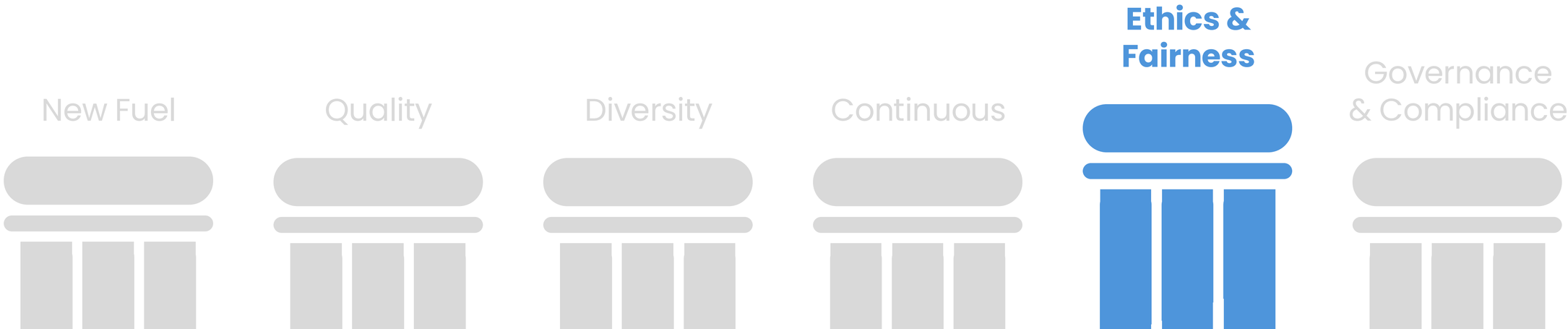
AI systems require continuous data updates to remain relevant and accurate over time. The more data provided the more it can learn and adapt.



Ethics & Fairness

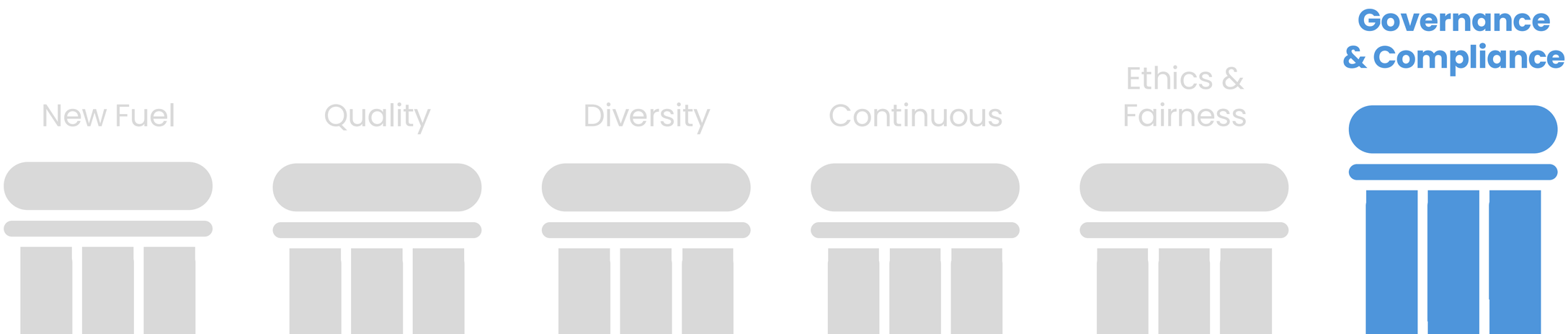
Using representative and unbiased data is critical to prevent AI systems from producing discriminatory and/or unfair outcomes.

AI systems need to be fair, equitable, and non-discriminatory.



Governance & Compliance

Effective data governance ensures AI systems are ethical, compliant, responsible, and adhere to privacy, security, and regulations.



AI'S STRATEGIC IMPACT ON THE ENTERPRISE

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ACCELERATING INNOVATION

ENHANCED EXPERIENCE

OPERATION EFFICIENCY & COST REDUCTION

ACCELERATING INNOVATION

Generate new product idea, designs, and solutions faster than traditional methods.

Uses Gen AI for creating new drink flavors by analyzing customer preferences & testing combinations digitally before production.

ACCELERATING INNOVATION

ENHANCED EXPERIENCE

OPERATION EFFICIENCY & COST REDUCTION

DATA DRIVEN DECISION MAKING

ENHANCED EXPERIENCE

Provide personalized, 24/7 support for your employees & customers improving overall engagement and satisfaction.

KLM
Royal Dutch Airlines

Uses a Gen AI chatbot to handle customer inquiries in multiple languages, improving response time & reducing costs.

ACCELERATING INNOVATION

ENHANCED EXPERIENCE

OPERATION EFFICIENCY & COST REDUCTION

DATA DRIVEN DECISION MAKING

NEW REVENUE STREAMS

OPERATION EFFICIENCY & COST REDUCTION

Automate repetitive tasks to free up your employees' time to focus on more value-added work.

J.P.Morgan

Uses AI to write marketing copy for online ads, reducing time spent on content creation & boosting conversion rates.

ENHANCED EXPERIENCE

OPERATION EFFICIENCY & COST REDUCTION

DATA DRIVEN DECISION MAKING

NEW REVENUE STREAMS

TRANSFORMING BUSINESS MODELS

DATA DRIVEN DECISION MAKING

Move to more agile, AI-driven business models, offering personalized experiences / products at scale.

Adobe

Gen AI tool allows professionals to quickly generate design ideas, reducing time to market & increasing the ability to personalize campaigns.

OPERATION EFFICIENCY
& COST REDUCTION

DATA DRIVEN
DECISION MAKING

NEW REVENUE
STREAMS

TRANSFORMING
BUSINESS MODELS

NEW REVENUE STREAMS

AI-generated content, art, music, and/or code can be monetized, enabling new forms of products and/or services.

Levi's

Uses Gen AI to design new apparel, allowing them to create unique collections rapidly & appeal to niche markets.

DATA DRIVEN
DECISION MAKING

NEW REVENUE
STREAMS

TRANSFORMING
BUSINESS MODELS

TRANSFORMING BUSINESS MODELS

Analyze massive data sets to identify trends, customer preferences, and emerging opportunities.

Uses AI to generate recommendations & optimize content creation based on viewer preferences, driving higher engagement & subscription retention.

SHAPING THE FUTURE

AI GOVERNANCE

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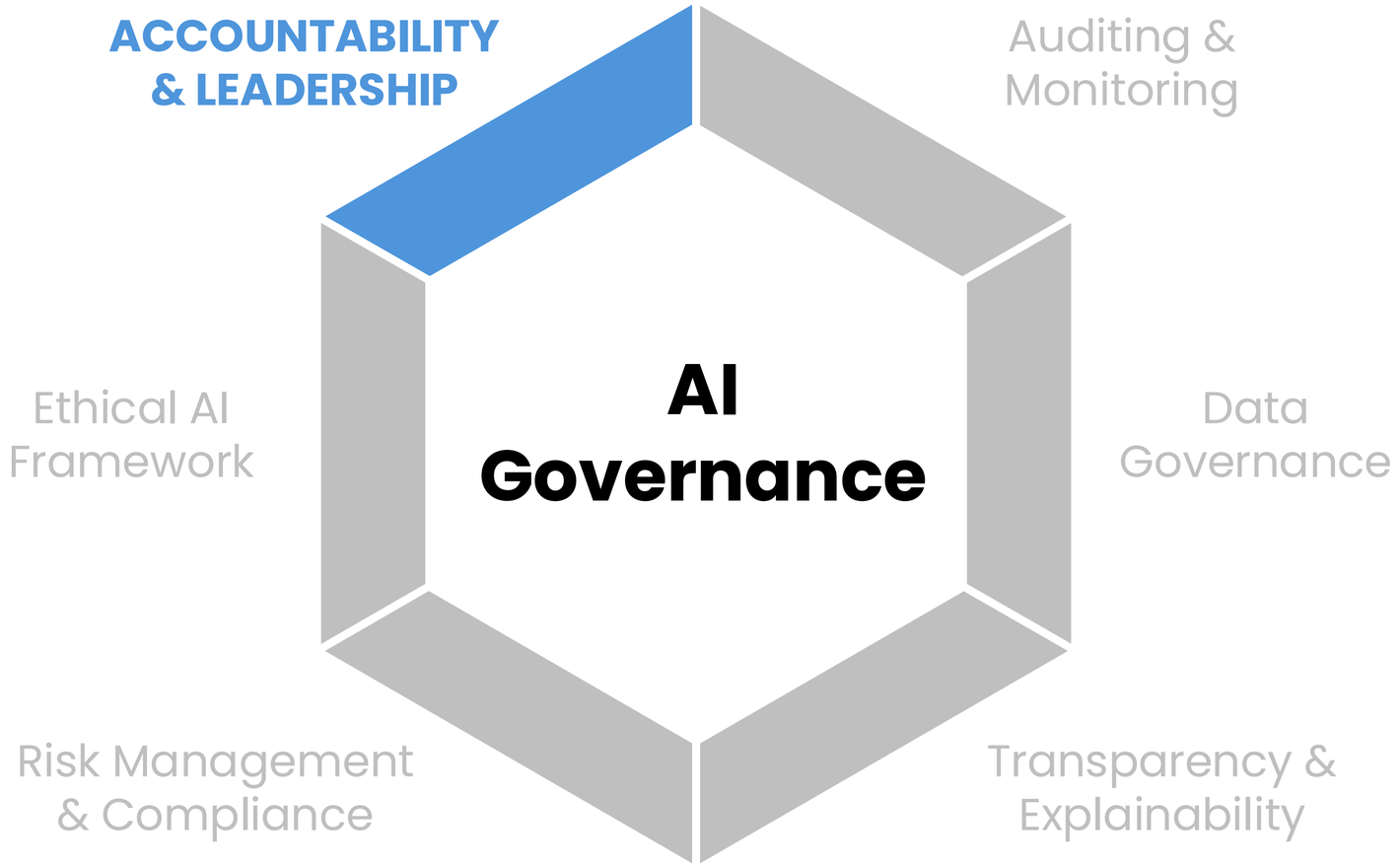
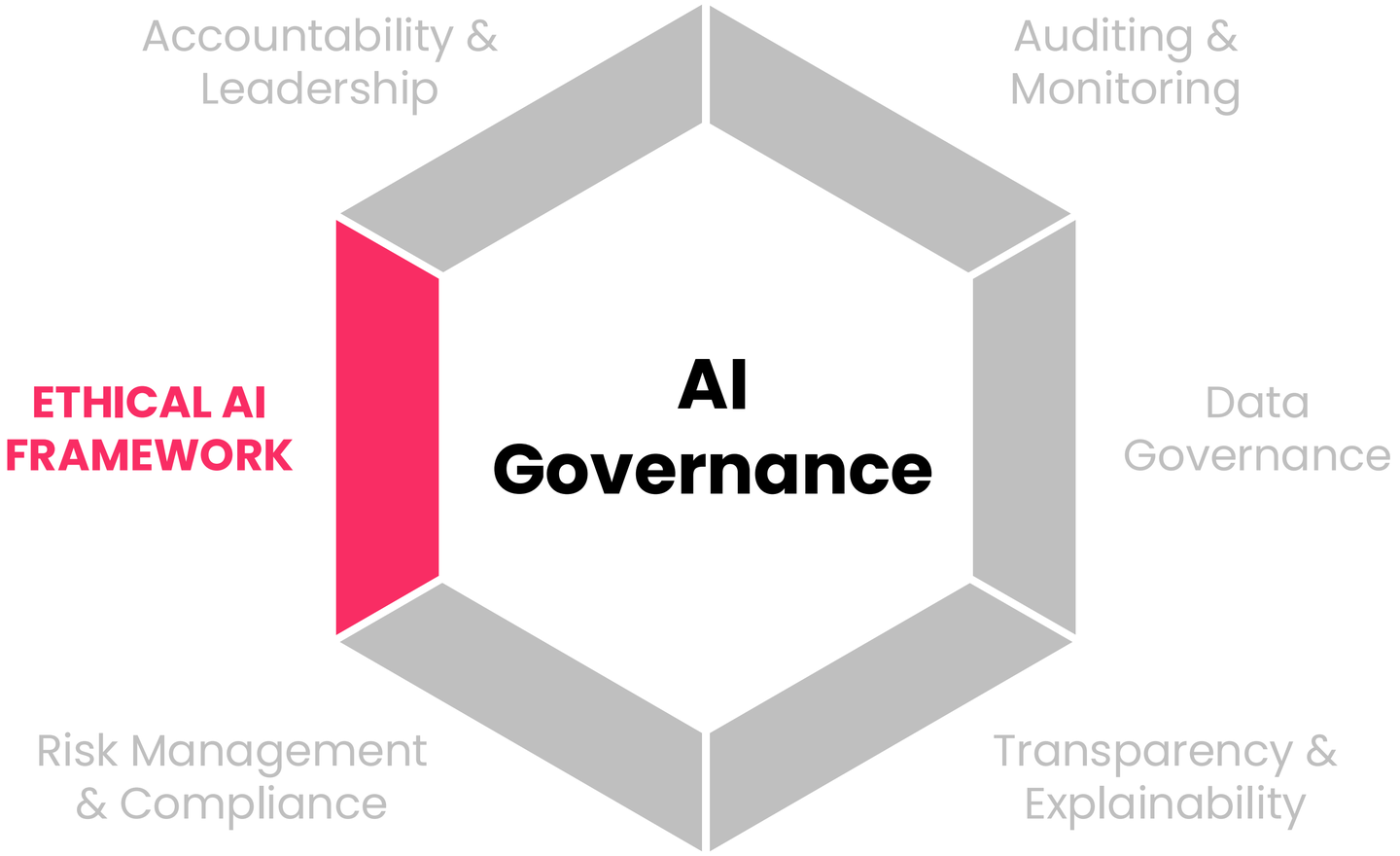


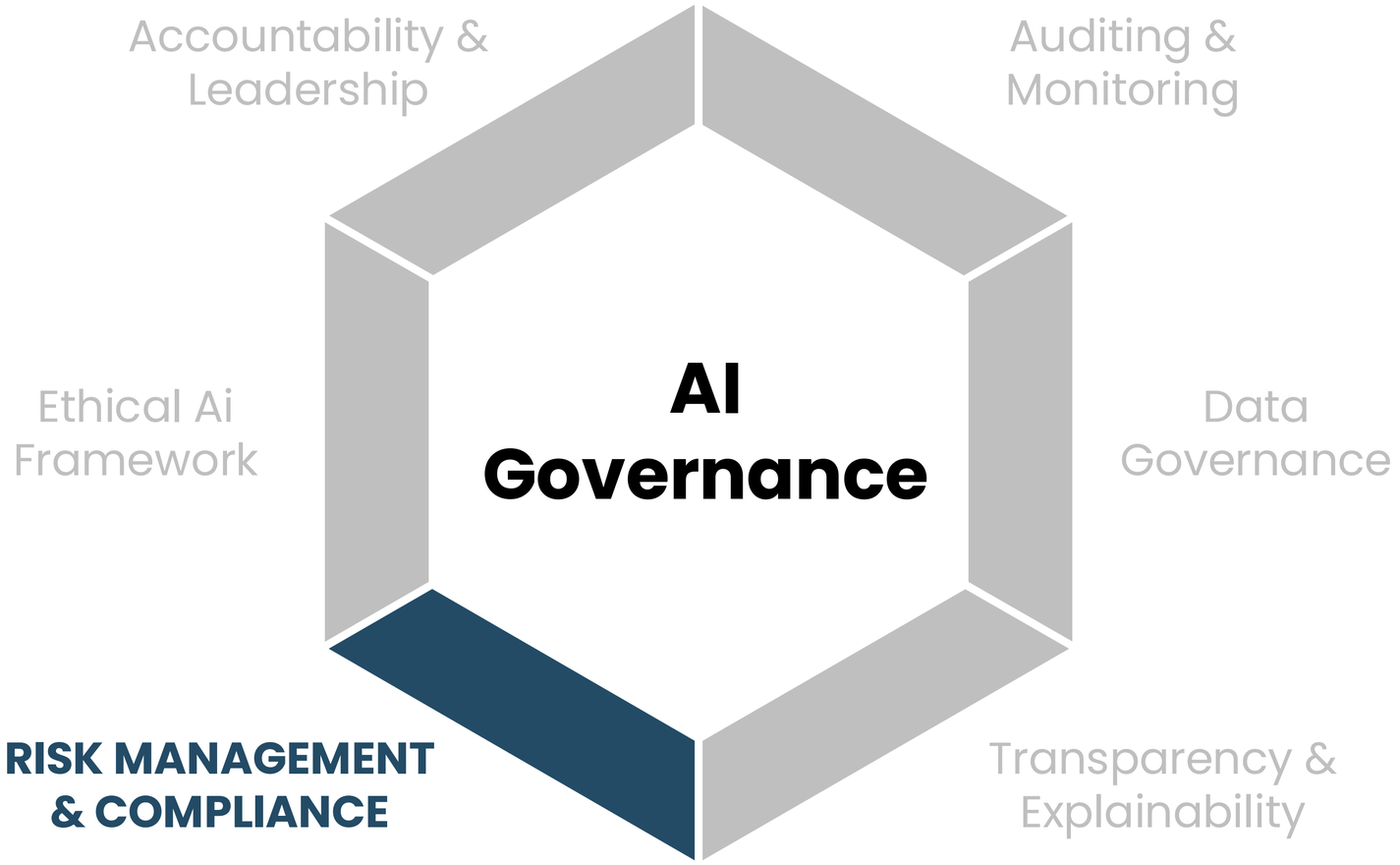
ACCOUNTABILITY & LEADERSHIP

Assign roles & responsibilities for AI at the C-Suite to ensure alignment with corporate goals and standards. Create an AI governance board to review all AI initiatives based on your internal policies.



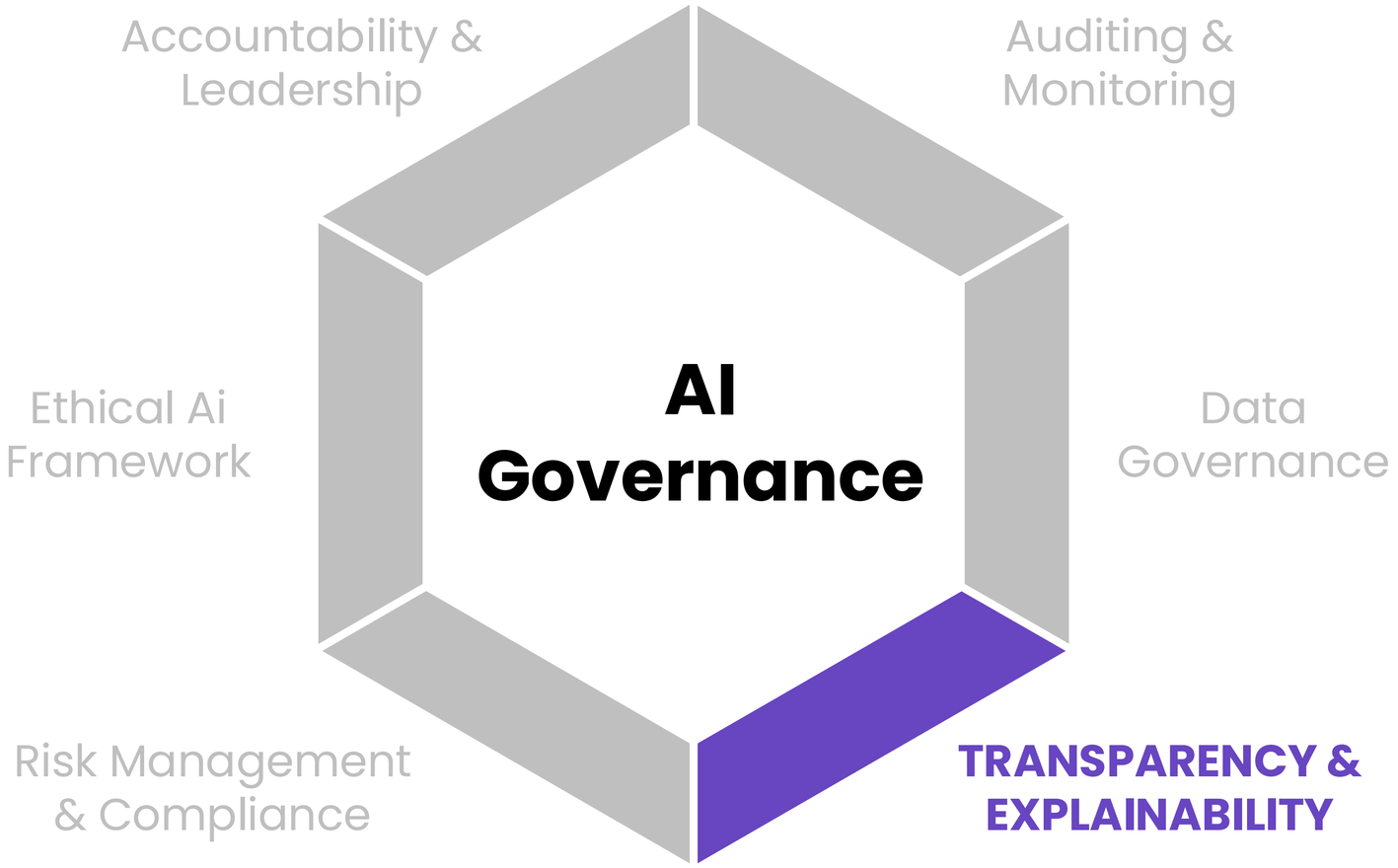
ETHICAL AI FRAMEWORK

Establish principles to guide AI decision making, development, & deployment. You need to ensure fairness, transparency, and non-discrimination.



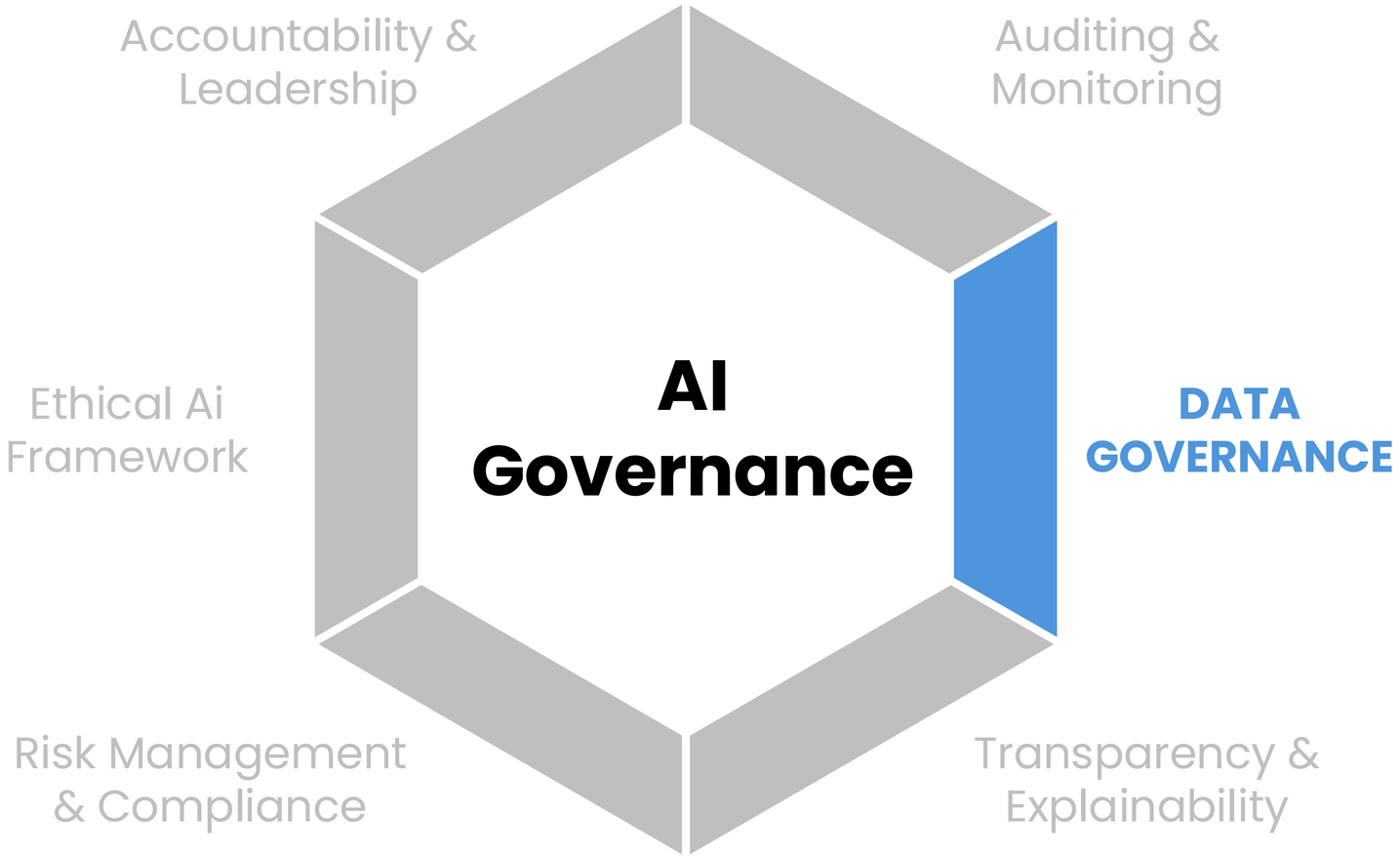
RISK MANAGEMENT & COMPLIANCE

Ensure your AI systems comply with existing legal and regulatory stands, and/or other industry specific requirements. Be proactive to be prepared for changes to laws and expectations around AI.



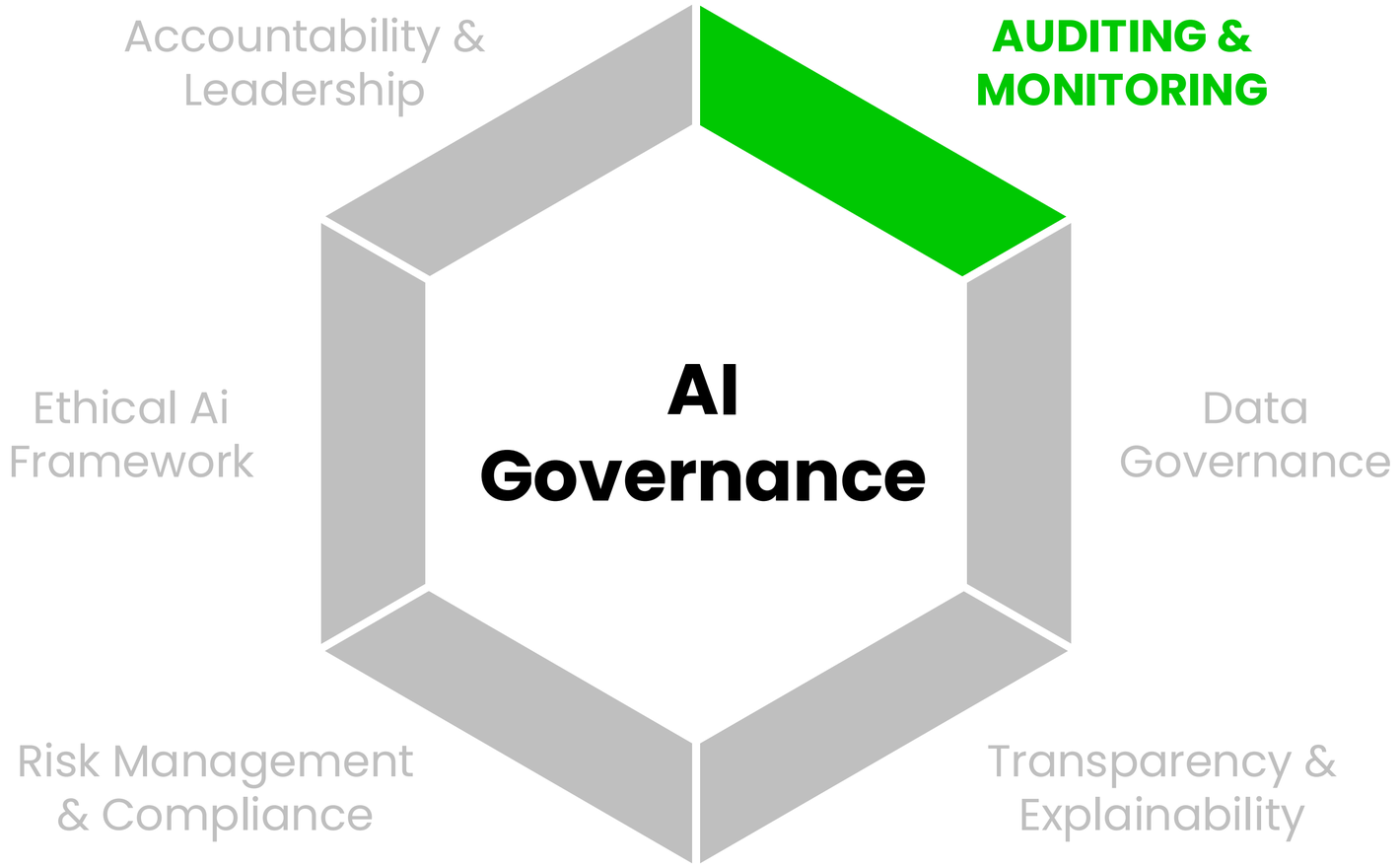
TRANSPARENCY & EXPLAINABILITY

AI models must be understandable to stakeholders (internal / external) with clear explanations on how decisions and / or predictions are made.



DATA GOVERNANCE

Implement strong data governance practices to ensure the quality, security, use of data.



AUDITING & MONITORING

Regularly review AI models to ensure they perform as expected, adhere to ethical standards, and comply with evolving laws / regulations.

SUCCESSFULLY DEPLOYING AI TO YOUR ORGANIZATION

SUCCESSFULLY DEPLOYING AI TO YOUR ORGANIZATION

Idea Generation

Idea Selection

Proof of Concept

Pilot

Phased Rollout / Scaling

Continuous Feedback

SUCCESSFULLY DEPLOYING AI TO YOUR ORGANIZATION

Idea Generation | Idea Selection | Proof of Concept | Pilot | Phased Rollout / Scaling | Continuous Feedback

IDEA GENERATION

Solicit ideas from every employee on potential AI use cases.

Have stakeholders across the organization who understand both the operational challenges & potential opportunities for the use cases.

SUCCESSFULLY DEPLOYING AI TO YOUR ORGANIZATION

Idea Generation

Idea Selection

Proof of Concept

Pilot

Phased Rollout / Scaling

Continuous Feedback

IDEA SELECTION

Create a structured / repeatable use case prioritization process using criteria that accounts for: Business Value, Technical Feasibility, Speed to Market, and Risk & Complexity

Utilize your AI governance to review the use cases and to make final decisions.

SUCCESSFULLY DEPLOYING AI TO YOUR ORGANIZATION

Idea Generation | Idea Selection | **Proof of Concept** | Pilot | Phased Rollout / Scaling | Continuous Feedback

PROOF OF CONCEPT

Once a use case is selected to move forward ensure requirements are understood. The focus should be on a specific part of your organization or a small group of users to gather insights to test the value and feasibility of the solution. Set clear goals. Use AI governance to determine if work should continue.

SUCCESSFULLY DEPLOYING AI TO YOUR ORGANIZATION

Idea Generation | Idea Selection | Proof of Concept | **Pilot** | Phased Rollout / Scaling | Continuous Feedback

PILOT

After the PoC is successful, expand the deployment to a small but diverse group of users and / or parts of the organization. Gather feedback and monitor the AI's performance. Effort should be focused on change management and training the users on how to use the solution as well as the impacts to their jobs.

SUCCESSFULLY DEPLOYING AI TO YOUR ORGANIZATION

Idea Generation | Idea Selection | Proof of Concept | Pilot | **Phased Rollout / Scaling** | Continuous Feedback

PHASED ROLLOUT / SCALING

Move from Pilot to larger rollouts across your organization using your AI governance. Focus on ensuring the AI system integrates into your existing workflows and systems. Auditing & monitoring are in place to address data privacy, security, and laws / regulations.

SUCCESSFULLY DEPLOYING AI TO YOUR ORGANIZATION

CONTINUOUS FEEDBACK

Continuously monitor the performance, user feedback, business impact, and ROI. Be prepared to retire solutions as new technologies come out and or requirements change.

PRIORITIZING GEN AI USE CASES

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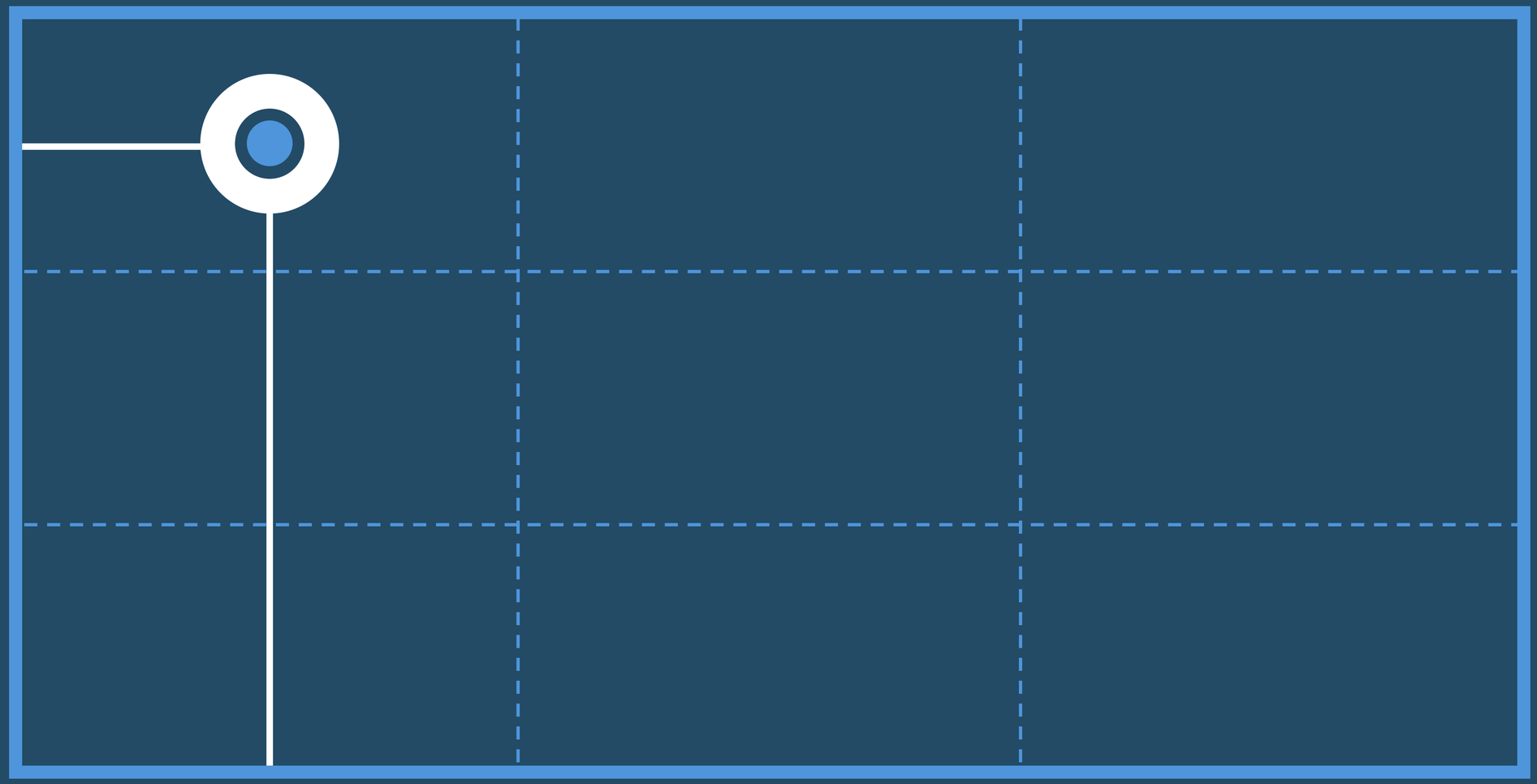
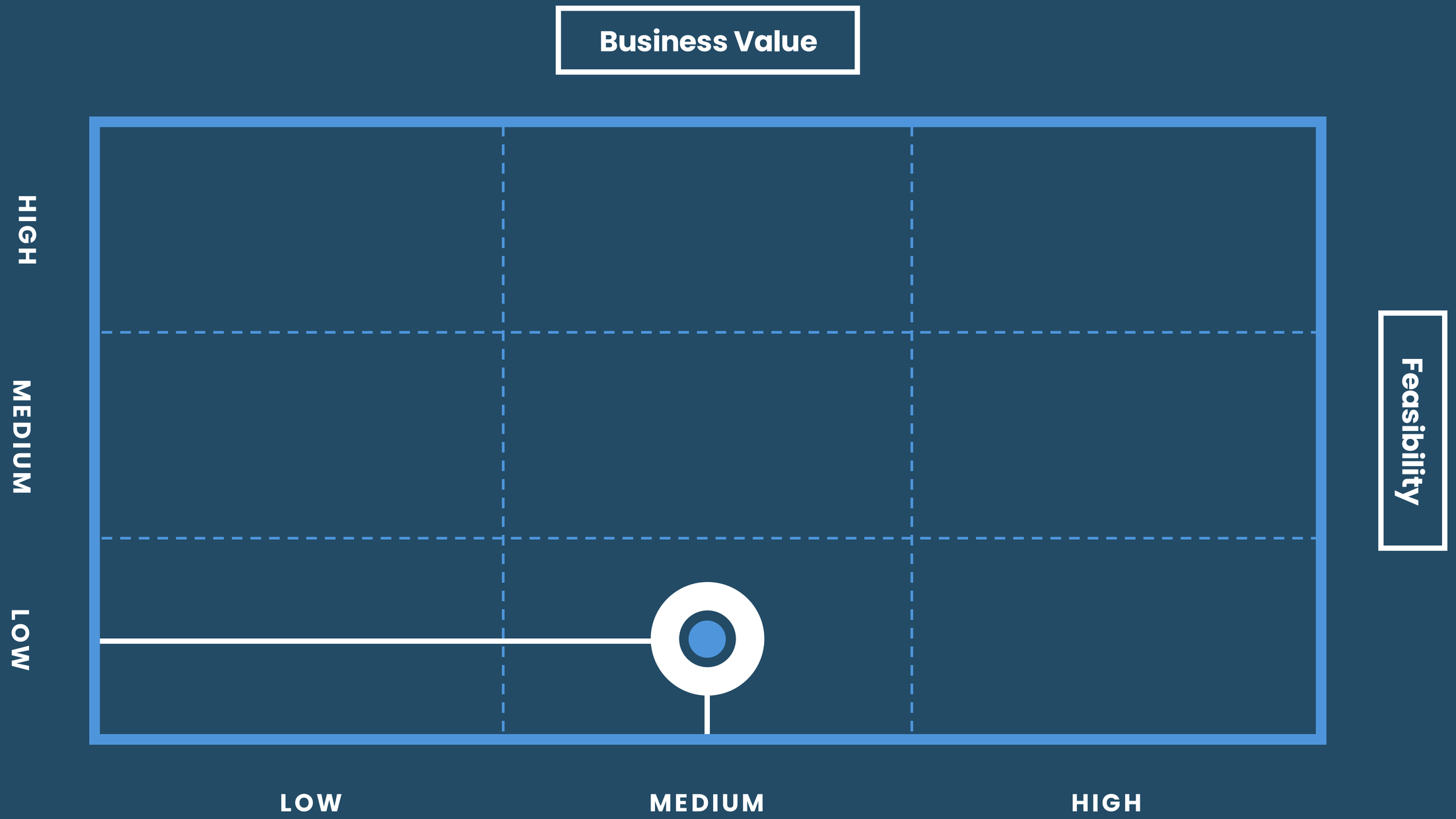
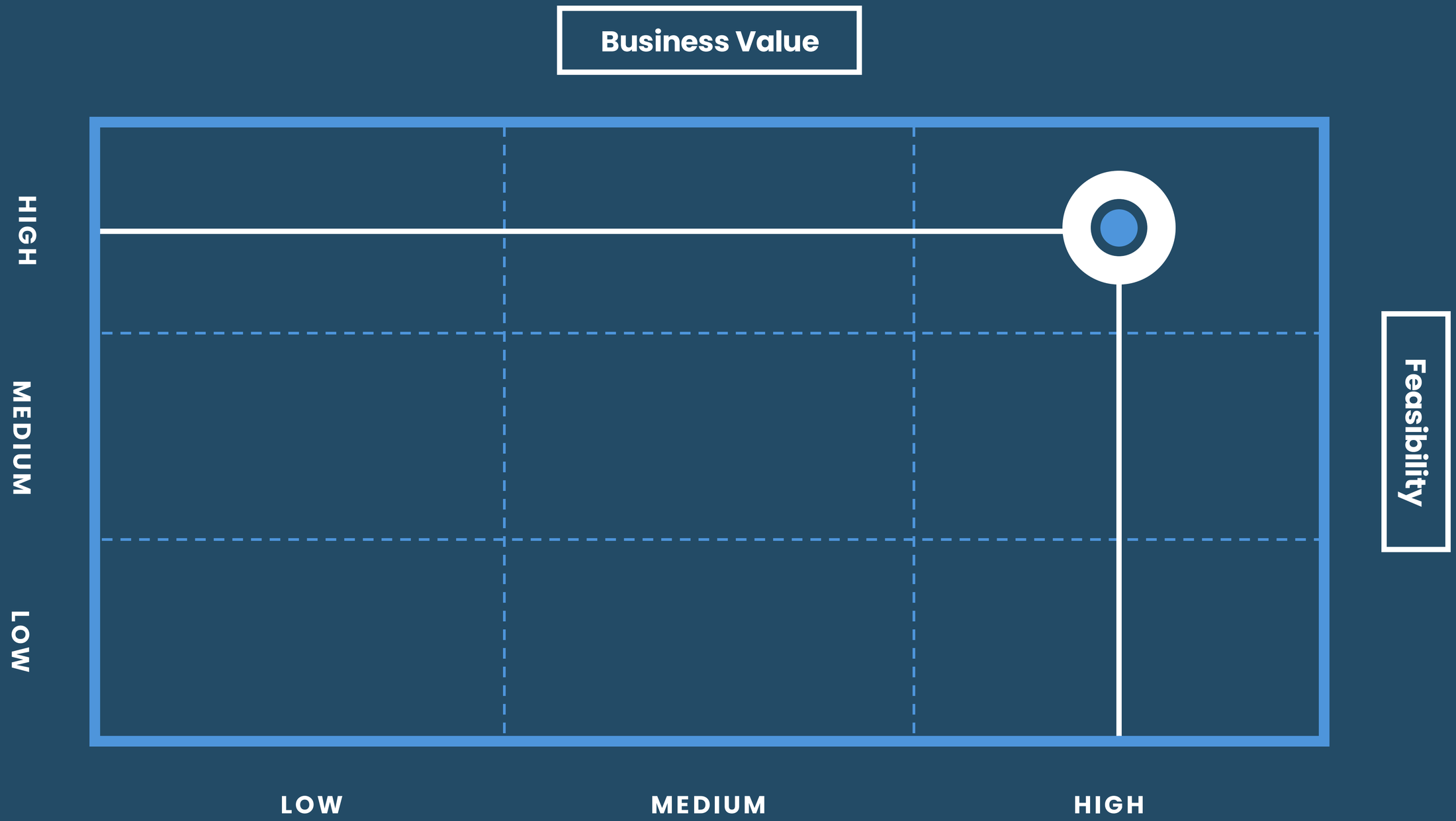
Business Value




Business Value
HIGH
MEDIUM
LOW
Feasibility
LOW
MEDIUM
HIGH


Business Value
HIGH
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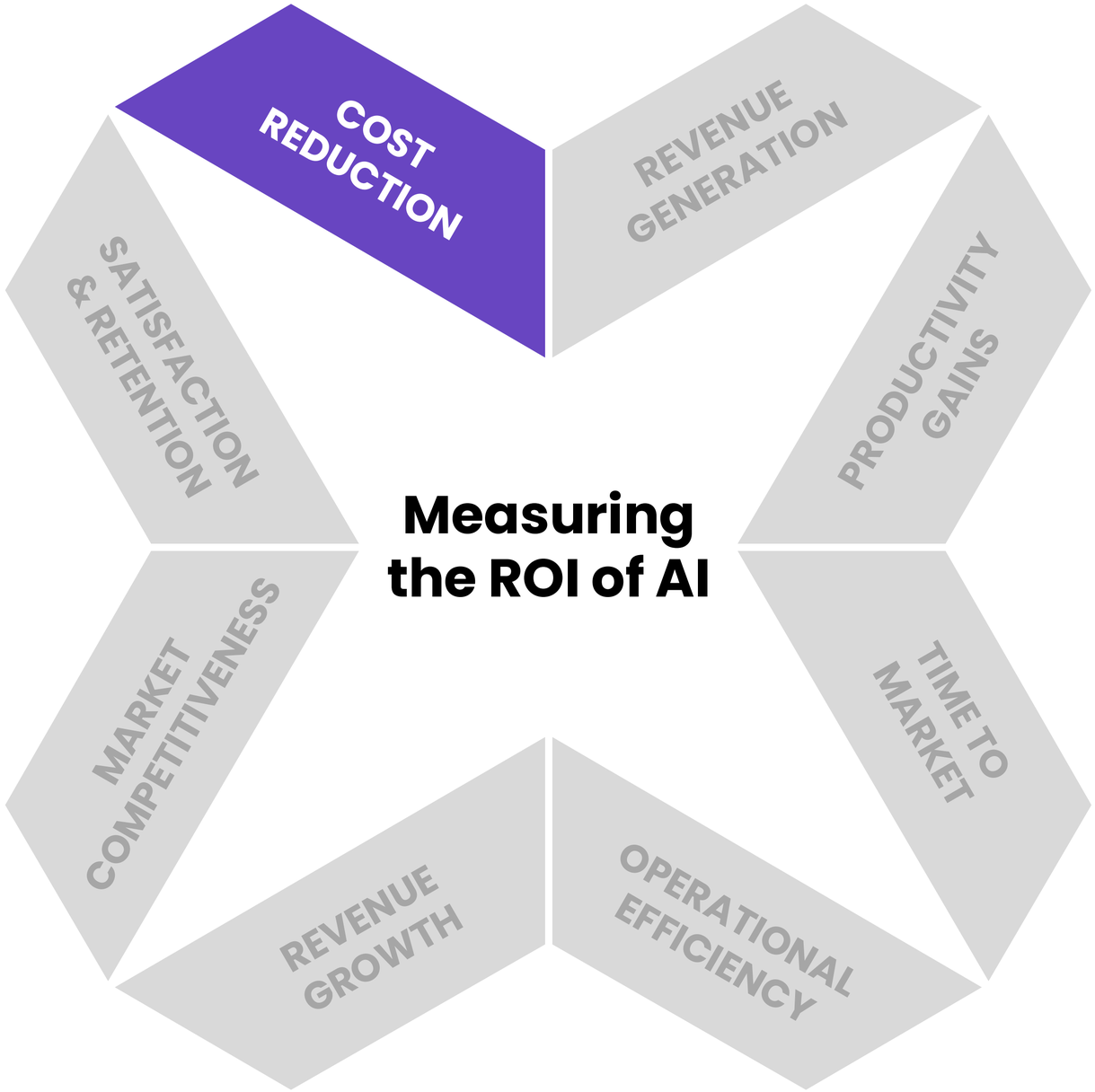
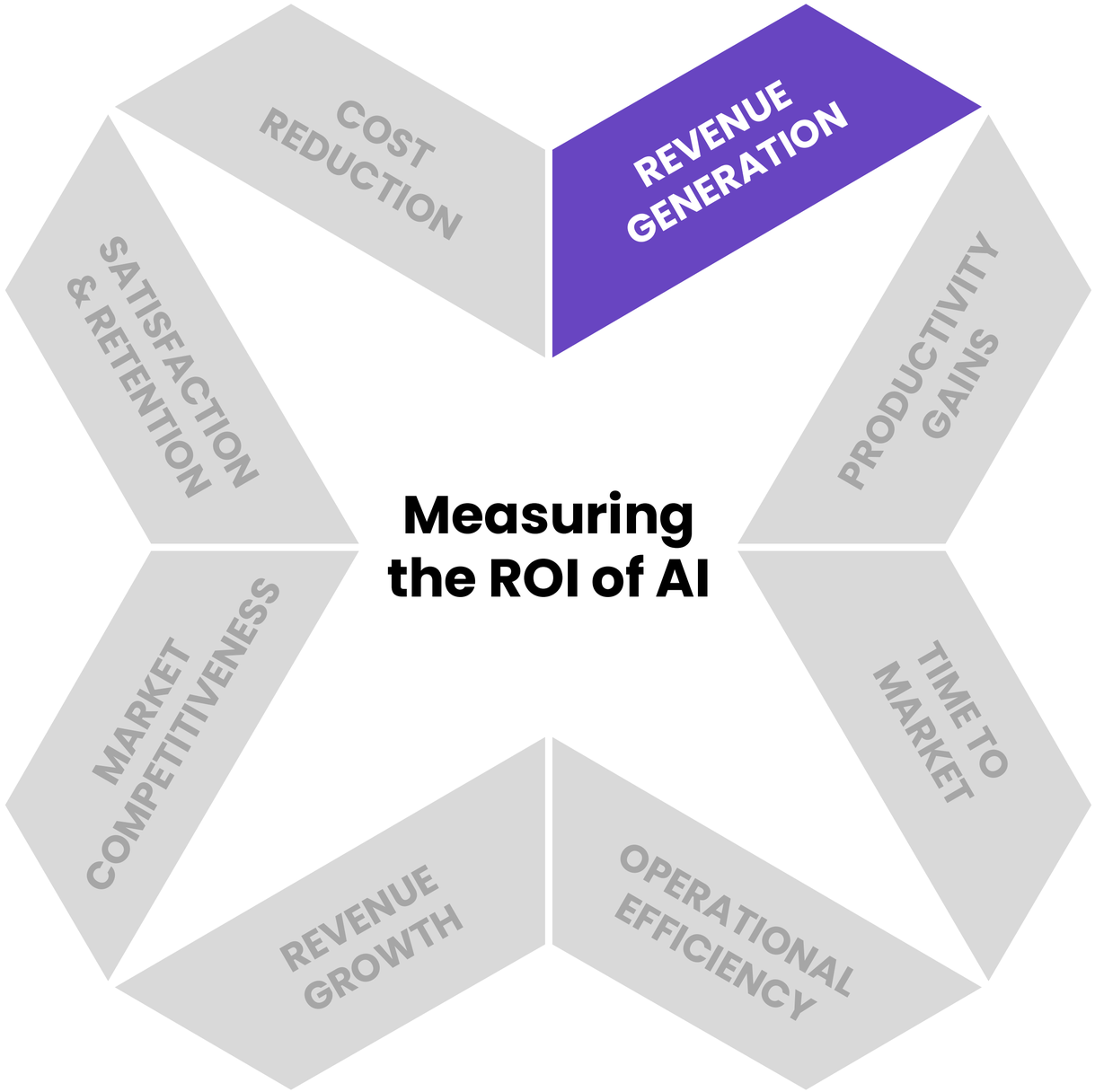
MEASURING
THE ROI OF AI



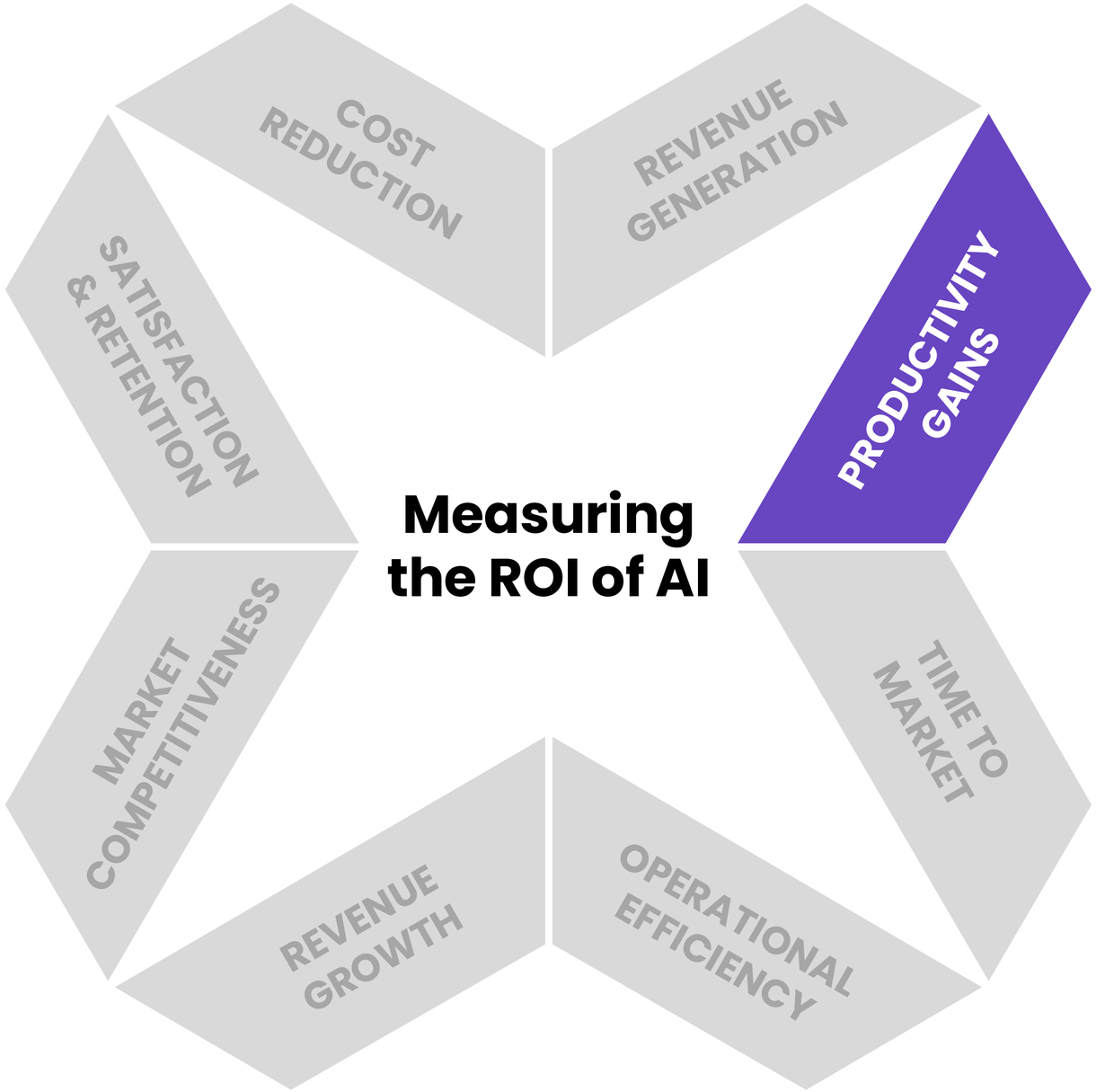
COST REDUCTION

AI can automate manual tasks, reduce operational costs, and improve efficiency.



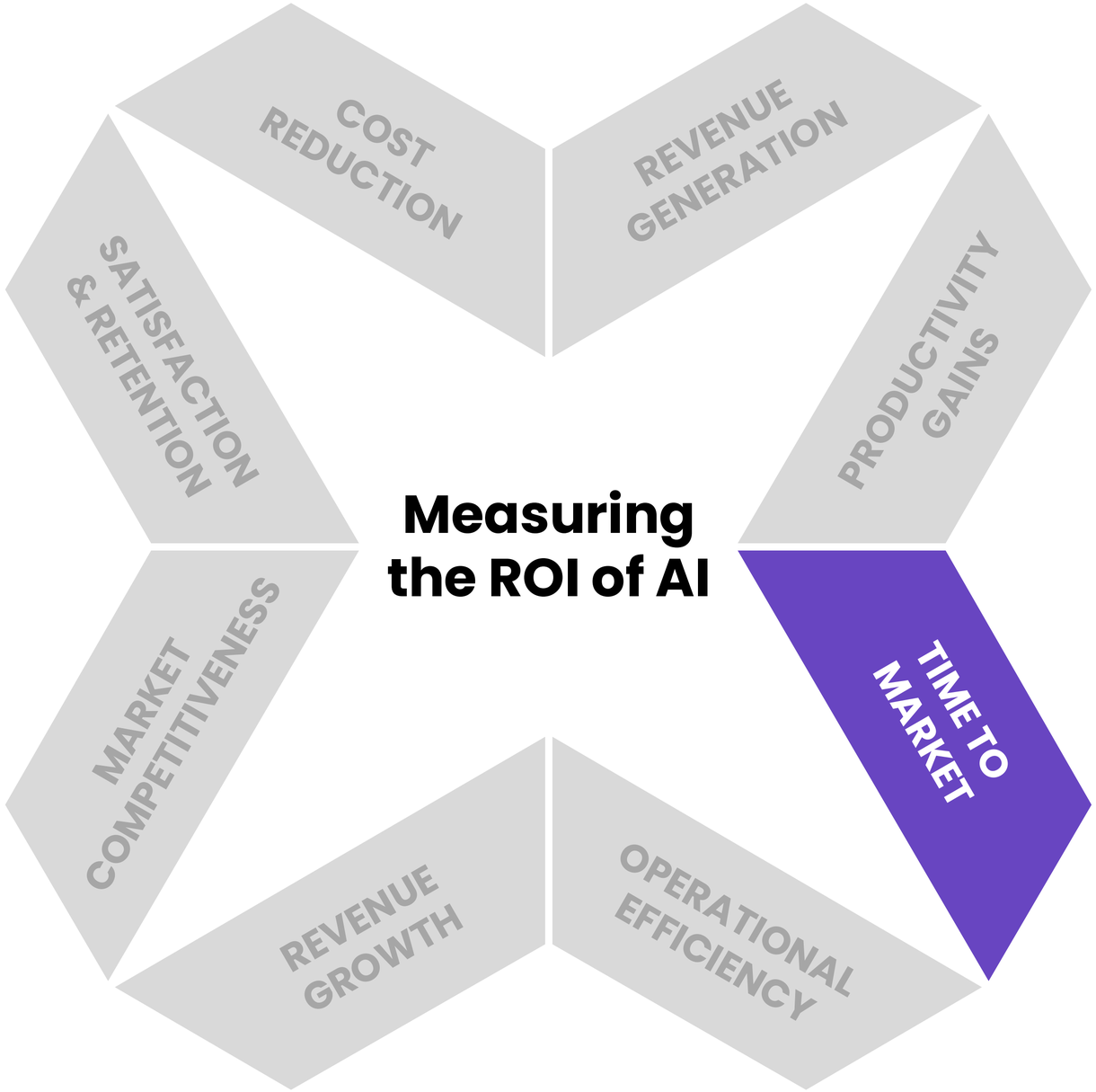
REVENUE GENERATION

AI can identify new market opportunities, optimize sales strategies, and drive personalized experiences leading to higher sales & revenue.



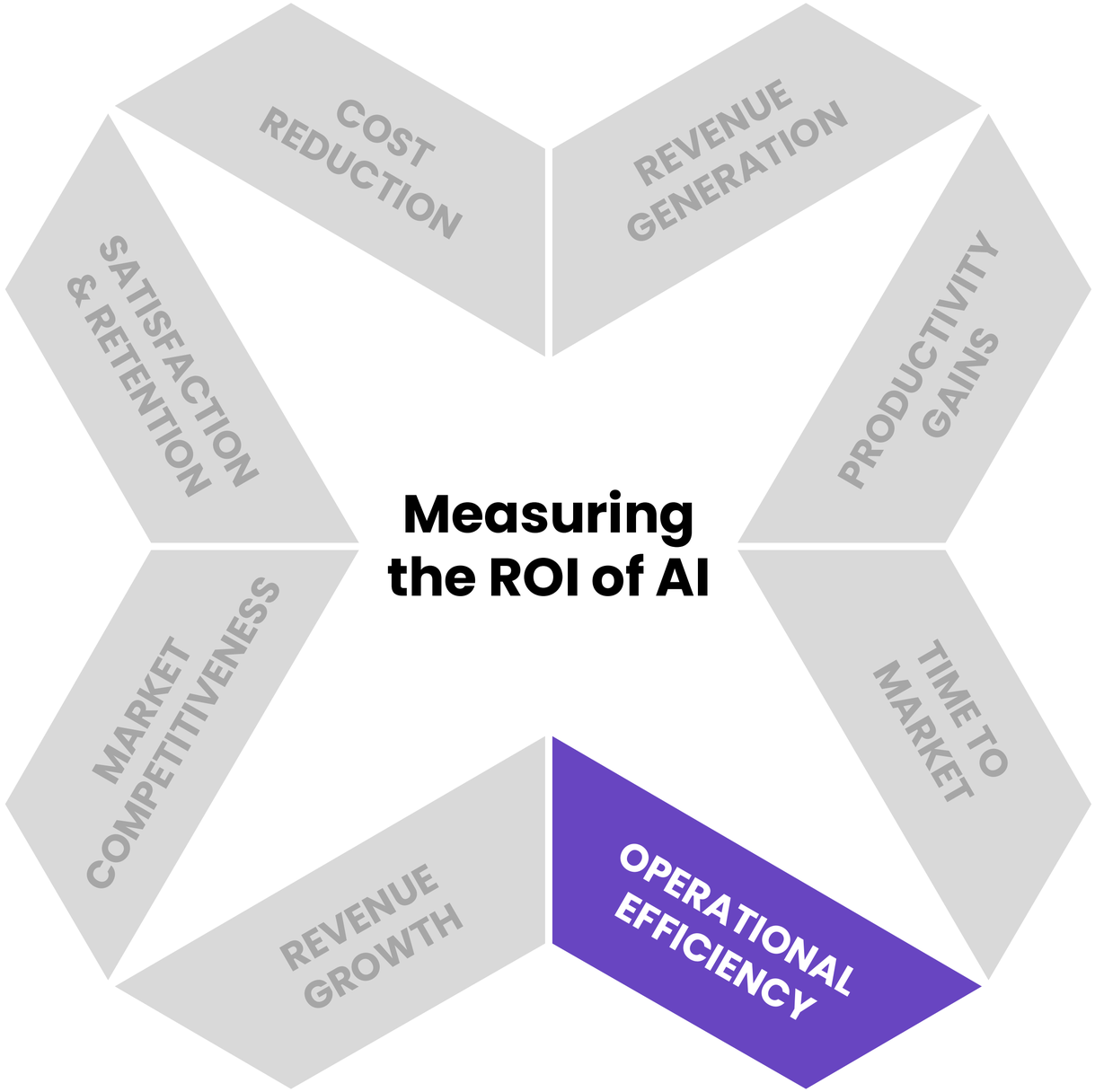
PRODUCTIVITY GAINS

AI enhances productivity by automating repetitive tasks, improving decision making with insights, and freeing up employee time to focus on other activities.



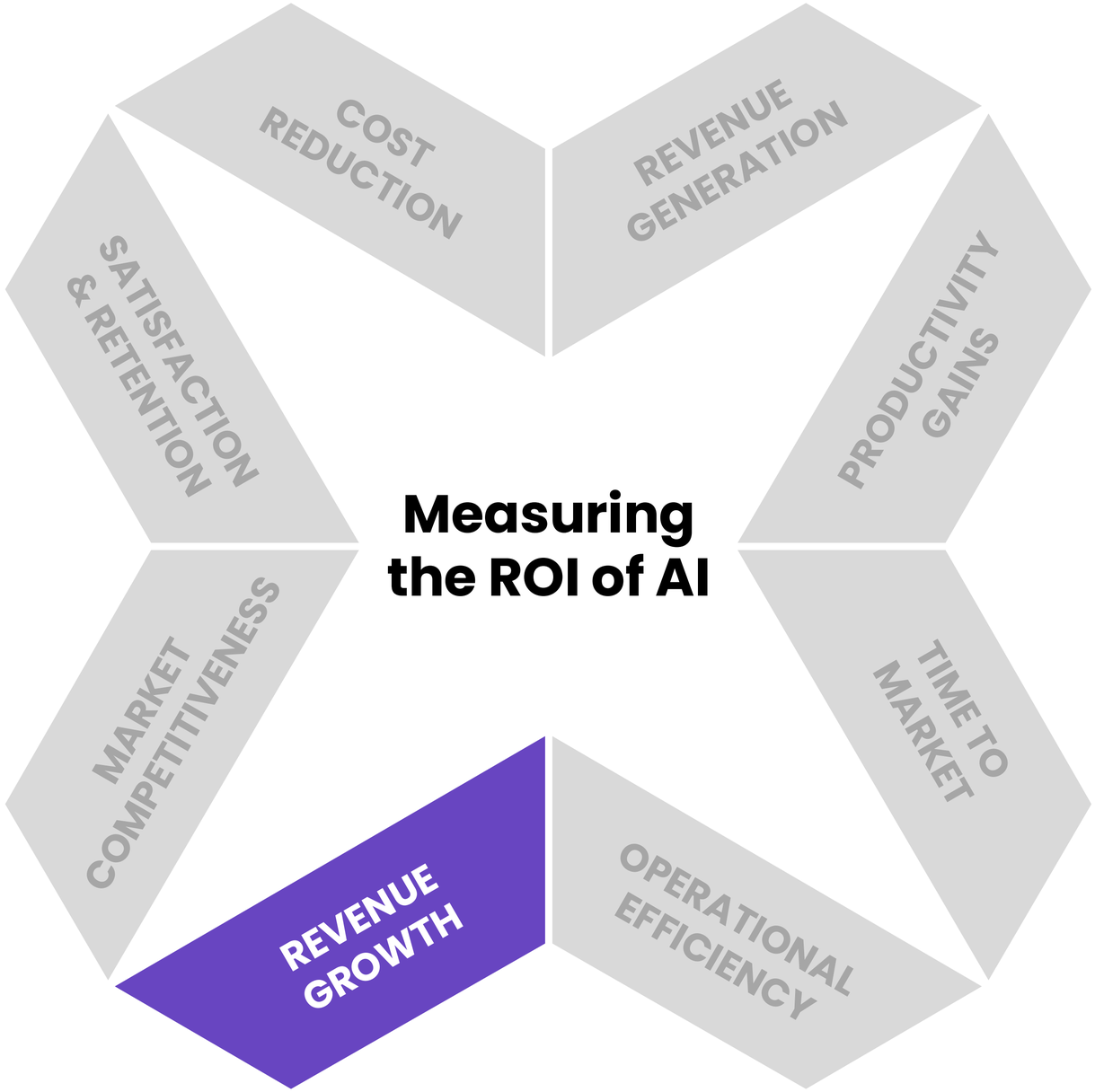
TIME TO MARKET

AI driven innovations in R&D can significantly reduce the time to bring new products & services to market.



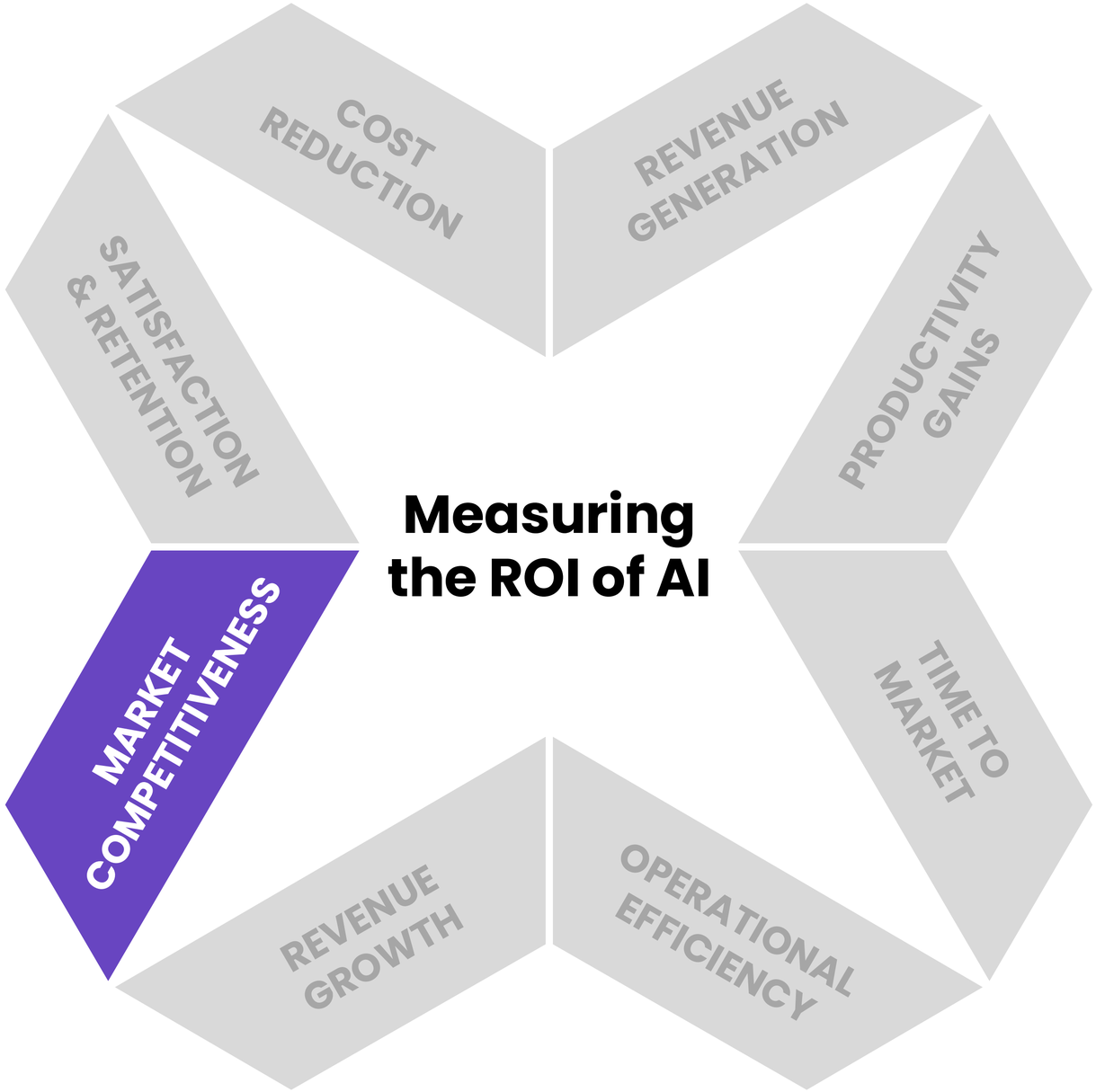
OPERATIONAL EFFICIENCY

AI streamlines operations by automating workflows, optimizing resource allocation, and reducing bottlenecks—resulting in faster, leaner, and more scalable processes.



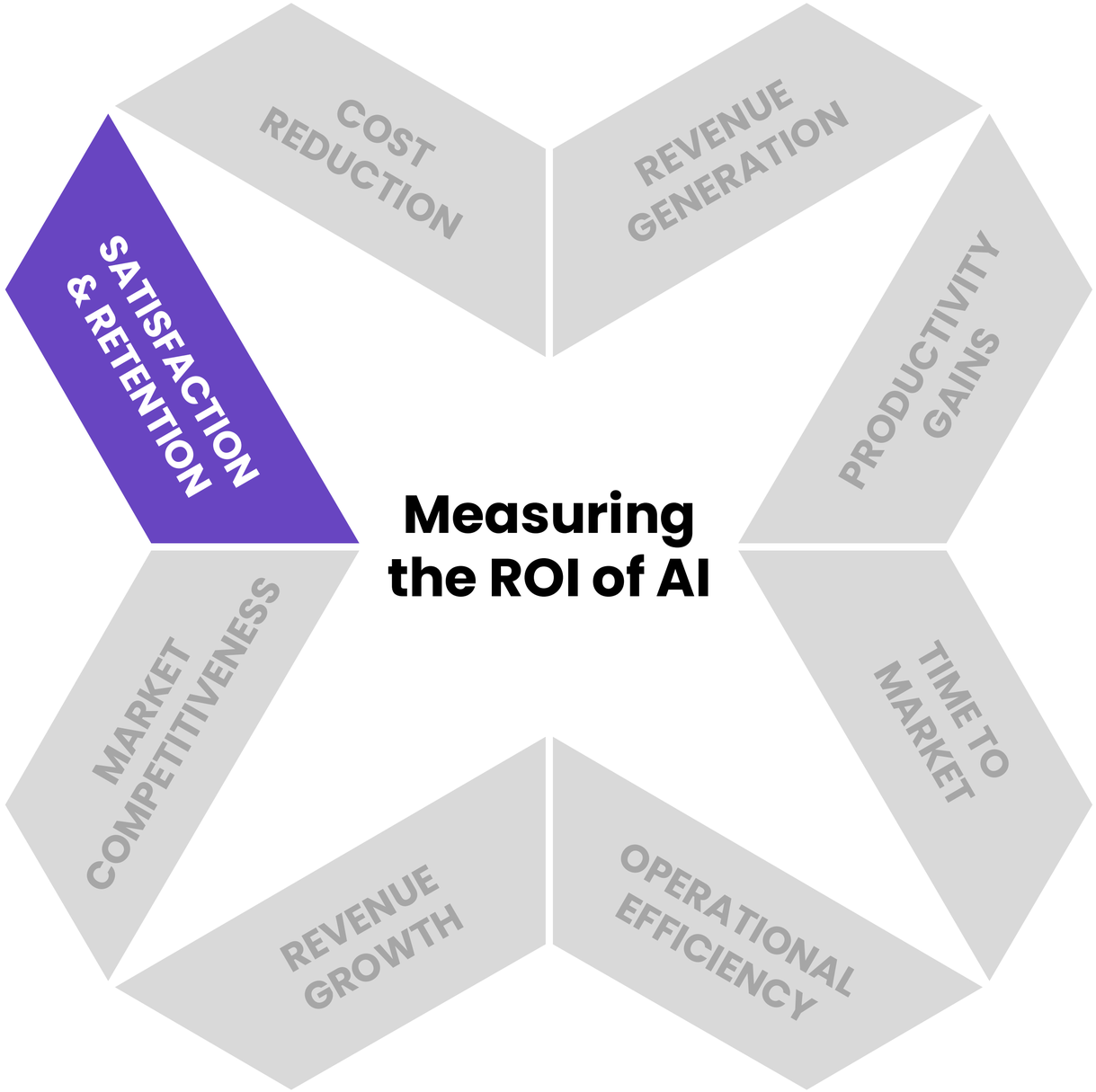
REVENUE GROWTH

AI accelerates revenue growth by uncovering high-value opportunities, enabling hyper-targeted marketing, and enhancing cross-sell/upsell effectiveness through predictive analytics.



MARKET COMPETITIVENESS

AI boosts competitiveness by enabling faster innovation, adaptive decision-making, and real-time responsiveness to market trends—keeping organizations ahead of disruption.



SATISFACTION & RETENTION

AI strengthens customer and employee satisfaction by delivering personalized experiences, anticipating needs, and enabling proactive engagement—leading to greater loyalty and long-term retention.

ASSESS THE RISK OF YOUR AI SOLUTION

Unacceptablele Risk

Identified as a clear threat are banned (i.e. social scoring, facial recognition in public places, etc.)

High Risk

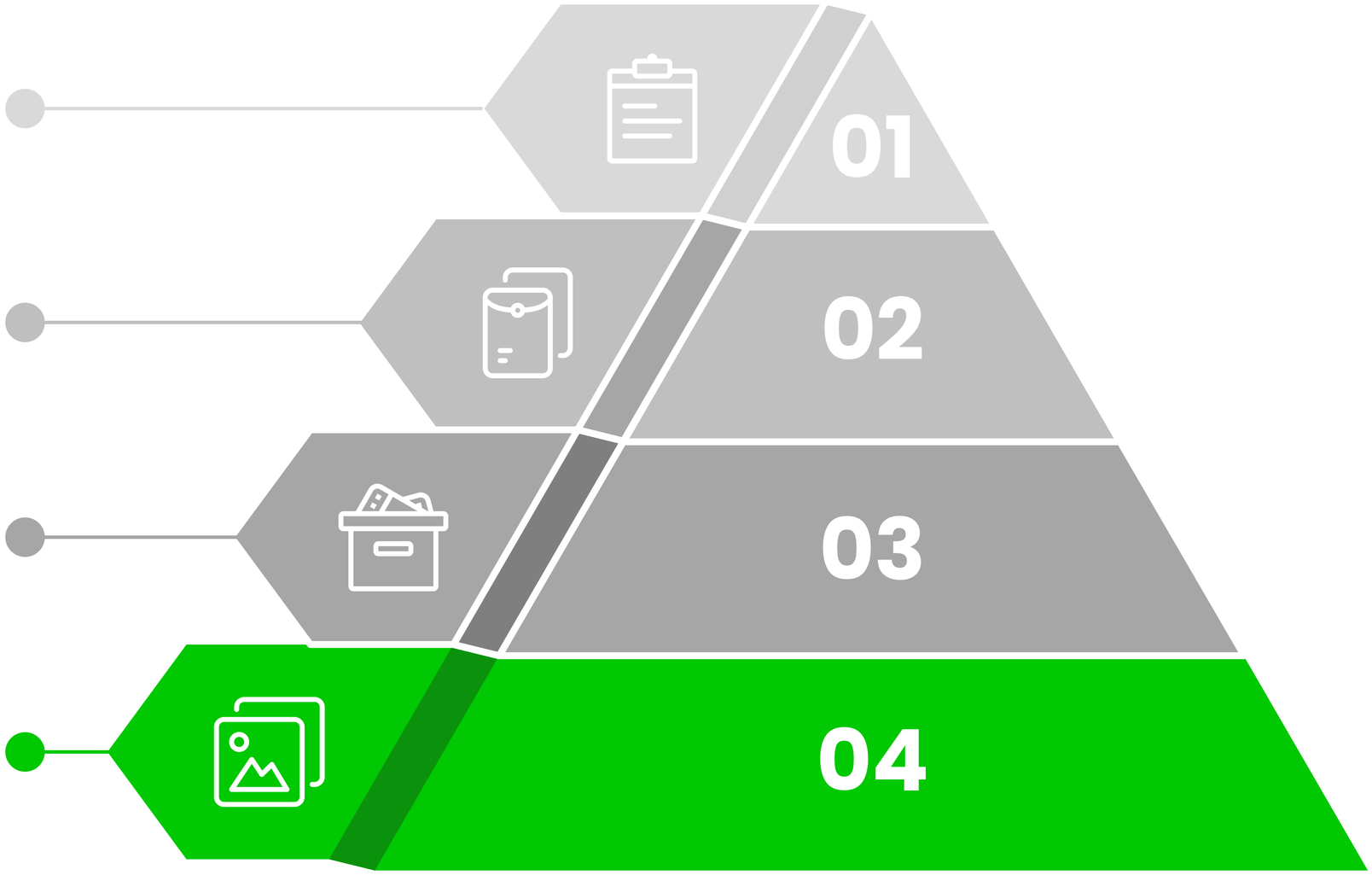
Identified as a potential threat that will have to be demonstrated as safe (i.e. obtaining a loan, HR, etc.)

Limited Risk

Limited threats will be subjected to transparency obligations to ensure users make informed decisions.

Minimal or No Risk

Pose minimal risks to the rights & freedoms of individuals (i.e. AI enabled video games, spam filters, etc.)



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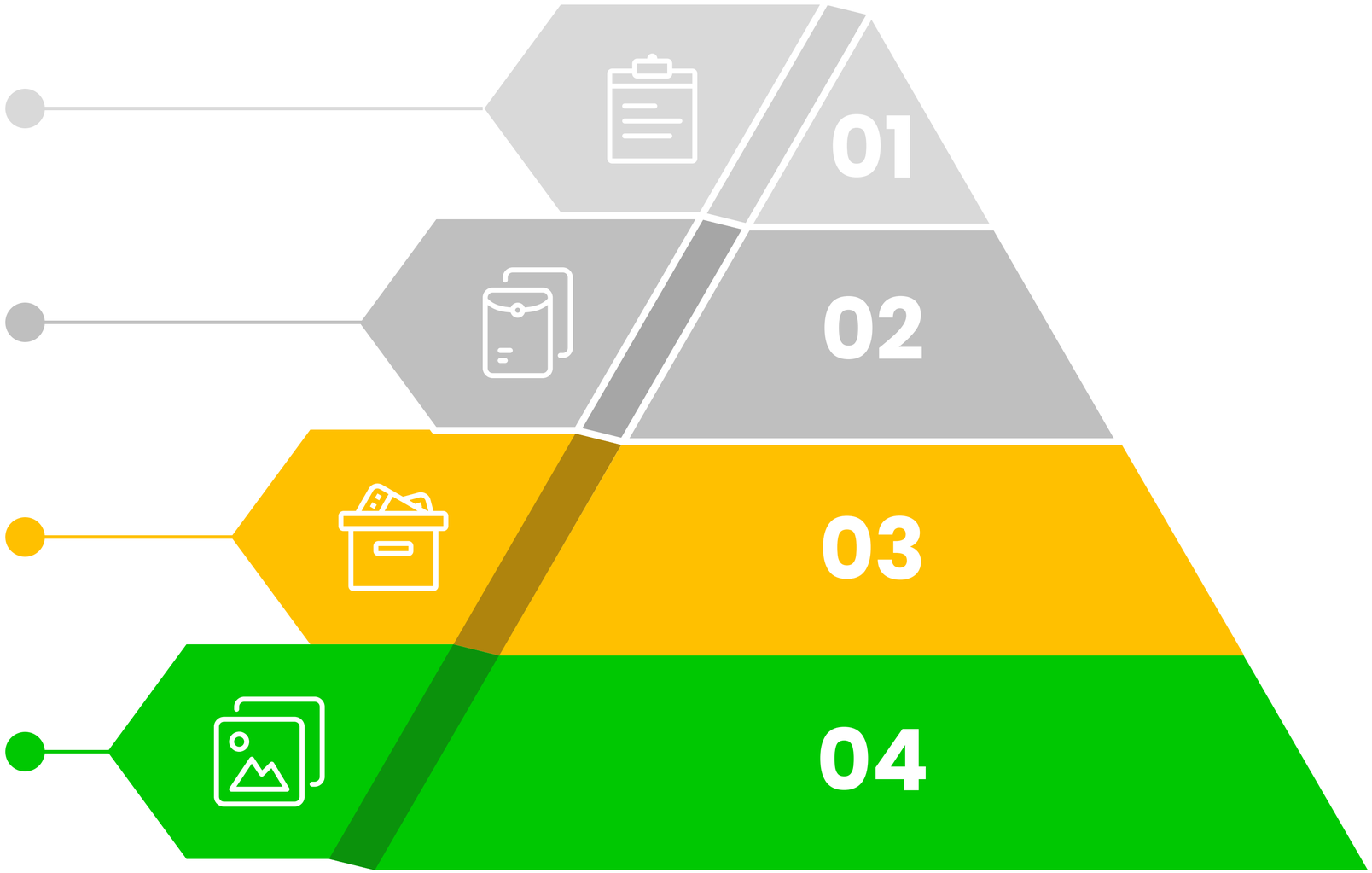

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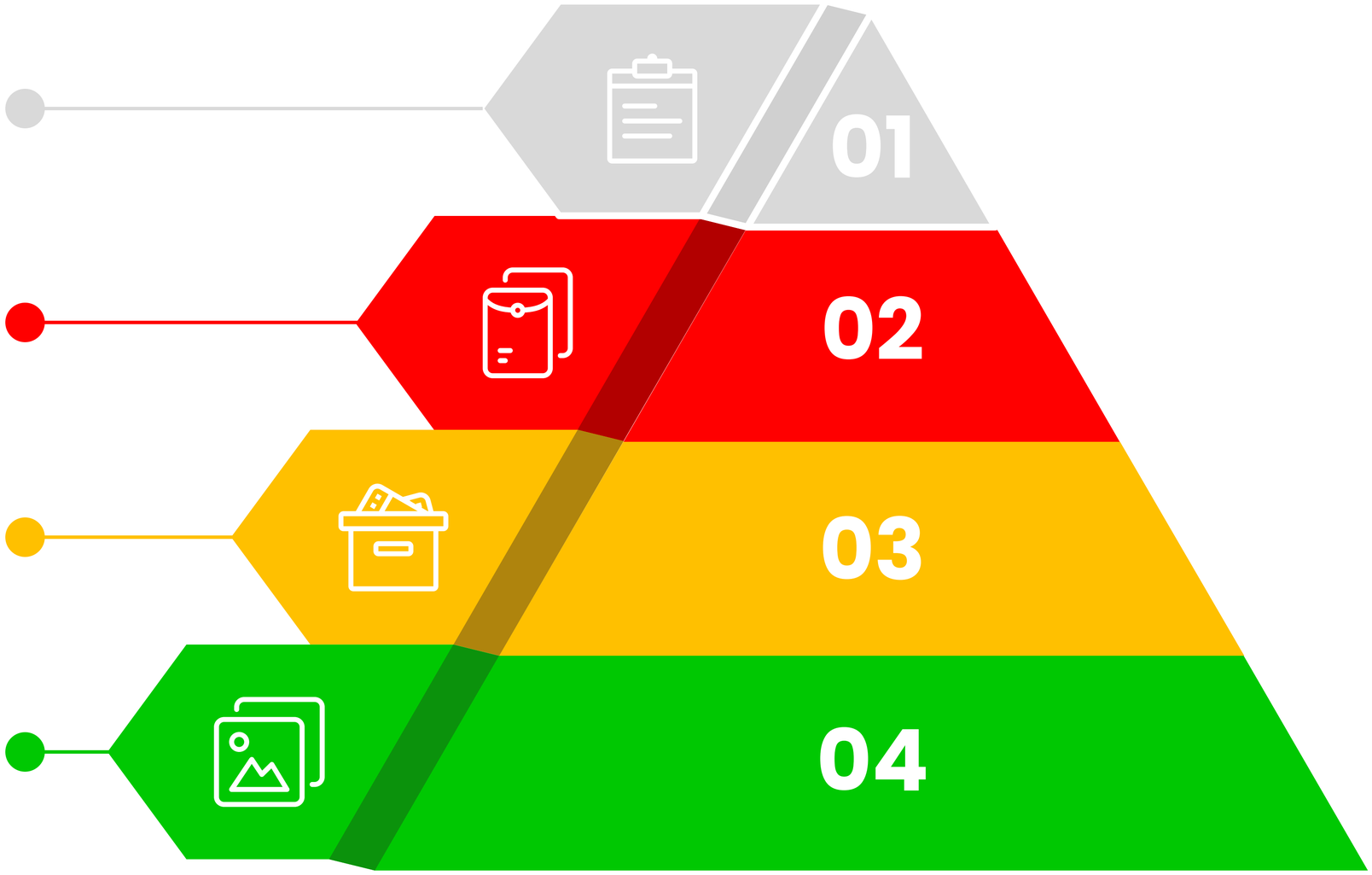

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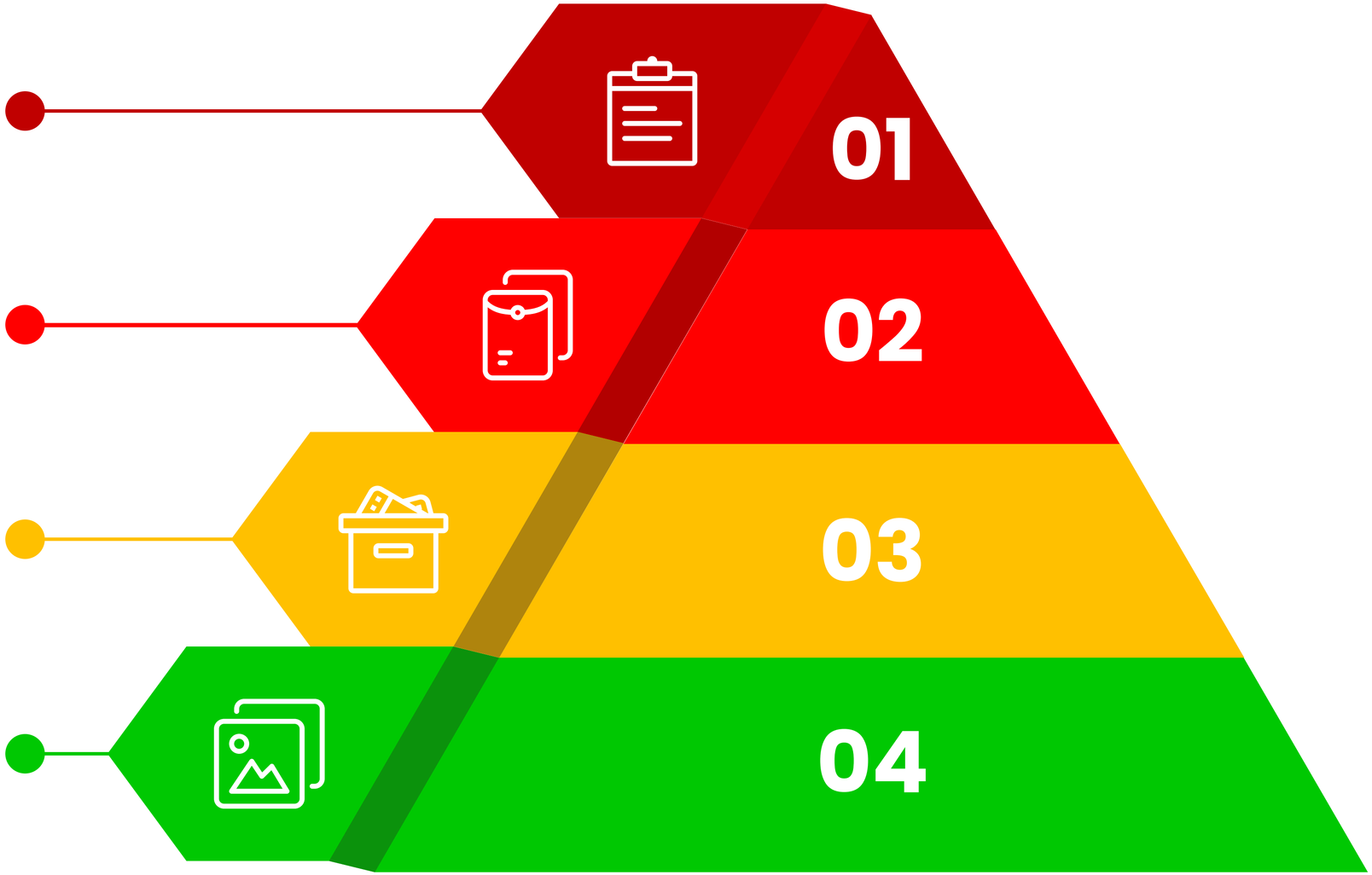

QUESTIONS &

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