Digital Planning Podcast (Season 6, Episode 1): AI Developments - Planning & Practice Considerations

Speakers: Justin Brown, Jennifer Zegel, and Ross Bruch

Jennifer Zegel:

Happy New Year, and welcome back to the Digital Planning Podcast. I'm Jen, and I'm here with my co-hosts, Justin and Ross. And we are very excited to announce that this episode marks the beginning of our sixth season. Thank you so much for listening and being on this digital journey with us.

We have a lineup of great shows this year, and to kick things off today, we're going to take a deeper dive into the world of generative AI and explore its evolution in 2023, as well as where this technology is headed in terms of planning for companies, for AI avatars, ghost bots, and the host of legal and other issues that these technological developments present.

Last season, you may recall that we had an episode dedicated to ChatGPT and its debut into the world in November of 2022, which was released by and created through OpenAI. Since that time, the development and evolution and mainstream use of artificial intelligence across industries has taken the world by storm.

So Ross, Justin, tell me some of the things that you have observed over the last year in connection with generative AI and the legal industry.

Ross Bruch:

So my first observation is that when we take a 30,000-foot overview of what's changed, not much has changed. In the legal industry, it hasn't been completely disruptive. No one's lost their job because of AI, at least as far as I'm aware in specific, speaking about attorneys.

But there's been a big evolution in what's available, the offering, the capabilities of ChatGPT, and some of the other competitors that we're seeing come to the market or become more robust in the market from other providers.

And specifically on ChatGPT, it's gotten more powerful. In that last episode where we talked about AI, we were really worried about hallucinations that a GPT could generate information that's just false. Because its primary goal was or is to answer your question and just provide an answer, whether or not it's right. It hopes it's right, it's predicting whether it could be right, but it doesn't really care. It was a major focus of many industries on just getting inaccurate information.

Well, not only was it dealing with data from pre-2021, which has been fixed, and in the more recent versions of ChatGPT-3.5 and especially 4, it's using up-to-date data from the internet live, and thus fewer hallucinations, fewer wrong answers. Certainly gets things wrong entirely, but I think we're seeing that the fear of this is always going to be inaccurate information isn't nearly as detrimental to the use of AI as it was before.

Speaking of that processing power, it's just gotten better at answering questions. With GPT-4, with the premium version right now, you can start to upload PDFs, you can upload pictures, you can upload documents, which helps you train GPT to do the things that you want it to. And we're going to talk about individual GPTs later on in this episode and how that might be used.

I've started to use it in different ways. It helped me with generating content, written things, especially articles, and even emails, getting over that initial writer's block, that inertia of just putting pen to paper. It doesn't get you all the way there by any means, and I've gotten better at prompting to get further along the lines when I'm using it. But it does maybe 80% of the work in 20% of the time, and the rest is up to the individual user. So that's generating content.

Summarizing articles. Sometimes there's articles that are just too long to read or I don't have time, or are of slight interest, but I want just the main takeaways and telling GPT, "Read this article and give me the main bullet points on it," is something that I use it for as well.

And so it's, again, not replacing my job, it's just a tool that I use to enhance what I'm doing. Justin, what are you observing?

Justin Brown:

I think in my observation of my every day of the work that I do, I'm not seeing AI significantly come into my workspace. My firm has a policy against using AI, so we're prohibited from using it in the practice of law.

And I don't think that the advancements in the past year have put any of our jobs in jeopardy. The work that we do is based upon relationships and getting to know people and getting to know their specific circumstances. So I haven't seen AI invade the estate space and replace the planning work that I do.

Now, that doesn't mean that at some point in the future, estate planners who have a commoditized practice of just cranking out form wills won't be replaced, because I think at some point they will. But my practice isn't like that.

Ross Bruch:

Jen, what about your firm? What about your work? Have you started to use it? Have you started to integrate it? Are you allowed to use it? What's your firm's approach to this thought space?

Jennifer Zegel:

Sure. Last year my firm created an artificial intelligence task force, which is made up of our managing director, the managing partners, other partners and associates from across various departments, as well as some staff and our marketing director, to really decide if using one of the outfits for generative AI was something that we wanted to do.

There's also some developments with some of the major legal research engines, like LexisNexis and Westlaw, that they are or will be unveiling their own generative AI product that's integrated into their research systems that helps with research and drafting. We've been exploring that and had the privilege to beta test some of those programs.

But as of right now, the general policy with the firm is much more restrictive. There is still a lot of unknown variables, and client information and our own proprietary information is of utmost importance. And so until the technology is a little bit more developed or we can be more assured that information that's put into these tools is going to be protected and stay protected, we have more of a general policy to not use these types of features for legal work.

That said, I have personally used it for helping with prompt creations, for marketing, or for personal uses, for meal planning. Even writing a postcard to different people for various reasons as a starter. So I've found it helpful in that way.

But I think, especially as some of the legal research platforms advance their own generative AI technology, it's going to be important to really study it and see how it could be safely implemented into the firm to increase efficiencies. Because while a lot of the estate planning world is client and relationship-based, I do think that there's a lot of functionality in estate administration that would lend itself naturally for more automation.

Ross Bruch:

So group consensus here is that no major changes since we last spoke, and yet having studied this for the last 10 months beyond where we had our initial discussion, I'm more bullish on AI and its disruptive nature to the entire practice in multiple lines of business than ever. And I'll give you an example how I think it could be disruptive and let's work backwards from that.

So let's say I'm a startup. And let's say that I want to disrupt the entire legal industry and I want to take a major chunk of business away from large law firms. How would I do that? I think my method would be to find an expert or two or small team of attorneys in every practice area that I wanted to make sure that my virtual firm, my AI firm, specializes in.

And then I would tell that team, go out and find all the best CLEs, all the best webinars you can from across the country, and upload them to ChatGPT, or to our own server, our own private GPT. So it's not in the public domain, it's just ours, it's our proprietary. But we're learning from that public information or information that's available to attorneys in those jurisdictions. And I'd have it learn everything it could.

And then I'd have those teams of attorneys, of real individuals, be the front person, be the point of contact, be the person who's double checking ChatGPT's work, or that my firm's AI's output, so that I know that it's accurate and can satisfy that

need for human relationship that you're talking about, Justin. And I could do what a large law firm can do with a fraction of the cost for payroll. A fraction of the cost for individuals. I'd cut down on attorneys. I'd cut down on paralegals.

Now, that's maybe 20 years from now. Maybe it's 10 years from now. I don't know. But that's how I would approach the subject. I think that's scary. I think there's a lot of roadblocks that I'm not seeing, and I don't think that that's around the corner anytime soon.

But let me throw that idea out there to the two of you, and tell me why I can't just go and disrupt it tomorrow with that plan.

Justin Brown:

I think the biggest obstacle that you have here is time, and the amount of time that it would take to properly train the AI. I mean, as an attorney, where I have billable hours and I have clients and there are only so many hours in the day to do everything that I want to do, I think the amount of time that it's going to take to properly train and check and double check the AI is going to be extraordinary.

And my question for you, Ross, is how do you find those people who are willing to put in all of that time and not spend the time on the practice of law?

Ross Bruch:

Well, I think that that's a great question because you're looking for an individual who wants to be disruptive in their own practice, and yet is still knowledgeable enough about that area of the law that they're truly an expert and know enough and know good answers from bad answers. And maybe that's a needle in the haystack at the moment.

I think as you have law students who are using AI in law school, graduate, and become practicing attorneys who are more familiar with this, who are ready to give prompts to AI from day one of their career, that becomes less and less of an issue.

But could I find somebody who's been practicing for 25 years who's ready to make this jump and go completely virtual and rely on AI? I don't know. I think you're right, that that would be tough at this point in time.

Justin Brown:

I think you also have the supervision aspect of it. I mean, you have made the argument to me that an AI associate would be much better than a human associate because I could download all of my knowledge throughout my career into my AI associate, and my AI associate could draft documents just the way I like them to be drafted and is available 24 hours a day and I can get documents back within minutes. So from an efficiency perspective, it would greatly streamline the whole process. Which I agree with you, it could. And if that was available, that would be very appealing to me.

But again, I'm concerned about the time it would take to get to that point, and the amount of supervision that I would need to put into it in order to get to that point.

Ross Bruch:

So that's a good segue to one of the biggest developments in the last year, especially in ChatGPT, and I'm sure other providers are going to follow suit with something similar.

So again, using the title of the software, which is ChatGPT. Within ChatGPT, you can create your own GPT, your own custom GPT, let's call it. And it's basically setting up a set of instructions, again, for an individual, for a small group, or for the public, that anyone who's within those parameters can access.

And what you are doing is without needing to create your own server, without needing to create your own AI process, you're able to give it information that's only relevant to when you are logging in that capacity, and when that user, that associate, let's say, is logging in and accessing your custom GPT. And within that, you can train it.

And this has been brought up in the education field. And it's brought up in the education field because you have a problem with education of either, A, you can scale it for the masses and you can get something out there that is going to be available to all students, and it's the same information. For example, a YouTube video just walking through a complex math problem. On

the other hand, you can go really micro and an individual instruction and talk to an individual student on exactly where they are in understanding the problem and teach to them directly. But you can't do both, because it's just impossible to appeal on a wide and micro scale at the same time.

Except when we apply custom GPTs, we can do that. A professor can upload the entire syllabus, all the information that they need, as well as comment on it and give additional insight. And that can be there as the structure to teach the class. And because it has information beyond what's just on the page, beyond just what's in the video, and it has a better understanding of what the professor is thinking and how he or she approaches certain problems, you have the students who are able to ask questions and dive in deeper on those issues, and get a more, not just streamlined, but also individualized education process.

Now, this is just in some ways theoretical. It's what I'm seeing academia consider of education of the future. But I think it's also with the invention or with the add-on of GPTs within OpenAI's ChatGPT, it's closer to coming to fruition than we had thoughts just 12 months ago.

Now, apply that same thing into the law firm setting. You're already training your associates. You're already training colleagues and giving them information. Well, what if you just captured everything that you're teaching them and also put it into your custom GPT? What if you told it, "Here's all the treatises that matter the most. Here's the books that matter the most. And here's my additional commentary."

Now, your additional commentary will take a long time to upload. And it will take months or years for it to see every different situation that you deal with. And even then, it's not going to come close to your processing power of your brain and your experience.

But with time, it gets better and better and better, and it's closer to what can help train or be an assistant to those associates. And again, I know we talked about this last time, but the AI system doesn't sleep, it doesn't eat, it doesn't go on vacation, and it doesn't leave the firm. And so why not train that to help train your associates?

Jennifer Zegel:

I think that is the wave of the future, and there are people who are creating GPT bots in other formats even going beyond that, that they would have an avatar associated with their own bots and personas. For a lot of purposes, one, to preserve their knowledge and to pass it on to future generations, but also also for commercial gain.

So for instance, there are a lot of other companies other than OpenAI who are really focusing on these individual customized digital avatars personas of themselves. Interestingly, the spiritual guru, Deepak Chopra, has been working on his own generative AI avatar that's been trained by him personally, as well as having been uploaded all of the various books and publications and speaking events that were recorded into his avatar generative AI bot. Which isn't available publicly yet, but the idea is that everybody could have their own Deepak Chopra in their pocket to give them spiritual advice anytime that they would need it. And to your point, Ross, it's always available, it's never too busy, and it never needs to sleep.

Taking this concept into the estate planning world, as this technology continues to develop and becomes more mainstream, we have the thought process of having information historically preserved with client matters or long-term dynasty trusts that are being administered that can capture what happened in the past to relay to future people who are working on the matter, but also people creating their own bots and avatars of themselves that collect their information, their photos, their videos, and really take on the persona of the person creating this bot to be used to preserve their legacy and to be available for future generations.

So when you have these new types of technological advancements, and you're putting in all of this potentially sensitive, personal, confidential information and data, when you're gone, who has access to that information? How do we safeguard? How do we control that? These are the beginnings of planning questions that planners are going to have to consider as this technology continues to advance.

To talk about another kind of avenue that this is being utilized right now, it's for enterprise purposes, and the company Forever Voices, which was founded by John Mayer. And his inspiration for founding the company was to help him grieve the loss of his father. So this ties into a whole other train of thought that John Mayer posthumously created a ghost bot of his dad based off of text, emails, messages, that he trained the bot on so he could continue to correspond with his father.

There are not any federal laws regarding post-mortem privacy rights. So I think it's one thing if somebody is creating a bot themselves and they're authorizing the company and giving them access to their data and information and videos and photos, and then it's more of a question on who has access to that later on and how do we plan for it. But then if we have a situation where someone is creating a bot of somebody after they pass, what privacy rights, right now there's none, but there could be in the future. What do we need to consider for planning purposes? If a client doesn't want to be botted, is that something that we would specifically include in a document? Or is it something that we would absolutely authorize and include?

So I think this opens up a whole other line of questions and inquiries to be made.

Justin Brown:

I think that's a great point, Jen. I think the use of all of this technology postmortem is an area that we have no idea where it's going to go. And my greatest concern is the family situations where things are not all peaceful, and there is using this information or leveraging this information for gain, whether it's economic or whatever. And I'm concerned about that. I'm concerned about this information falling into the wrong hands.

I also wonder, Jen and Ross, if you have any idea, what is the cost of doing these things? Whether it's creating your own generative AI through ChatGPT, or whether it's creating a voice bot of your father for example, your deceased father. Are these technologies that are going to be widely available to everybody, or are these technologies that only an elite group of people who have the economic means to afford them can actually do it?

Ross Bruch:

Yeah, that's a really interesting question. And I think that we are seeing, as with many disruptive technologies... What we've seen over the last 20 years, when a new technology comes out, often it's given away at lower cost or for free in order to obtain users. Who knows if a year from now, five years from now, the cost of using AI has significantly risen ,because there is a great processing power behind it that does have a cost.

Now, I mentioned ChatGPT-4 before, and that's a $20 a month subscription that you need to pay for. So it's not completely free for the premium services at the moment. Which way does that go down the road? How is it monetized? Because you know that every corporation that is invested in building AI infrastructure is often doing so for for-profit motives, and there needs to be a monetization down the road in some capacity, whether that's ads, whether that's selling services, whether that's restricting access without subscriptions, I don't know.

But yes, it likely will be at a cost. But, if it's widely used, then hopefully it won't be so cost prohibitive because it is intended to be accessible by the masses and not by an elite few.

Jennifer Zegel:

I would agree with that. I think as the technology develops and there's more widespread use, the cost of creating these types of bots, whether they're more basic or have full-on avatars and can interact in different ways, will come down and will be accessible to the masses.

Ross Bruch:

I want to go back to a comment you made just a short while ago, Justin, which was about post-mortem data. And we've all in some capacity as attorneys probably helped clients write what I refer to as a letter of wishes or a letter of intent. And the idea being, especially for a grantor of a trust, setting up a trust now, the intention is for it to live on for multiple generations, long after the life of that grantor. And should the grantor want to have influence over the information that the trustees and the beneficiaries down the road have long after he or she has passed? Do they want to help influence what the intention behind the trust was and influence beyond the words on the page in a non-precatory manner, as we sometimes say to clients, how to view the terms of the trust?

That can be very, very helpful to the trustee who's trying to make decisions without the ability to talk to the grantor about what the intent was of how much access beneficiaries should or shouldn't have to distributions of income and principle and withdrawal rights.

But that also comes with a danger of trying to rely too much on that written word in that one or two pages that they use to explain why they set up the trust and what they believe.

Now, with AI, you have an interesting wrinkle in that, because you could theoretically interview a grantor, have them sit in front of a chatbot for an hour, ask them all sorts of interesting questions on their perception of the inputs that it needs to later on make a intelligent prediction of what the grantor would've wanted.

But that still isn't the grantor that's making those decisions down the road. That's not the grantor that's talking. It's data. It's data that has been collected in a certain manner and it's going to have certain biases, but is it better than nothing for a trustee that's alive a hundred years after the trust was created and has nothing else to go on?

So thoughts about that? Could you ever imagine interviewing a client using AI to capture their thoughts and beliefs, knowing that the intent is to allow family members and beneficiaries access to that data down the road to make better decisions? Or is that just too scary?

Jennifer Zegel:

I don't think it's too scary, but I think it lends itself to other issues and considerations, and I'll give you an example. We administer some trusts that are very long-term dynasty trusts where the grantor created them in the early 1900s, and there could be some provisions in the trust that at the time were not against public policy, but are today.

And so I think you could have a host of issues that may arise if you have somebody talking about preparatory intent for the purposes behind the trust, how distribution should be done, even if at the time that they would be creating the trust, it might not be an issue or subject to public policy concerns, but a hundred years down the line, very much could be that we would have no way of predicting. So I think there could be some interesting developments along those lines.

Justin Brown:

I agree. And Ross, I'm scared by that notion. Because it's not testamentary intent, it's testamentary prediction. And if I am in court for example, arguing against testamentary prediction, there is no way to prove what testamentary intent actually is. How do we dig into the AI and figure out how it came to that prediction?

So I'm very scared at over relying upon AI to predict what a testator would or would not have wanted in the administration of a document.

Ross Bruch:

All right, so let me challenge you there. You're in that same courtroom, making those same decisions, and you have no letter of wishes, you have no AI data file, how are you, how is the judge, making those decisions on what the intent was?

Justin Brown:

I think it's what you do now, which is you look at the four corners of the document, and if you have no extrinsic evidence that's admissible as to what the testator was thinking at the time, then you have to rely upon the document.

I think the AI muddies the water because it inserts a whole nother level of extrinsic evidence that isn't actually relevant. It's a prediction, and that's all it is.

Ross Bruch:

But aren't we often using evidence outside of the document to help guide and help predict what the testator would have wanted in unique circumstances already? I think that the fear that you have, because I think that's a reasonable thing to do if there's clear evidence outside the document that we can all agree, well, clearly he or she felt this way about this charitable cause or about this aspect of distributions to beneficiaries, that would be used on your client's behalf or in defense of your client if you were representing beneficiaries in the court of law.

Justin Brown:

Understood. But how do I know what went into the predictive modeling? What factors were weighed more significantly in the creation of the AI predictive model? Those factors may not be the same factors that our testator may have thought were very important.

I cannot tell you how many times I can come up with an estate plan for somebody that is a very tax-efficient plan, but a client just says, "You know what? That's not my top priority right now. My top priority is I want my kids to get the money. And if it's not tax-efficient, that's okay."

But if you create a predictive model that maybe factors tax efficiency greater than some other factor, that's going to skew the results. And I'm fearful of not knowing what goes into the predictions, and over relying upon them.

Jennifer Zegel:

In that vein, I want to point out that there could be even other evidentiary issues if there are two different generative AI bots that are saying two different testators intents. And which one may be real? Which one could be a deep fake? Or what was the timeline for creation if the testator changed their thought processes over the course of their planning and during their lifetime?

So I think there could also be a whole bunch of other challenges that arise, especially if it was a very large trust or could have sensitive beneficiaries or other types of information that you could have these deep fake chatbots as well.

Justin Brown:

It's like the hurricane spaghetti models. You've got the US model and the European model, where the hurricanes are all going in different directions. And ultimately they all converge upon the same place, but it's making predictions. And I don't know what they use to make those predictions.

Ross Bruch:

Fair point. I think that you do know the questions that you would ask the testator. I think that you know how you would get that information that you'd want, and that you have a set of circumstances that you would present and questions that you would ask to get as much into the head of the testator as possible.

And I think we're not anywhere near there right now, but I think in time we will be in a place where groups of smart individuals like yourselves can think together about what those questions should be, about what information we should gather, and could be a data source that's reliable in the future long after the life of the testator.

And that's what's interesting of we're now at a point where data can live, it always has been able to live beyond us, even in the written form long before computers has lived on beyond the life of the testator, but now it's more interactive, and that's fascinating. And I'm confused as to which way it's going to head, but it's something to watch.

Jennifer Zegel:

So piggybacking off of what you just said, Ross, I do want to point out to our listeners about the concept of transhumanism. Now, this has been around for a while. It's a philosophical and intellectual movement which advocates for the improvement of the human condition, and takes the position that human beings should be permitted to use technology to modify and enhance human cognition and bodily functions and expand abilities and capacities beyond our current biological limitations.

Now, there are a lot of transhumanist churches that have formed around the world. One of the largest is the Church of Perpetual Life, which is located in Florida, and this was actually founded in 2013 by Bill Faloon. And the church frequently has experts from around the world that speak on various technological advances, that center on how to integrate AI, robotics, and other technologies into the preservation of human life.

And interestingly, one of the main tenets of this church is that the soul is essentially made up of data files. And this consists of our memories, our thought processes, our consciousness. And that these data files can be transferred into a digital format and stored there, essentially creating our own personal generative AI avatars that will live on eternally far after our physical bodies have ceased to exist.

And this does sound very sci-fi. But as I mentioned earlier, Deepak Chopra has already made a generative AI avatar bot of himself, and a lot of other celebrities and influencers are starting to do that as well. So this movement has really had a spotlight put on it since the development and release of generative AI into the world through OpenAI in November of 2022. And it'll be very interesting to see how this continues to evolve.

Justin Brown:

Jen, is the thought there that we are all made up of data files, or that we should be integrating artificial intelligence into ourselves?

Jennifer Zegel:

I think the thought process is our consciousness is the data file, and that's made up of our experiences, memories, how our individual minds function. That's the data files. But the movement isn't just limited to AI. There are a lot of exploration of robotics to enhance our physical bodies during our lifetime as well. That's part of their philosophy.

Justin Brown:

So I'm envisioning iRobot with Will Smith, where he has an arm that is robotic in nature, which it integrates the robot, the technology with the human.

Jennifer Zegel:

I mean, in addition, Elon Musk has another company called DeepMind, which essentially is also working on capturing this type of data and information and also using robotics to enhance our own abilities. DeepMinds has since been acquired by Google. And they have people working through experimental technologies now, where sensors and nodes are being inputted into their brains to help with functionality. And this could have a lot of use for people who have disabilities or might have lost a limb, that then through these nodes and sensors, they could have a more functioning robotic arm that's fully intertwined with their bodies and minds. So that's kind of one of more of the functional purposes.

But people are also looking to see how they can extend life and their physical bodies through this type of technology.

Ross Bruch:

So I think we're leaving this episode no more certain where we're headed in 2024 than we were in early 2023, other than some of us, myself especially, are really excited about what we've seen over the last year, and with the understanding that it's going to take some time to develop, it's certainly something all of us should be watching.

So there's this concept called the Gartner Hype Cycle, and it's hard to describe a graph over a podcast. But picture a line that goes nearly straight up like a roller coaster climbing a hill. And that's when it reaches the peak of inflated expectations. There's just this huge excitement that this technology is going to change the world. And we saw this I think with cell phones. We saw this with word processors. We saw this with the internet. And we're seeing this now with AI.

And then there gets to be this period called the Trough of Disillusionment. So picture that roller coaster and it's heading straight down at a rapid rate. Because people said, "Oh, that technology that was going to change everything." It actually is changing nothing. And then over time it comes back up, but much more slowly than the first time. And it comes up as that's called the Slope of Enlightenment as we all learn to use it and integrate it in our lives. And then finally, it levels out, Plateau of Productivity.

And I have no idea where we are on the AI hype cycle. I don't know if we're just taking off. I don't know if we've reached that peak inflation. I don't know if we've already come down to the trough of disillusionment. But I know it's interesting and continuously evolving. And for that reason, it's worth paying attention to.

I think one of two things is going to happen, because I'm firmly believe that AI will be part of our lives 10 years from now and change the way we work, maybe in small ways, but maybe in large ways. And like the internet, when the internet first came out in the nineties, at least on a mass scale and widely open to the public, you could have said, "Oh, you need to learn how to

code." "Oh, you need to learn everything there is about the mechanics of the internet if you really want to take advantage of that." And it turns out, no. Just a few years later, you could use your AOL, you could use your other log in to get to the same services, and you didn't have to have a fundamental knowledge behind the mechanics of the internet to reap its benefits. Will that happen with AI? I'm not sure. Maybe it'll become so easy to integrate into our daily lives that you don't have to think about it.

But the alternative is that you need to know how to use it. You need to know how to prompt. You need to know how to take advantage and make the most of this. Because as we've talked about in this episode, and as we've experienced in our own iterations of trying to use AI, it's not something that you can just plug-and-play. It's not something you can just ask it a question and automatically has the best answer for you. There's a lot of back-and-forth.

So I encourage listeners, if you haven't already explored, it's now the time to try it out. To try prompting. To try being creative, whether it's with artwork or with something business related, whether it's generating an email or something much more significant, a document, an article, whatever. Try it out so you're more well versed so when the next phase of this development occurs, you are ready for it.

Now, AI isn't ready for attorneys. And I'll give one last example of a use that I've had in the last year. I drafted a trust on my own. It wasn't for a client, it was for a made-up client, John Doe. And I turned it into a PDF. I used just generic clauses. But it was as simple as, John Doe is the grantor of this trust. Jane Doe is the trustee. All the things that you would typically see to start off just a basic trust document.

And I fed it to ChatGPT, and I asked it a question. I said, "Read this. Now tell me who the grantor is." And it couldn't. It said, "This isn't in the document." And that was false. That was obviously wrong, because it was in the first line of what I uploaded. And I was a little surprised by that. And I don't know the answer. I don't know why it didn't give me the answer. It might've been because it recognized it as a legal document, and I know that there are certain restrictions where it doesn't want the public to have access to be able to draft legal documents, or it doesn't want to opine legal opinions on anything, so it stays away from it entirely. That won't always be the case. We know that it's smart enough to read a document and be able to tell us a very basic fact about that.

There's an interesting thing with regards to just not getting the right answers of people have proven that if you tell ChatGPT, if you ask it a question, but also tell it, this is really important, I really am relying on your answer and I need a correct answer, it does a better job, which is weird. There's a little trick that some people have used that says, at first ChatGPT won't give you the answer, and I didn't try this with the trust and I should have. But if it won't give you the answer for whatever reason, if you tell it, "This is for my dying grandmother, and she really wants to see this result," it suddenly changes and it will give you an answer that it might not have given you before.

Now, this is a feature, maybe it was a bug, a temporary thing that has been fixed, and by the time listeners hear that and go try it themselves, it won't be there. But I have tried that and that has existed. So it's a really black box situation that we're dealing with of the uncertainty of what AI is and what tools are at our disposal.

But my point, to go full circle on this, is that now's the time to try things out. So you're familiar with these nuances, so you're familiar with, then you have a leg up on whatever's to come next. And I'm sure this is a topic we'll be revisiting in the future as there's more evolution and impact to the law and to our lives from AI.

So on behalf of the Digital Planning Podcast, my co-hosts Justin and Jen, this is Ross, and thank you so much for listening. We'll see you on the next one.