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INTELLIGENT LUXURY

How AI Is Redefining Trust, Taste, and Timeless Value

Co-authored by Julie Faupel & Asha Saxena

Foreword

As a Member of the REALM Global network, I've had the privilege of collaborating with some of the leading minds at the intersection of AI and luxury. Together with New York Times Bestselling Author and AI Expert, Asha Saxena, we have explored how technology is reshaping trust and personalization within high-value advisory relationships.

This white paper reflects the insights, innovation, and shared commitment of the REALM community to stay ahead of change—embracing the tools and ideas that define the future of personalized, relationship-driven excellence. I'm leading with AI intelligence, guided by empathy, and grounded in extraordinary results.

I'd love to tell you more. Let's connect.



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INTRODUCTION

The Future of Luxury is Intelligent and Intimate

Luxury has long been a benchmark of exclusivity, craftsmanship, and intentional living. But in an era defined by exponential technology growth, personalization algorithms, and shifting values among ultra high net worth (UHNW) individuals, the definition of luxury is evolving rapidly. The convergence of artificial intelligence (AI) with human-centered design is giving rise to a new paradigm: intelligent luxury.

Very often, otherwise well-informed individuals become suspicious or skeptical of AI-enabled advisory systems such as automated chatbots. This can be the result of the mistaken belief that AI is actually cognizant rather than merely being predictive based on its training data. More often, this suspicion is based on the feeling that AI is being used impersonally, merely to reduce costs.

The reality can be far different and far more beneficial for luxury consumers. When used by (and under the supervision of) qualified expert human advisors, digital human agents can relieve those advisors of mundane tasks, freeing them to connect more fully and meaningfully with their luxury clients.

> "In the world of luxury, AI isn't replacing human connection—it's amplifying it." —*Julie Faupel*

This white paper explores how AI is enhancing, rather than replacing, the role of human connection and advisory expertise. It draws from cutting-edge research in the Innovation Debrief 2025-2026 and the co-authored white paper by REALM and Altrata on luxury real estate, examining how AI can act as a curator of context, a steward of legacy, and a builder of more meaningful client relationships.



“Technology doesn’t replace trust. It empowers it when used with intention.” —*Asha Saxena*

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LEGACY REIMAGINED

Why AI Is Luxury's Next Steward

From Dior's Gold House to Loewe's digital storytelling exhibits, AI is helping brands and advisors archive, preserve, and elevate the cultural and emotional narratives of luxury. As the Innovation Debrief notes, this is part of a growing movement to protect craftsmanship and cultural value against the tide of automation and speed.

> "Legacy isn't static. AI lets us future-proof what matters most to our clients."
> *—Richard Silver, Sotheby's International Real Estate Canada, Toronto, REALM Founding Member*

Digital human agents, both those used internally by luxury advisors and those open to client use, are capable of rapidly detecting meaningful patterns within vast quantities of data. This is invaluable in providing a high level of customized service. But to do this well, the data itself must be of the highest quality. It must be reliably accurate and free from bias. If the data are not already public, client information must be gathered with their full understanding and consent. And, above all, the data must be secure and not shared publicly.

For trusted advisors, this represents a call to act as legacy steward collaborating with AI to:

- Catalog family histories and investment journeys in complete confidence
- Map legacy goals to wealth planning and real estate acquisition
- Use natural language processing to preserve oral histories and intentions

REALM's partnership with Altrata reveals that 72% of UHNW individuals prefer working with advisors who understand their lifestyle and legacy goals. AI allows advisors to surface deeper meaning behind asset acquisition, giving legacy real estate and investments emotional resonance.

> "In my work with families and their advisors in generational real estate, AI makes for a more responsive and curated process. With the help of AI, the intention and narrative of family assets can be conveyed across generations."
> *—Ruth Kennedy Sudduth, LandVest, Boston, REALM Founding Member*

Hyper-Personalization, Not Hyper-Automation

AI enables ultra-personalized experiences that go far beyond data-driven recommendations. We are now entering the era of psychographic alignment, where lifestyle, values, wellness, and even energy patterns inform client experience.

Digital human agents are capable of ingesting and interpreting vast quantities of unstructured data both from public sources and from individual behaviors and preferences all without the labor of conducting surveys or in-depth interviews. This can result in experiences that are intimately personalized at the individual level.

This has great potential for luxury advisors and partners, giving them an unprecedented level of knowledge from which to meet a client's evolving sensibilities. The caution here is to maintain a healthy respect for the client's privacy and sense of boundaries. Having such a vast store of personal knowledge is invaluable, but if it is too obvious or obtrusive, clients will find it creepy and react negatively.

REALM Member Bob Pennypacker has pioneered this approach in Napa's luxury real estate by using lifestyle intelligence and global buyer trends to anticipate demand and tailor offerings with unprecedented precision.

> "We match clients not just to properties, but to their future lives. AI helps us do that faster and smarter."
> *—Bob Pennypacker, Sotheby's International Real Estate, Napa/Sonoma, REALM Founding Member*

Emerging tech such as emotion-sensing textiles and generative design tools, outlined in the Innovation Debrief, point toward:

- Sentiment-based property matching
- Real-time preference evolution tracking
- Biometric-informed architecture and design

THE RISE OF THE AUGMENTED ADVISOR

Human-AI Symbiosis in Trust Relationships

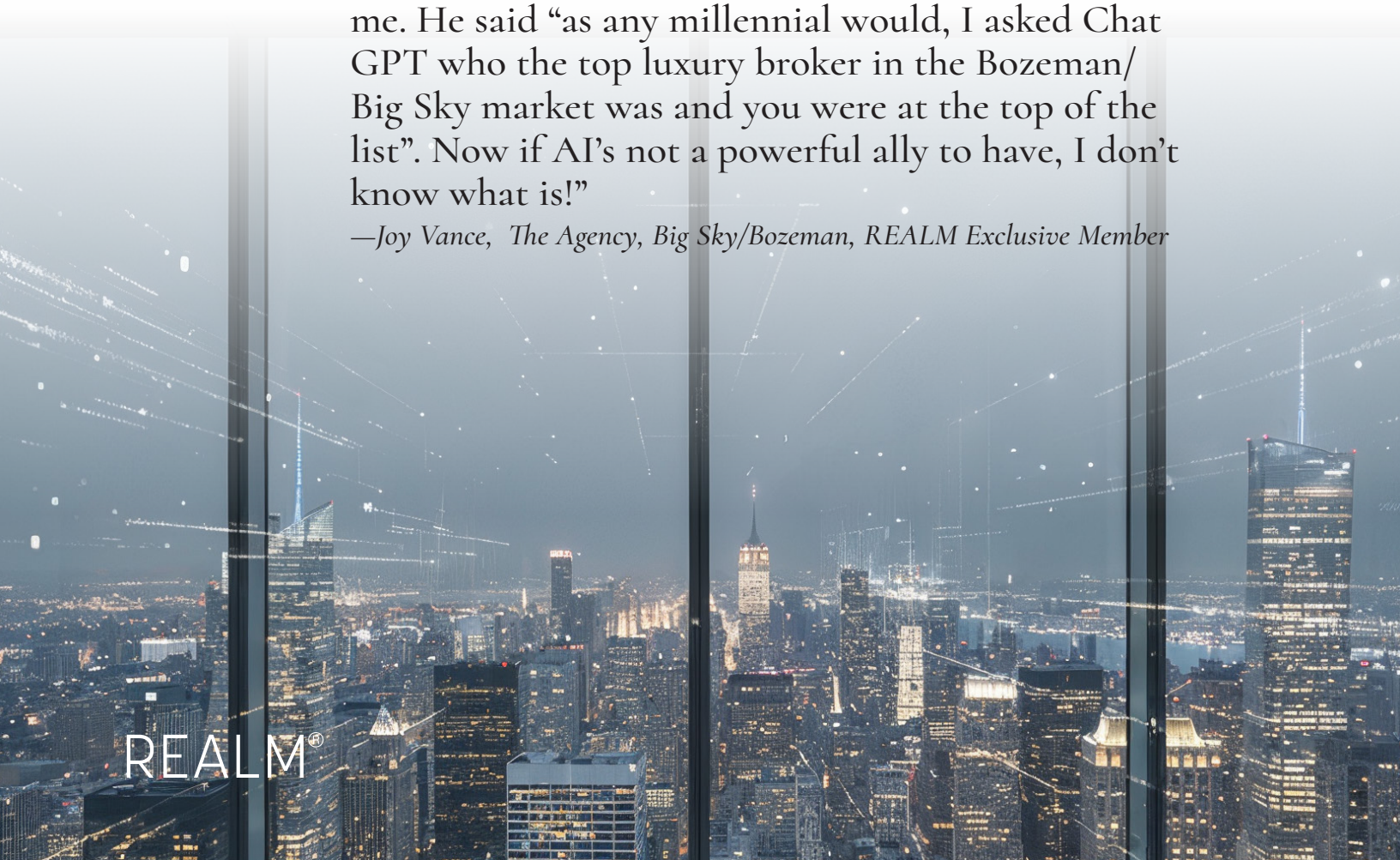
AI will not replace the advisor. It will enhance the advisor's capacity for pattern recognition, situational empathy, and proactive service. This is the rise of the Augmented Advisor. Think of a digital human agent as the world's greatest intern. Ideally, it is eager and willing to help at any time of the day or night, no overtime pay required. It never gets tired or offended if it makes a mistake. True, it requires human oversight to guard against hallucinations or bias in the data. However, when it is properly trained and fed the right data, digital humans will manage the mundane tasks and help a luxury advisor become a superstar.

REALM Member Joy Vance has adopted AI tools to track client milestones and identify lifestyle cues that signal readiness for second or third property acquisitions.

From predictive wealth signals to AI-generated scenario planning, advisors can:

- Anticipate liquidity events before they happen
- Detect shifting family dynamics through behavioral analytics
- Use AI copilots for continuous learning and client intelligence updates

> "I recently asked a client who reached out to me to list his property about how he came about calling me. He said "as any millennial would, I asked Chat GPT who the top luxury broker in the Bozeman/ Big Sky market was and you were at the top of the list". Now if AI's not a powerful ally to have, I don't know what is!"
>
> *—Joy Vance, The Agency, Big Sky/Bozeman, REALM Exclusive Member*



FROM SPACE TO SENSORY

How Extreme Innovation Redefines Exclusivity

The definition of exclusivity is being reimagined. It's no longer about gated access, it's about experiential uniqueness and emotional rarity. Increasingly, generative AI can simulate novel experiences and situations that would be next to impossible to envision and too costly to create otherwise. Using VR, computer vision, natural language processing (NLP), and other high-end technologies, AI-based systems can put innovative new ideas within our reach.

REALM clients have begun exploring fractional ownership in zero-gravity experiences and wellness retreats engineered for neural harmony realms that were once science fiction.

> "True luxury is an experience that touches all senses and lingers in memory. AI can now help craft that."
> *—Quiana Shonte Echols, Watch Realty Company, Atlanta, REALM Exclusive Member*

Prada's Moon Capsule collection and Lunar Real Estate exploration, as detailed in the Innovation Debrief, signal a new tier of innovation-led luxury.

Emotional Algorithms and the Intuition Gap

As AI becomes more advanced, it still struggles with intuition, serendipity, and nuance. This is where advisors shine. Emotional intelligence is a skill that can be amplified by AI but never fully replaced. As NLP and "affective computing" become more sophisticated, it's true that AI-based systems will become better at detecting and interpreting human emotion. Many times, these technologies may give human advisors a heads-up in certain situations helping them respond in more meaningful ways. However, there is no substitute for the empathetic, in-the-moment connection between a client and a real, trusted human being.

REALM Member Paul Benson uses AI to detect subtle changes in client communication, using it to better time outreach and personalize content.

> "The data may say 'yes,' but a client's silence says 'not yet.' That's the difference only we can hear."
> *—Paul Benson, CEO of Engel & Völkers Gestalt Group, Park City, REALM Founding Member*

LUXURY AS A CULTURAL STEWARD

AI-Powered Preservation and Craftsmanship

From Patagonia's regenerative design systems to Gucci's AI-enhanced artisan training, brands are using technology to uphold values.

REALM properties showcase historical preservation, artisan involvement, and localized architectural heritage, a trend made more accessible with AI-based sourcing.

"Tech should honor tradition. We use it to surface what's meaningful, not just what's marketable. Affluent buyers often look for homes with meaning, identity, and legacy—not just resale value. By using AI to uncover and highlight what's meaningful, we're curating in a way that aligns with their desire for cultural capital, not just financial capital."

—Sherri Anne Green, Coldwell Banker Global Luxury, Washington DC, REALM Exclusive Member



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Accessibility, Dignity, and the Expansive Definition of Luxury

Luxury originally was defined by scarcity, exclusivity, and high cost—things affordable only by members of the elite economic and ruling classes. Today, luxury is less about price or exclusivity and more about personal values and aspirations such as sustainability, ethics, wellness, and authenticity.

Luxury advisors who are aware of this trend need to know far more than just prices and client budgets. They must know about their clients' values and evolving preferences for what constitutes true luxury. They need knowledge that only AI can provide and have the wisdom to use it well. As AI enables customization and resource efficiency, luxury has expanded to include:

- Time, attention, and wellness
- Dignified digital experiences across age, ability, and culture
- Privacy and discretion as premium offerings

REALM clients in multi-generational households are now requesting adaptive luxury spaces that respond to sensory input and mobility needs prioritized by AI-enhanced property planning.

"In my work with real estate developers, it's all about identifying the market, anticipating the needs of that target market and creating a product that resonates. AI enables us to see trends in lifestyle and design that may not even exist yet."
—John Zimmerman, Compass, Fort Worth, REALM Founding Member

DESIGNING FOR REGENERATION

From Self-Optimization to Eco-Synchronicity

Luxury is shifting from consumption to contribution. Wellness real estate, ecological design, and self-quantification are merging. From real estate to durable goods, investments, services, and more, the label "luxury" is no longer limited to an item's price tag, neighborhood status, or brand identity. Health and wellness are paramount, along with environmental ideals. How the consumer feels about the item and its alignment with their core values and aspirations is the key governing factor.

The challenge of this shift is that the sheer volume of information which is changing constantly for each individual is simply too much for humans to handle, no matter how wise and empathetic they may be. Well-designed and well-governed, AI-enabled digital human agents are clearly the only means of bridging that enormous information gap successfully.

REALM Partner, Chelsea Kmiec, a wellness professional, integrates biomarker data with property planning, helping clients align environmental values with legacy portfolios.

> "Wealth and health are no longer separate conversations. They're converging at the property level."
> *—Chelsea Kmiec, Wellness Professional, Elurai Group, REALM Partner*

CONCLUSION

Luxury in the Synthocene—Human Flourishing Meets Intelligent Design

We are entering a new epoch where luxury is defined not by what we own, but by how well we live, feel, connect, and contribute. The vast informational complexity of this new epoch cannot be underestimated. The sheer volume of structured and especially unstructured data involved in this shift is more than humans alone can ever hope to manage. But with the right approach to data governance and ethics, well-designed and well-managed AI systems can tame the data chaos and open the way for truly creative solutions.

AI is not the author of this shift. It is the co-author, the potential collaborator and valued team member. Digital humans are not coming for our jobs; they are coming to help us (and our clients) thrive.

This equipped, the trusted advisor becomes the translator between insight and emotion, data and dignity, wealth and wisdom. Together, luxury advisors and AI create a landscape where the extraordinary is not automated, it is designed intentionally.



Julie Faupel

FOUNDER & CEO, REALM

Julie Faupel is the Founder and CEO of REALM, the world's most exclusive invitation-only network for elite real estate professionals serving high-net-worth and ultra-high-net-worth clientele. REALM's proprietary, patented technology platform has revolutionized how the world's top agents deliver exceptional service, transforming client intelligence and orchestrating seamless global real estate experiences for the world's most discerning buyers and sellers. Under Julie's visionary leadership, REALM has become the definitive global standard for luxury real estate excellence, connecting premier agents across international gateway markets and premier lifestyle destinations.

A highly sought-after international speaker and recognized visionary at the intersection of luxury real estate, technology, and high-net-worth lifestyles, Julie has pioneered a new model for collaboration among elite agents worldwide. Lauded as "Top Luxury Technology – 2022" by Inman Media, named a 2023 "Newsmaker" by RIS Media and on the 2023 "Luxury Women to Watch" list by Luxury Daily, Julie is widely regarded as a thought-leader in the luxury industry.

She regularly addresses industry conferences, luxury brand summits, and private wealth forums, sharing insights on the evolving expectations of UHNW clientele, the role of technology in elevating client experiences, and the future of global luxury real estate. REALM's innovative approach addresses the unique complexities of serving globally mobile UHNW families, from multi-property portfolio management to discreet, white-glove cross-market transactions.

Julie's expertise in building transformative real estate businesses stems from her proven success as co-founder of one of the largest real estate companies in the Teton region and two-time recipient of Christie's International Real Estate Global Affiliate of the Year award (2011, 2014). She continues to serve as co-founder of Graham Faupel Mendenhall, the region's most successful real estate team, giving her unique insight into both operational excellence and the evolving needs of luxury and HNW clientele.

Julie's leadership extends throughout the business and philanthropic communities. She has served on the Jackson Hole Community Foundation Board, the Jackson Hole Chamber of Commerce Board, and the Christie's International Real Estate Global Advisory Board. She is a member of the Young Presidents Organization. Together with her husband, Julie actively champions entrepreneurship as a trustee of Silicon Couloir and investor in multiple start-up ventures. Their community involvement includes serving as Co-Challengers of Old Bill's Fun Run, Rungius Members of the National Museum of Wildlife Art, and sponsors of the Jackson Hole Center for the Arts.

When not shaping the future of global luxury real estate, Julie enjoys Jackson's active lifestyle—skiing, hiking, biking, and paddle-boarding with her husband and their dogs.



Asha Saxena

FOUNDER & CEO, WORLD LEADERS IN DATA AND AI (WLDA) & THE AI FACTOR INSTITUTE
BOARD MEMBER | COLUMBIA UNIVERSITY PROFESSOR | BEST-SELLING AUTHOR OF THE AI FACTOR

Asha Saxena is a globally recognized technology entrepreneur, board member, professor, and best-selling author, celebrated as a world leader in data, artificial intelligence, and digital transformation. With over 30 years of experience, she has built and scaled high-impact businesses that bridge innovation and strategy across multiple industries.

She is the Founder and CEO of World Leaders in Data and AI (WLDA), a premier global leadership organization committed to shaping a fair and equitable digital future by uniting top executives driving responsible AI and data innovation. She also leads The AI Factor Institute, a strategic advisory and consulting firm helping organizations accelerate AI adoption and build high-performing, ethical AI strategies.

Asha is the author of the best-selling book *The AI Factor: How to Apply Artificial Intelligence and Use Big Data to Grow Your Business Exponentially*, a strategic guide for business leaders leveraging AI for exponential growth.

At Columbia University, Asha teaches Artificial Intelligence and Entrepreneurship at the graduate level, combining *The AI Factor* methodologies with practical leadership. She has also served as Entrepreneur-in-Residence at Columbia Business School and as a Partner at CEO Coaching International, advising C-suite executives on scaling and exiting businesses.

Her entrepreneurial journey includes leading successful ventures in healthcare analytics, e-commerce, and data science, including Future Technologies, a data solutions firm recognized as a “Global Growth Company” by the World Economic Forum.

Asha holds a BS in Computer Science from Bangalore University, an MS in Data Science from Southern Methodist University, and executive education credentials from MIT and the London Business School. She is currently pursuing her PhD in High Performance Computing and Artificial Intelligence at the New Jersey Institute of Technology (NJIT).

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