

RICHARD RIOS

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Applied AI in Regulated Financial Services • Solutions & Partnerships • Equity Compensation & Wealth

PROFESSIONAL SUMMARY

14+ years in regulated financial services: built a \$115M Morgan Stanley advisory practice from a standing start and managed cross-asset operational risk and collateral controls at Bank of America Merrill Lynch. Now designing and prototyping agentic-AI workflows for the same regulated operations — equity compensation, KYC/AML, compliance — with governance, auditability, and human oversight designed in from the start. Focused on solutions consulting, strategic partnerships, and customer success at AI, RegTech, and WealthTech platforms.

PROFESSIONAL EXPERIENCE

Rios Applied AI — Chicago, IL

February 2026 – Present

Founder & Principal — independent applied-AI practice for regulated financial workflows

- Design and prototype agentic-AI workflows for regulated financial-services operations — equity-compensation processing, KYC/AML alert review, compliance documentation — building working demonstrations using LLM platforms, agent SDKs, and Model Context Protocol (MCP).
- Developed a reusable AI-governance framework — human-in-the-loop decision rights, risk registers, audit-ready logging, persistent knowledge bases — and applied it across multiple working agentic systems built and operated end-to-end.
- Publish analyses of LLM reliability, evaluation, and vendor selection for regulated environments at richardrios.ai.

Morgan Stanley — Chicago, IL

March 2015 – February 2026

Workplace Advisor, Equity Compensation | Financial Planning Specialist | Portfolio Manager | Financial Advisor

- Built a \$115M enterprise client advisory practice from a standing start — 88.9% five-year revenue growth (2021–2025), 4.5x total production — through strategic partnerships, referral channels, and corporate plan-sponsor relationships.
- Managed corporate plan-sponsor relationships as Workplace Advisor — advising executives and plan stakeholders, and driving adoption, retention, and expansion across participant populations through RSU vesting events, option-exercise strategy, and concentrated-equity risk management.
- Advised on all major equity-compensation structures — RSUs, ISOs/NSOs, ESPP, concentrated single-stock positions — modeling tax, liquidity, estate, and risk outcomes — the same workflows WealthTech platforms productize.

Enterprise Recovery Systems, Inc. — Oak Brook, IL

July 2013 – February 2015

Loan Rehabilitation Supervisor

- Generated \$2.1M in first-year revenue; promoted twice within 18 months; supervised a four-person team under Department of Education regulatory standards.

Bank of America Merrill Lynch — Chicago, IL

2011 – 2013

Global Risk & Control Officer

July 2012 – June 2013

- Coordinated global cross-asset operational-risk reporting (OTC derivatives, FX, commodities, futures, OTC clearing); partnered with compliance, legal, technology, and business leadership to develop KPIs and strengthen control environments.

Collateral Projects Analyst

July 2011 – July 2012

- Governed collateral initiatives under Dodd-Frank Title VII, ISDA/CSA, and Basel III; led implementation and user training for a new collateral-management system — \$1M+ in annual savings and federally mandated audit trails.

AI SKILLS & TOOLS

Agentic workflow design & prototyping • AI governance & human-in-the-loop oversight • LLM evaluation & reliability • Claude & Claude Code • Agent SDKs • Model Context Protocol (MCP) • Salesforce Agentforce • Retrieval & knowledge-base design

CORE COMPETENCIES

Enterprise AI Strategy • Solutions Consulting • Implementation & Enablement • Strategic Partnerships & Channel Development • Enterprise Account Management & Customer Success • Equity Compensation & WealthTech • AML/KYC & Financial Crime Compliance • Operational Risk & Controls • Regulatory Frameworks (Dodd-Frank, ISDA/CSA, Basel III)

EDUCATION & CERTIFICATIONS

University of Illinois at Chicago — B.S., Finance (2011) • Salesforce Agentblazer Champion (2026)