GLASSMAN
WEALTH SERVICES

AI for Real Life

Turning AI Tools Into Your Everyday Advantage

Barry Glassman | November 11, 2026
GlassmanWealth.com

GLASSMAN
WEALTH SERVICES

No need for notes

I'll share the complete presentation to download at the end

Barry Glassman | November 11, 2026
GlassmanWealth.com

What This Is, and What It Isn't

THIS ISN'T

- Debating whether AI is good or evil
- Predictions about job losses
- Robot takeover fears

THIS IS

- Level up the way you already use AI
- Nuggets you didn't know existed
- Real things you can do this week

How Are You Using AI Right Now?

Answer the poll. I'll aim the next 90 minutes accordingly.

1

Just Getting Started

You've heard about AI but haven't really tried it.

2

Occasional User

You've tried ChatGPT a few times. You want more out of it.

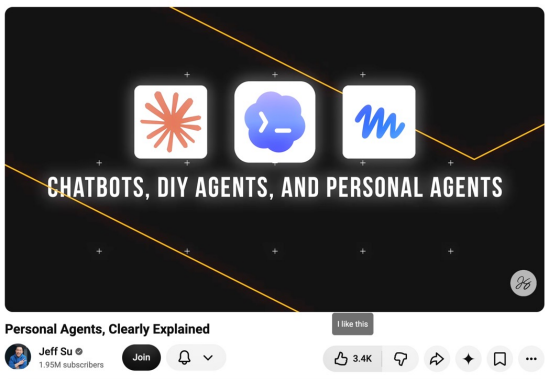
3

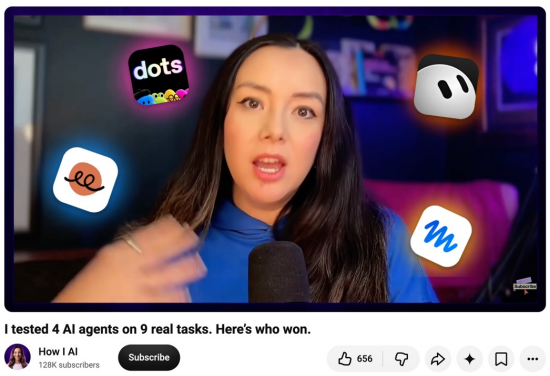
Advanced User

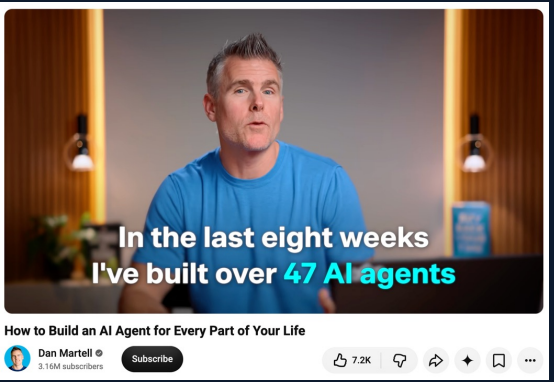
You use it often. You're here for what you don't know yet.

Wherever you are, you'll get at least three things you can use today.

Why Me?


CHATBOTS, DIY AGENTS, AND PERSONAL AGENTS
Personal Agents, Clearly Explained
Jeff Su
1.95M subscribers
Join
I like this
3.4K


dots
I tested 4 AI agents on 9 real tasks. Here's who won.
How I AI
128K subscribers
Subscribe
656

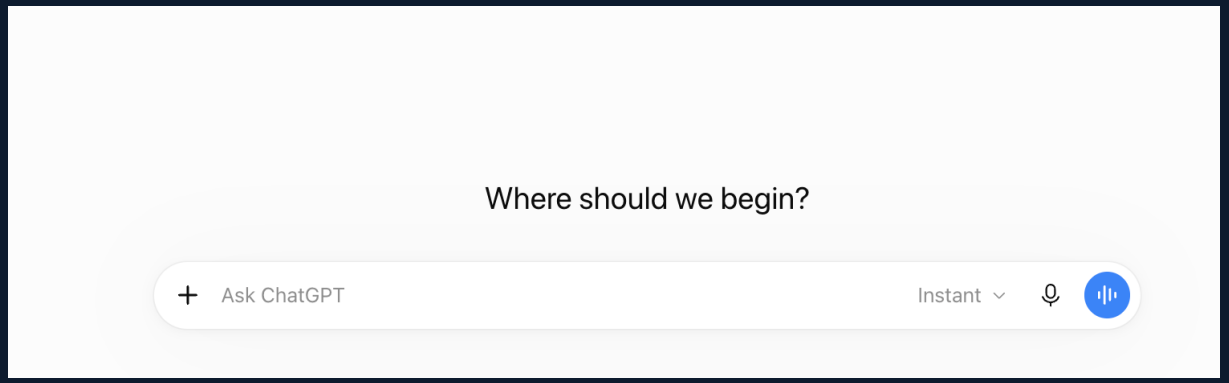

In the last eight weeks
I've built over 47 AI agents
How to Build an AI Agent for Every Part of Your Life
Dan Martell
3.16M subscribers
Subscribe
7.2K

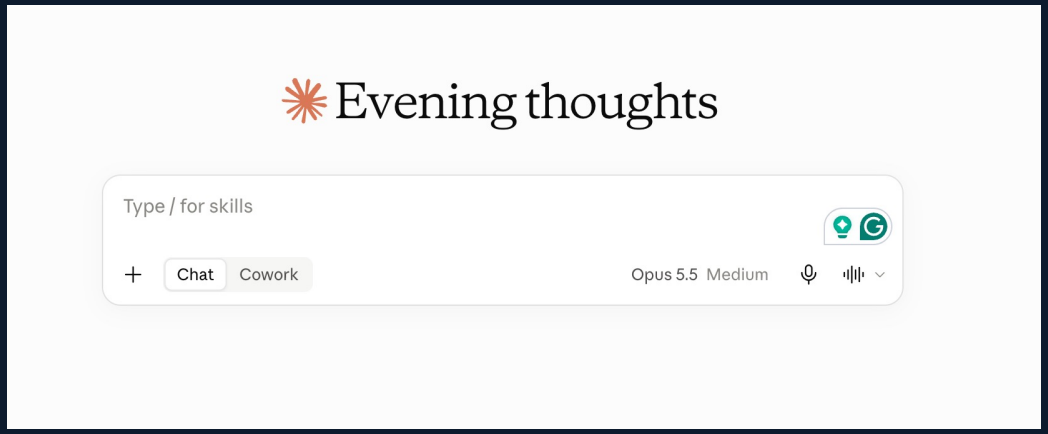
Why Me?


Premium
ai businesses over 50
The #1 Claude AI
One-Person Business
for People Over 50
The #1 Claude AI One-Person Business for People Over 50


HOLY
SH*T
8:56
Claude Just Dropped The World's Most Powerful AI
100K 1d ago

What Does AI Look Like?





GLASSMAN
WEALTH SERVICES

Stop Searching. Start Talking.

The single most important mindset shift in using AI

THE OLD WAY - SEARCH

"best restaurants Rome"

You get links. You do all of the work.
Search hands you a list and leaves.

THE NEW WAY - PROMPT

"I'm in Rome three days. We love authentic food and hate tourist traps. Given what you know about restaurants we've loved, where should I eat and why?"

It reasons. It asks follow-ups.
It tailors the answer to you.

AI is not a database. It's a conversation partner.

AI Makes Stuff Up

Treat it like a smart intern, not an encyclopedia

HALLUCINATION

Every platform does it. Every single one.

It sounds certain either way

AI answers with exactly the same confidence whether it is right or completely wrong. Tone tells you nothing.

So verify before you act

Anything factual, anything with a number, anything you'd repeat to someone else. Ask it for the source.

A bright intern gives you a great first draft. You still check the facts.

A Privacy Warning, and I Mean It

We still don't fully know how the personal information you share gets used

DO NOT SHARE

- Social Security numbers
- Passwords or PINs
- Full medical records
- Confidential work documents

SAFE TO USE

- General questions
- Writing assistance
- Planning and research
- Learning almost anything

Rule of thumb: if you wouldn't say it out loud in a coffee shop, don't paste it into AI.

Privacy and Power Are Not Opposites

You almost never have to choose between a useful answer and a private one

TOO MUCH

"Here are my complete lab results from Dr. Smith at Johns Hopkins..."

BETTER

"If someone's LDL cholesterol is 220, what questions should she be asking her doctor?"

Same value. None of your private details.

Which Platform Is Right for You?

Nobody picks on features. People pick on what they already own.

PLATFORM	CHOOSE IT IF
ChatGPT	You want one tool that does most things. The safe default.
Claude	You work with long documents and care how the writing sounds.
Gemini	Your life runs on Gmail, Google Docs and an Android phone.
Copilot	You already pay for Microsoft Office.
Perplexity	You want every answer to show where it came from.

Pick one and pay for that one. Keep a second one free, for second opinions.

Free vs. Paid. Is It Worth $20 a Month?

Both sit at $20. Free versions of both are genuinely good.

ChatGPT Plus

$20 / month

- No ads. Free and the $8 Go tier now show them
- ChatGPT Work: multi-step projects, files, and spreadsheets
- Deep research reports
- The full model lineup
- Roughly 5x the free usage

Claude Pro

$20 / month, or $17 billed annually

- Full-length documents, even entire books
- Remembers you across conversations
- At least 5x the free usage
- Priority when the servers are busy

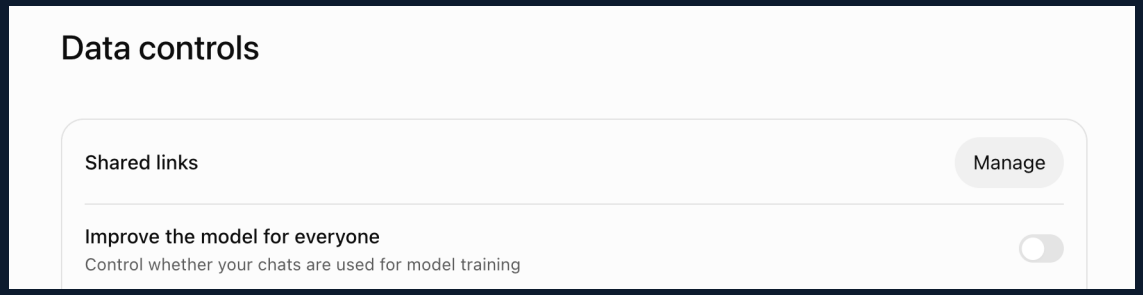
Does Paying Mean More Privacy?

ChatGPT

No. Paying does not automatically make you private.

HOW TO OPT OUT

Settings → Data Controls → turn off “Improve the model for everyone”



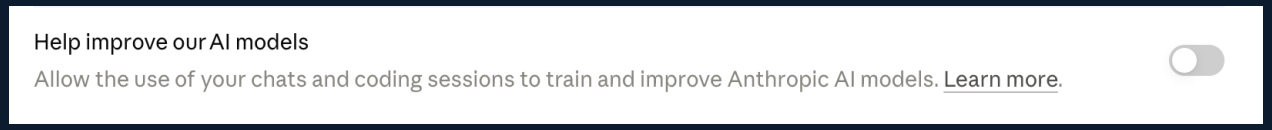
Opting out is forward-looking. It does not erase what you already shared.

Does Paying Mean More Privacy?

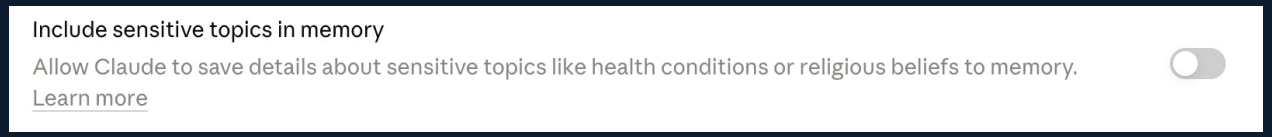
Claude

Same answer. Claude's consumer plans train on your chats unless you say no.

Settings → Privacy → turn off "Help improve Claude"



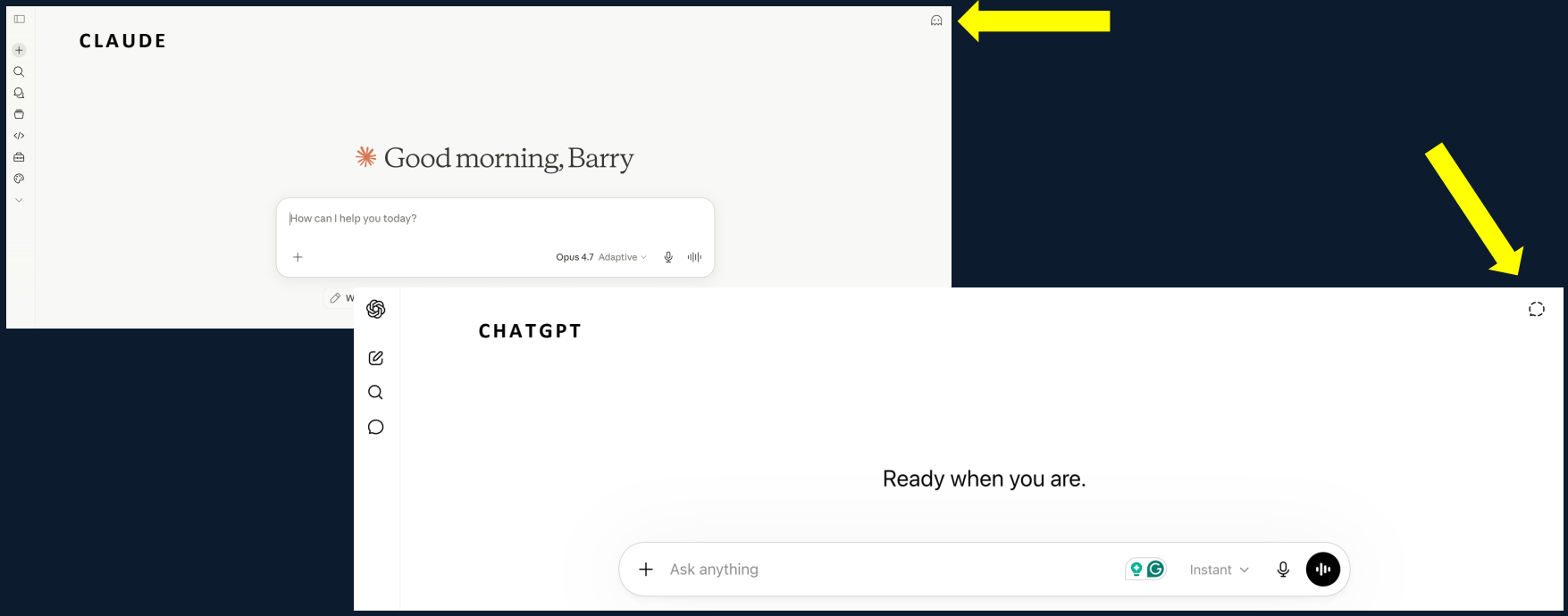
Settings → Your Claude → turn off "Include sensitive topics in memory"



Don't pay for privacy. Privacy is free, and it's a setting. Pay for capability.

Keep It a Secret

Use Temporary or Incognito Conversations. They won't be remembered.



Frustrating Fix



Shift - Enter

Download the App Tonight

Your phone and your computer are good at different things

ON YOUR PHONE

Camera	Point it at anything and ask.
Share sheet	Send a photo, email or PDF straight in from any app. Two taps.
Voice	The one you'll actually use, in the car or on a walk.

AT YOUR COMPUTER

- Long documents, and anything over a few pages
- Heavy copy and paste
- Side by side with whatever you're working on
- Heavy agent work. A computer job, not a phone job.

Making AI Know You

Step 1: Custom instructions

Tell it who you are

- Ask it to interview you: “Ask me questions to get to know me.”
- Share past itineraries, documents and preferences
- Tell it what you dislike. Long-winded fluff? Say so.

WHERE TO FIND IT

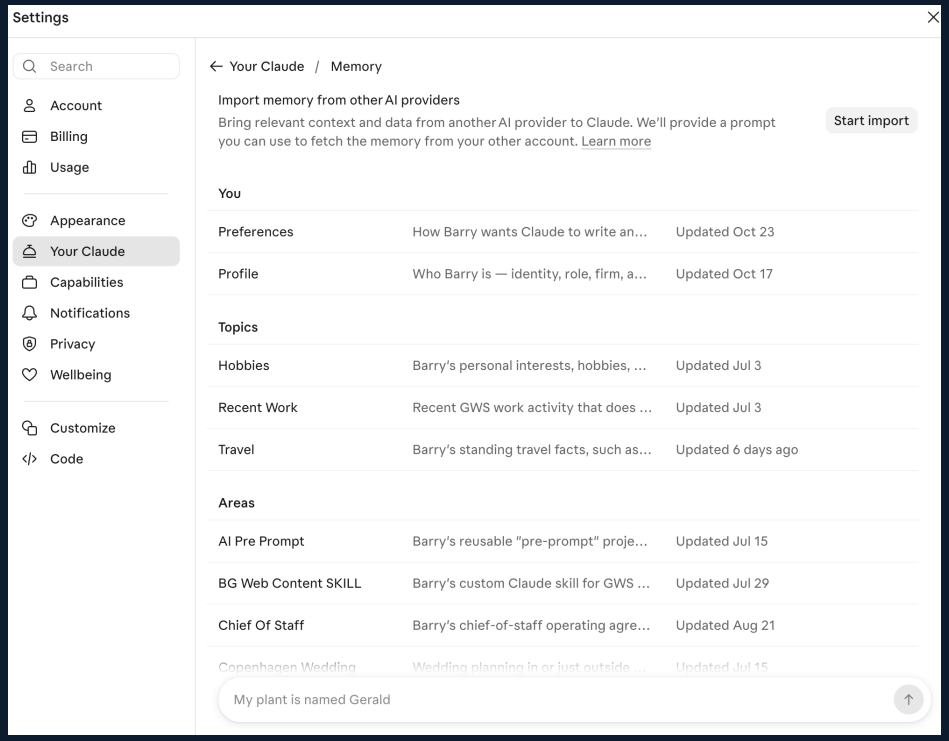
ChatGPT
Profile → Customize ChatGPT

Claude
Settings → Your Claude

Every future conversation now starts with AI already knowing you.

Making AI Know You

This is where it lives. Set it once.



GLASSMAN WEALTH SERVICES

Steps 2 and 3: Writing Style and Personality

STEP 2 · YOUR WRITING STYLE

Upload three to five emails you've written. Then ask:

"Describe my writing style. Tone, formality, tendencies."

Save that description. Now AI writes as you, not as a generic assistant.

STEP 3 · YOUR PERSONALITY PROFILE

Share your DISC, Myers-Briggs, Kolbe or StrengthsFinder:

"I'm an INTJ. High Fact-Finder on Kolbe. Use this when you advise me."

AI frames its answers to fit the way your mind actually works.

This one is badly underused, and it is incredibly powerful.

Prompting Basics: The Five-Part Framework

You won't use all five every time. Two or three gets you most of the way.

1	2	3	4	5
ROLE	**CONTEXT**	**TASK**	**CONSTRAINTS**	**OUTPUT**
Who should it be?	What does it need to know?	What exactly do you want?	What are the rules and limits?	What should the answer look like?

Then always add: "Before you answer, ask me any clarifying questions."

The Same Framework, Filled In

A father-and-son adventure trip in Europe

1	ROLE	*"Act as a travel advisor with 20 years of experience."*
2	CONTEXT	*"I want a week-long, active, adventurous international trip in early August that both my son and I will enjoy. I've attached past hotels and itineraries we've loved."*
3	TASK	*"Search destinations, hotels, activities and tour groups."*
4	CONSTRAINTS	*"No heavy mountain biking, no skiing. Avoid tourist traps. We want to eat where the locals eat. Must have warm weather."*
5	OUTPUT	*"Build five itineraries in Excel. Include links and pictures for tour groups and destinations."*

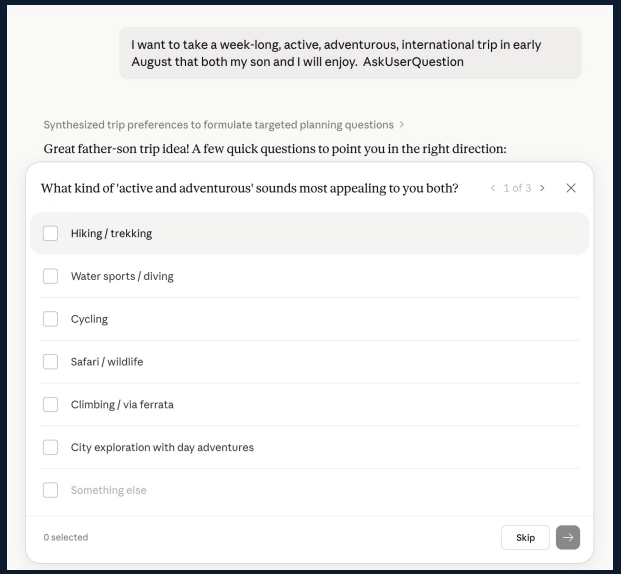
Always add: "Before you answer, ask me any clarifying questions."

One Word That Does the Same Job

*In Claude, type **AskUserQuestion** and it interviews you first*

Instead of guessing what you meant, it hands you multiple choice.

- Three questions, all at once
- Tap your answers. No typing.
- The first answer comes back far closer to what you wanted



Saves you three rounds of back and forth.

GLASSMAN WEALTH SERVICES

Let AI Fix Your Prompt

Write your prompt the way you normally would. Then add this:

> ***"Rewrite this as a professional, expert-level prompt.***
> ***Then answer using your improved version."***

You will often get a better answer than the one you knew how to ask for.

Barry’s AI Special Sauce

This is the single highest-value tool in today's deck

Before doing anything, design the prompt for this task yourself. Decide what expertise the job actually calls for and adopt it. Then ask me the questions you need answered to get this right on the first attempt, ideally three to five, all at once, and stop there and wait for my answers. Do not attempt the task in the same message.

Once I answer, state any assumptions you are still making. If the task is complex or high stakes, show me your drafted prompt before you run it. If it is simple, just answer and skip all of this.

When you deliver, give me options with tradeoffs where options exist, tell me what would make the answer excellent, and name the weakest part of your own work. Include direct links to anything I might want to act on. Push back if my framing is wrong.

Voice Mode

A real back-and-forth conversation. Not voice search.

DEMO

In the car	On a walk	Cooking dinner	At 2am

USE IT FOR

- Thinking through a decision
- Processing a problem hands-free
- Drafting ideas out loud
- Educating yourself quickly

It interrupts. You interrupt it. That is the whole point.

The Camera

Point your phone at anything. Ask questions in real time.

DEMO

- **Dishwasher error code**
- **Plant that isn't thriving**
- **Drug label and interactions**
- **Medicare statement**
- **Car dashboard warning**
- **Confusing piece of mail**

This is not the future. I'm doing it right now.

WHAT'S NEXT

Agent Work

AI that acts, not just answers

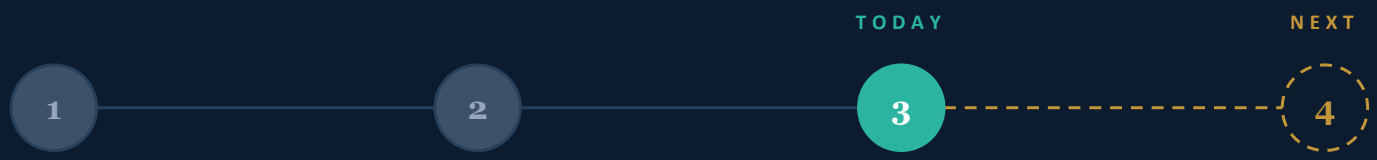
- It acts on your behalf.
- It does multiple steps.
- It will figure out next steps and troubleshoot.
- (Usually) runs on its own computer

This is called agentic AI. It is already here.

GLASSMAN
WEALTH SERVICES

Four Stages of Agents

Two years ago this needed a programmer. Today it needs a sentence.



1 — You had to code it

2023 and 2024. Agents existed, but you wrote scripts to wire them up. A hobby for engineers.

2 — Separate agent apps

2025. Operator, Manus. They worked, but a second app, a second bill, and a lot of babysitting.

3 — A friendly agent in every platform

2026. Dot, Muse, Spark. One tab in the app you already pay for. You type a sentence.

4 — Everything is an agent

You stop picking a mode. The assistant just does the thing and tells you when it is done.

The hard part is behind you. You skipped the two stages that hurt.

Every Platform Renamed Its Agent

Same idea everywhere. Six different names, and most of them changed this year.

CHATGPT

ChatGPT Dot

Research, files, spreadsheets, decks. Replaced “Agent mode” in July.

Limited on Free. Full on Plus, $20

CLAUDE

Claude Duet

Works through your documents and files. Folded into the main app.

Pro, $20

GEMINI

Gemini Spark

Always on. Lives inside Gmail, Calendar and Drive.

Google AI Pro and Ultra

COPILOT

Copilot Cowork

Runs tasks inside Outlook, Word, Excel and Teams.

Microsoft 365 Copilot license

Grok

Grok Bot

The most advanced agent (at the moment)

From $30 per month

META

Muse

A personal agent that runs inside WhatsApp. Books and shops.

From $20 a month, US only

You do not need to learn six. You need to know that the one you already pay for has one.

GLASSMAN
WEALTH SERVICES

Agents: Where I Draw the Line

Two levels of agent work. The second one needs the keys to your inbox.

THE LINE

NO ACCOUNT ACCESS · COMFORTABLE TODAY

- Schedule tasks to repeat
- Visit websites, click and test
- Build a website
- Research a decision end to end
- Fill out a public form or compare plans

Nothing to log into. Nothing of mine to lose.

MY INBOX, CALENDAR, ACCOUNTS · NOT YET (FOR THE MOST PART)

- Read my inbox and draft the replies
- Move things around on my calendar
- Pay a bill or book with the card on file
- Act inside my accounts while I sleep
- Tell me what I forgot, because it knows everything

This is where the real magic is. It is also where the risk is.

Remember the first time you typed a credit card into a website? We will all get there. For now, this is my line.

Travel



Teaching It How You Actually Travel

The best travel planning AI does is not finding deals. It is remembering you.

1

Mine your own inbox

Every hotel you've stayed in is already sitting in your email. You just never pulled it together.

Gmail: Use Gemini Spark Task

2

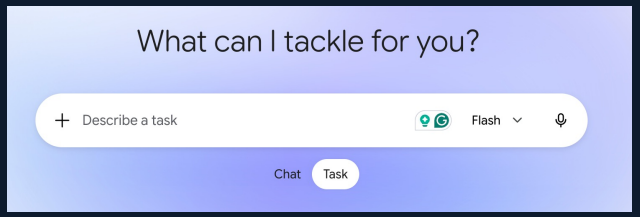
Build one trip log

A single sheet. Where you went, who was with you, what you'd rate it, what you'd change.

3

Teach it your dislikes

This is the part almost nobody does, and it is the part that changes the answers.



GLASSMAN WEALTH SERVICES

Build the Trip Log

One sheet. One evening. You will use it for a decade.

Trip and dates

So it knows your rhythm. Ten days in August, long weekends in spring.

Hotel and city

The actual property, not the chain. It matters more than you think.

Who was with me

Family trip or just the two of you. Completely different answers.

Rating, 1 to 5

A dropdown. Takes two seconds a row and does most of the work.

Would I go back

Yes, no, maybe. The single most useful column on the sheet.

What I'd change

One line. This is where the gold is.

Agent at Work: Watching a Fare

One instruction. Then it checks every night without me.

I have a flight booked on United 2021 on December 18th, from IAD to SJU.

I paid $600 for the ticket.

Please go to United's website at 1am each morning and check the cost of a new ticket in Economy Plus.

If the price drops by $50, send me an alert by email.

WHY THIS MATTERS

Airlines will refund the difference as credit if you catch it. Almost nobody checks, because checking every night is tedious.

That is exactly the kind of job you hand to an agent.

And Then This Showed Up

Sent automatically, with no further instruction from me

Hello,

Good news! The Economy Plus fare for your upcoming flight has dropped.

Flight: United 2021
Route: IAD → SJU
Travel Date: December 18, 2026
Cabin: Economy Plus

Your Paid Fare: $600.00
Current Fare: $442.00
Price Drop: $158.00

You may be eligible for a fare adjustment or credit. Please visit united.com or contact United Airlines customer service to request a price match or re-fare.

This alert was generated automatically on 2026-10-02 at 09:07 AM.

Best regards,
Your Flight Price Monitor

$158 back,
for one sentence of setup.

Then call the airline and ask for the difference as a credit. Most people never find out the fare moved.

Agent at Work: Testing Promo Codes Live

Don't just search for discount codes. Test them in the cart.

I am buying a coat on LandsEnd.com. Search the web for active discount codes.

Open the site, put the item in a test cart, and try each code in the promo box.

Check each code to see if the total price actually drops, or if it is expired.

Report back only the codes that worked, the dollar savings, and any exclusions.

Show me the final checkout link with the verified discount applied.

Zero passwords. Zero logins. Pure utility without handing over your privacy.

Agent at Work: Other Possible Applications?

ancestry®



Agent at Work: Planning the Whole Trip

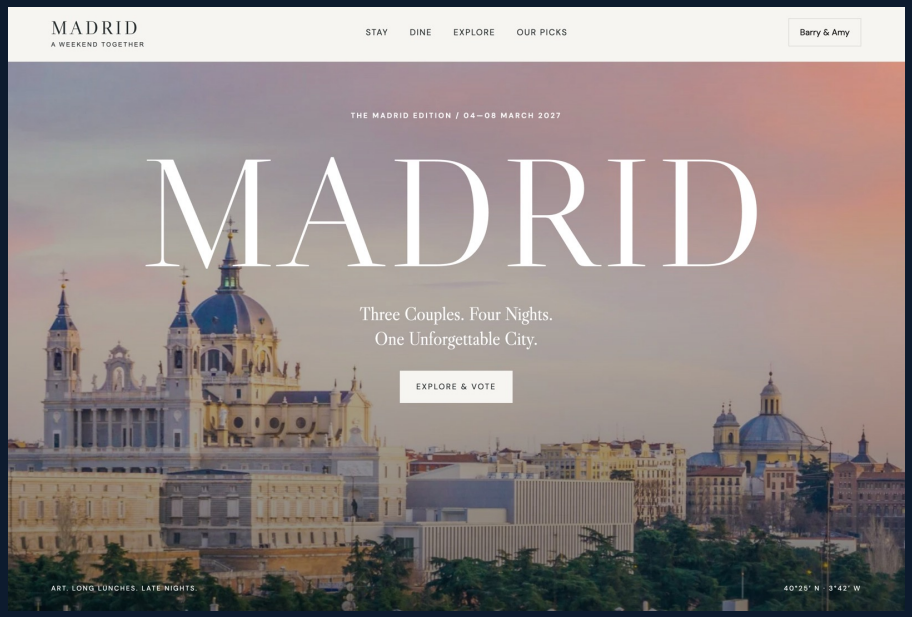
Three Couples in Madrid

Start with Barry's AI Special Sauce prompt. Then add…

@sites Build an interactive, mobile-friendly website for a group trip to Madrid for March 4-8, 2027. Include three five-star hotel choices with photos. Make the design look like a luxury travel brochure. Suggest top restaurants that have one Michelin star and top ten activities in the city. Add a voting system where the three couples can select their preferences, and a live dashboard where I can see the results.

Twelve minutes of its time. None of mine.

What It Handed Back

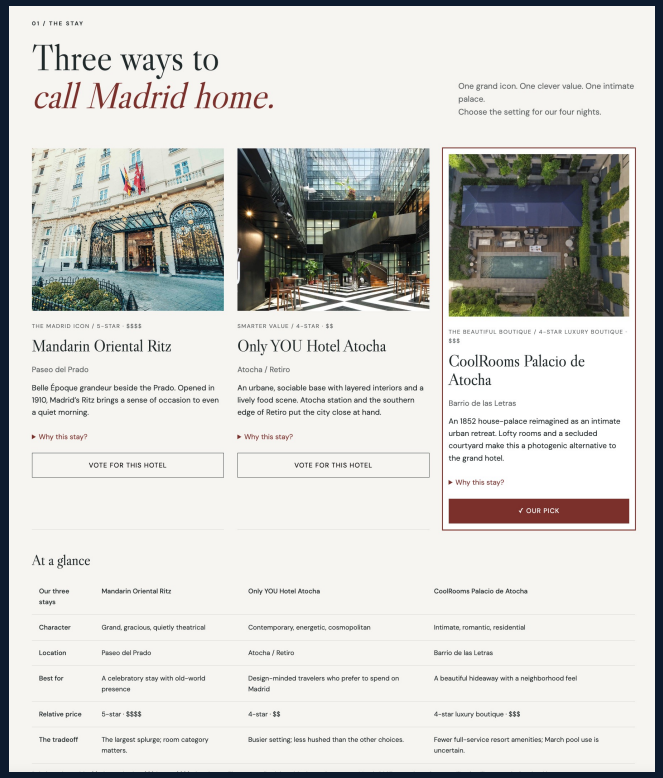


Entire trip explored, detailed options, with a voting system!

I did not design this page.
I did not pick the photo.
I asked for a trip.

GLASSMAN WEALTH SERVICES

What It Handed Back



01 / THE STAY

Three ways to *call Madrid home.*

One grand icon. One clever value. One intimate palace.
Choose the setting for our four nights.

THE MADRID ICON / 5-STAR · $$$$

Mandarin Oriental Ritz

Paseo del Prado

Belle Époque grandeur beside the Prado. Opened in 1910, Madrid's Ritz brings a sense of occasion to even a quiet morning.

▸ Why this stay?

VOTE FOR THIS HOTEL

SMARTER VALUE / 4-STAR · $$

Only YOU Hotel Atocha

Atocha / Retiro

An urbane, sociable base with layered interiors and a lively food scene. Atocha station and the southern edge of Retiro put the city close at hand.

▸ Why this stay?

VOTE FOR THIS HOTEL

THE BEAUTIFUL BOUTIQUE / 4-STAR LUXURY BOUTIQUE · $$$

CoolRooms Palacio de Atocha

Barrio de las Letras

An 1852 house-palace reimagined as an intimate urban retreat. Lofty rooms and a secluded courtyard make this a photogenic alternative to the grand hotel.

▸ Why this stay?

✓ OUR PICK

At a glance

Our three stays	Mandarin Oriental Ritz	Only YOU Hotel Atocha	CoolRooms Palacio de Atocha
Character	Grand, gracious, quietly theatrical	Contemporary, energetic, cosmopolitan	Intimate, romantic, residential
Location	Paseo del Prado	Atocha / Retiro	Barrio de las Letras
Best for	A celebratory stay with old-world presence	Design-minded travelers who prefer to spend on Madrid	A beautiful hideaway with a neighborhood feel
Relative price	5-star · $$$$	4-star · $$	4-star luxury boutique · $$$
The tradeoff	The largest splurge; room category matters.	Busier setting; less hushed than the other choices.	Fewer full-service resort amenities; March pool use is uncertain.

Entire trip explored, detailed options, with a voting system!

I did not design this page.
I did not pick the photo.
I asked for a trip.

GLASSMAN WEALTH SERVICES

What It Handed Back

03 / BEYOND THE TABLE

A city to discover.
At our own pace.

Ten thoughtfully paced possibilities.
Choose three experiences.
Private-guide formats are proposed arrangements.



ART / EASY

The Prado, with a storyteller

2–3 hours · Indoors
Paseo del Prado

Arrange a private guide for a focused encounter with Velázquez, Goya and the stories behind the paintings. Leave time for a coffee, rather than trying to see everything.

▸ Why it's special

ADD TO OUR MADRID



HISTORY / EASY

A morning in royal Madrid

2–3 hours · Indoors + outdoors
Palacio Real

Pair the Royal Palace with a guided walk through its setting. A timed visit and a gentle pace keep the grandeur enjoyable for all six travelers.

▸ Why it's special

ADD TO OUR MADRID



GARDENS / EASY

Retiro, slowly

1.5–2 hours · Outdoors
El Retiro

Walk the tree-lined paths, pause beside the lake and follow the group's energy rather than a checklist. A café stop makes this a welcome break between museums.

▸ Why it's special

✓ OUR PICK



NEIGHBORHOODS / MODERATE

Old Madrid, stories & vermouth

2.5 hours · Outdoors + indoors
Madrid de los Austrias

Arrange a historian-led stroll through the old city's lanes and squares, ending with a seated vermouth stop. Build in breaks and keep the route compact.

▸ Why it's special

ADD TO OUR MADRID



FOOD / EASY

A market morning, made personal

2–3 hours · Mostly indoors
Mercado de Antón Martín

Ask a food guide to introduce the group to market culture, then settle in for a tasting of Spanish flavors. The proposed route favors conversation and seated stops.

▸ Why it's special

ADD TO OUR MADRID



PERFORMANCE / EASY

An evening of flamenco

1–2 hours · Indoors
Corral de la Morería

Let guitar, voice and dance carry the evening at a historic Madrid tablao. Select the performance separately from any dining package to suit the group's dinner choices.

▸ Why it's special

✓ OUR PICK

GLASSMAN WEALTH SERVICES

What It Handed Back

THE DINNER SHORTLIST

Restaurant leaders

01 / Coque	3/3
02 / La Llorería	2/3
03 / Casa Mortero	1/3
04 / Sacha	0/3
05 / Taberna Verdejo	0/3
06 / Tripea	0/3
07 / TriCiclo	0/3
08 / Estimar Madrid	0/3
09 / Angelita Madrid	0/3
10 / DiverXO	0/3

THE DAYS WE'LL REMEMBER

Experience leaders

01 / An evening of flamenco	3/3
02 / Fresh pasta, a Michelin-star chef & six friends	3/3
03 / Retiro, slowly	2/3
04 / A morning in royal Madrid	1/3
05 / The Prado, with a storyteller	0/3
06 / Old Madrid, stories & vermouth	0/3
07 / A market morning, made personal	0/3
08 / Inside a collector's palace	0/3
09 / Salamanca: design, shops & a long lunch	0/3
10 / Casa de Campo, a longer green escape	0/3

Agent at Work: Oscars Night

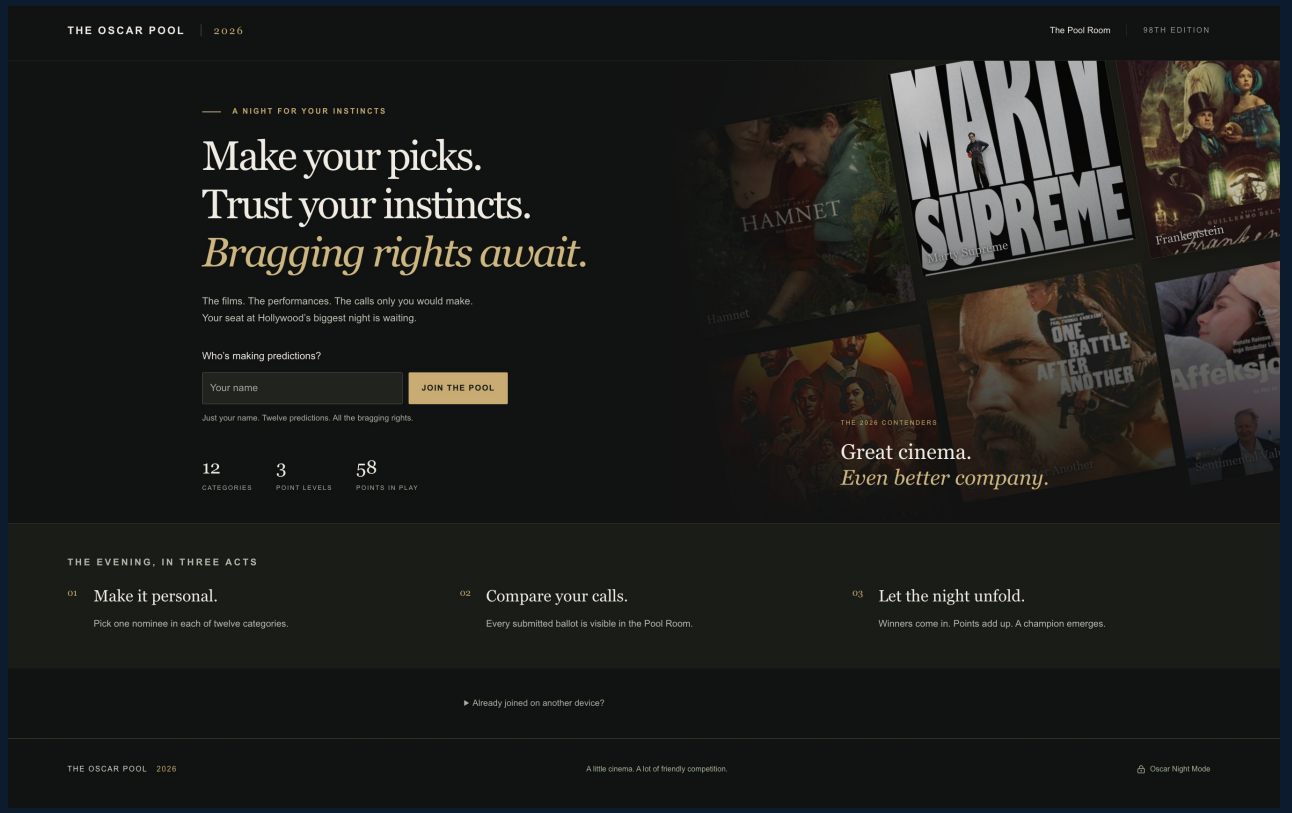
In ChatGPT Work

Start with Barry's AI Special Sauce prompt. Then…

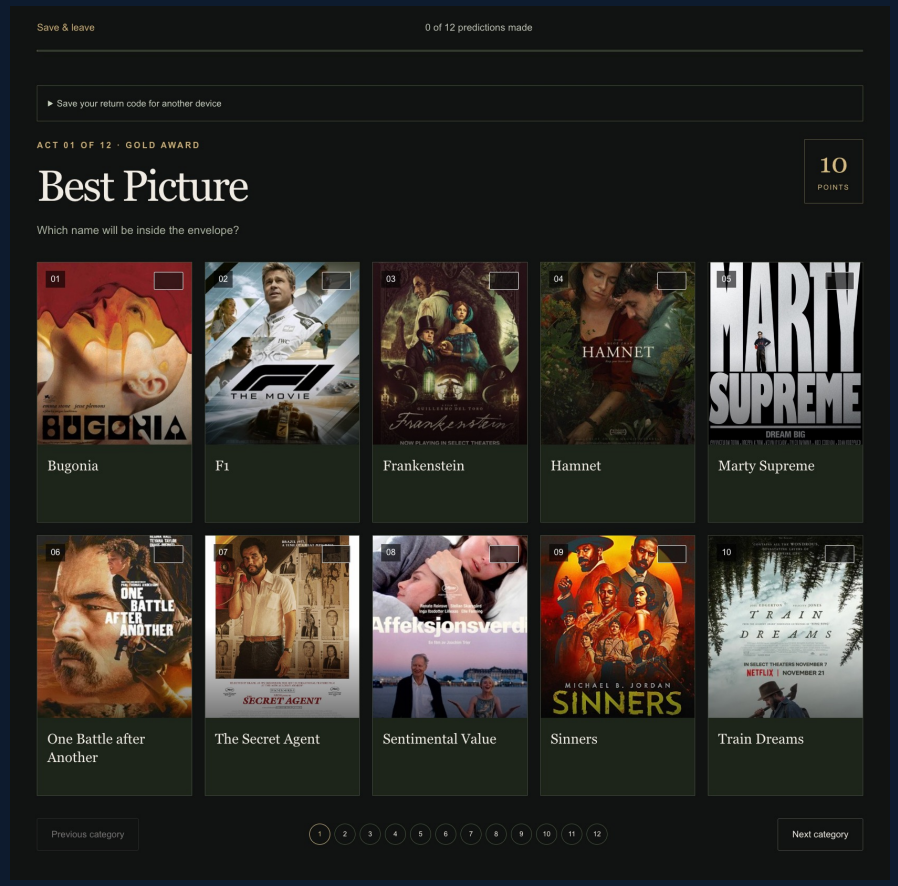
@sites Design an interactive website for friends to use for voting on academy award winners. This will be more of a wager pool to see who gets the most right. Do the top eight or ten awards and assign a scoring system. Pretend like it's early March and the ceremony hasn't taken place yet.

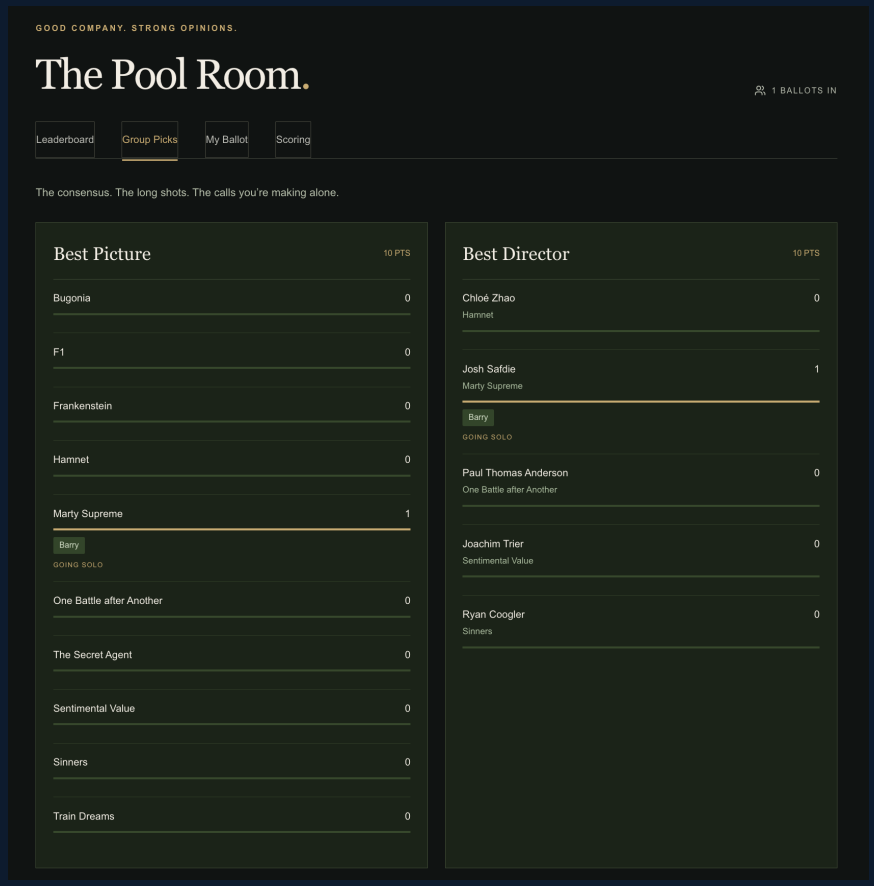
Seven minutes of its time. None of mine.

What It Handed Back



What It Handed Back





What You Now Know

Six ideas to take home today

1 Talk, don't search

Be specific. Give it context. It is a conversation partner, not a search box.

2 It makes stuff up

A smart intern, not an encyclopedia. Confirm anything factual before you act.

3 Protect what's private

Keep the question general. You still get almost all of the value.

4 Make it know you

Custom instructions, writing style, personality profile.

5 Prompt like a pro

Role, context, task, constraints, output. Then let AI improve your prompt.

6 It already acts

Agents are here. Know where your line is.

Three Things Before You Go to Bed Tonight

All three are free. None of them need anything private.

1

Point the camera at something

A medicine bottle. A dashboard light. A letter you don't understand. No typing required.

2

Let it get to know you

Type exactly this: “Ask me questions to get to know me.” Works whether you're brand new or a daily user.

3

Let it plan you a trip

Tell it how you like to travel, what you love and what you can't stand. Then ask it to plan something.

Bonus: at the end of any task, ask for an interactive website. It will blow your mind.

GLASSMAN
WEALTH SERVICES

AI for Real Life

Turning AI Tools Into Your Everyday Advantage

Barry Glassman | November 11, 2026

GlassmanWealth.com