

PROFESSIONAL GROWTH • TECHNOLOGY

Your Experience Is the Foundation. AI Is the Accelerator.

Why Hard-Won Judgment Becomes More Valuable, Not Less, in the Age of AI

John Koyle, AIF® (Accredited Investment Fiduciary), Co-Founder, Red Cedar Wealth Advisors
Red Cedar Wealth Advisors | Educational White Paper | johnkoyle.com

Key Takeaways

- AI does not replace what you know. It removes much of what slows you down, freeing your judgment for the work that actually requires it.
- Experience is the filter that makes AI output worth something. A newcomer can produce fast but cannot always tell when the answer is wrong.
- The most valuable professional is increasingly the one who enables the most, not the one who personally does the most.
- The barrier to entry is low. The advantage goes to those who start, and keep going.

Why This Matters

The most formidable professional in almost any field right now is not simply the most experienced person in the room. It is the most experienced person who has also learned to use AI well. This paper is about becoming that person. It is written for experienced professionals who feel the ground shifting and are not sure what to make of it, and it is educational rather than financial advice.

The Fear, and Why It's Misplaced

Let us be honest about the feeling. You have worked hard to earn your seat at the table, and now there is a creeping sense that the rules are changing, that the skills you spent years sharpening might somehow count for less. That feeling is understandable, but it is wrong, even if it is a signal worth listening to. AI does not erase expertise. It changes what expertise is spent on.

Think about how many hours go to tasks that do not require your judgment: drafting routine correspondence, summarizing documents, assembling first drafts, hunting for information. If much of that took a fraction of the time, that is not a threat to your career. It is one of the most powerful upgrades it has ever had. People do not lose work to AI so much as to other people who have learned to use it.

The Real Equation

A junior person with AI can produce quickly, but they often do not know what to look for, when an answer is wrong, how a client actually thinks, or what nearly sank a similar project years ago. You do. Your experience is the filter that makes AI output genuinely valuable. The combination of seasoned judgment and AI's speed is far more powerful than either alone, and it is a combination only experienced people can offer.

You bring the wisdom. The tool brings the horsepower. Don't minimize what you've accumulated over the years. Put it to work.

A Shift in What's Valuable

The most valuable person in an organization is increasingly the one who enables the most rather than the one who personally does the most. When you bring AI fluency into a room full of capable people who have not yet figured it out, you do not become more replaceable; you become harder to replace. That shift begins the moment you decide to lead it. And after watching markets and industries get reshaped for 25 years, the pattern is clear: the people who thrive are usually not the ones who saw the change coming, but the ones who moved first once it arrived. The tools are already built and sitting in front of you. You do not have to be technical or young. You have to be willing.

How to Start

You do not need a course, permission, or a company rollout. Open a capable AI assistant, type a real question or a real problem you are working on, and look closely at what comes back. Then do it again the next day, and the day after. Within a week you will have a skill that many people in your field are still too hesitant to begin. The door is open; the practical move is simply to walk through it and keep practicing on real work rather than toy examples.

For Business Owners

Everything above applies to your team, and if you lead one, the stakes rise. It is one thing to fall behind yourself; it is another to let an organization fall behind while you watch. When you hire, consider selecting for AI fluency alongside experience: candidates already using these tools daily compound your team's output from day one. A single interview question reveals a great deal: walk me through how you use AI in your work right now. Building consensus slowly, through workshops and memos, tends to be too slow. The organizations pulling ahead are often not bigger or smarter, just faster, and that advantage compounds every month.

The Bottom Line

You built your career by showing up, doing the work, and not quitting when it got hard. This is the next hard thing, and it may be the most manageable one you have faced in a while, because the tools do so much of the heavy lifting. The combination that matters is human judgment plus machine speed, and the people who pair the two deliberately will do their best work in the years ahead. Pick one tool this week, use it on something real, and see what shifts.

References and Sources

The following sources support the figures, rules, and statements described in this paper. They are provided for verification and for compliance review.

Brynjolfsson, Erik, Danielle Li, and Lindsey R. Raymond. "Generative AI at Work." National Bureau of Economic Research, Working Paper 31161, 2023. <https://www.nber.org/papers/w31161>

Dell'Acqua, Fabrizio, et al. "Navigating the Jagged Technological Frontier." Harvard Business School Working Paper 24-013, 2023.

U.S. Bureau of Labor Statistics. Occupational Outlook and technology-and-employment resources. <https://www.bls.gov>

Important Disclosures

This white paper is published by John Koyle and Red Cedar Wealth Advisors for informational and educational purposes only and does not constitute personalized financial, tax, or legal advice. Nothing in this paper should be construed as a solicitation, offer, or recommendation to buy or sell any security, or to adopt any particular investment or tax strategy.

This paper offers general, educational perspective on professional adoption of artificial intelligence and is not investment, tax, legal, or career advice. References to specific AI tools are illustrative and do not constitute an endorsement. AI tools can produce errors; outputs should always be reviewed by a qualified person before being relied upon.

Investing involves risk, including the possible loss of principal. Past performance is not indicative of future results, and there can be no assurance that any investment strategy will achieve its objectives. No content in this paper is a prediction or projection of future performance. Tax laws, contribution limits, and regulations are subject to change; figures cited reflect rules in effect as of the date of publication. Please consult qualified legal, tax, and investment professionals regarding your specific situation.

References to third-party sources are provided for context and verification; their inclusion does not imply endorsement, and neither John Koyle nor Red Cedar Wealth Advisors is responsible for the content of third-party materials.

Regulatory Disclosures

Broker-Dealer Disclosure

Securities offered through Osaic Wealth, Inc., Member FINRA (www.finra.org) / SIPC (www.sipc.org). Investment Advisory Services offered through Osaic Advisory Services, LLC. Osaic Wealth and Osaic Advisory are separately owned, and other entities and/or marketing names, products, or services referenced here are independent of Osaic Wealth and Osaic Advisory.

State Registration (Blue Sky)

This communication is strictly intended for individuals residing in the states of Arizona, California, Colorado, Idaho, Montana, Nevada, Oregon, Texas, Utah, and Washington. No offers may be made or accepted from any resident outside the specific state(s) referenced.

FINRA BrokerCheck

You can check the background of this financial professional on FINRA's BrokerCheck at <https://brokercheck.finra.org/individual/summary/4409795>. Full disclosures are available at johnkoyle.com.

FOR ADVERTISING SUPERVISION: This educational white paper is a pre-publication draft submitted for review prior to going live on johnkoyle.com. It is intended as a retail communication for the firm-approved securities-related website. Disclosure language mirrors the approved disclosures currently published at johnkoyle.com. It will not be posted until written approval is received.

Red Cedar Wealth Advisors

John Koyle, AIF® (Accredited Investment Fiduciary), Co-Founder, Red Cedar Wealth Advisors

1414 East Center Street, Pocatello, Idaho 83201
(208) 915-8400 | johnkoyle.com
© 2026 Red Cedar Wealth Advisors. All rights reserved.