



Citywealth Quotes Joshua Rubenstein on AI, Capacity and the Older Client

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Katten Private Wealth Partner and Global Chair Joshua S. Rubenstein shared his views in *Citywealth's* "AI, Capacity and the Older Client: Who Is Really Giving the Instruction?" The article examines how advisors can confirm that polished, artificial intelligence (AI)-assisted instructions accurately reflect a client's wishes. It places the question against a growing older population and the expected large intergenerational wealth transfer. The article also examines the risks of costly and experimental medical treatments, and electronic wills and will reform in New York and England and Wales. Joshua said that "as life expectancies continue to rise, issues surrounding capacity and undue influence rise exponentially." He noted that AI can accurately predict increases in Alzheimer's cases, but it cannot predict how susceptible people with diminishing capacity are to undue influence.

Joshua also explained that AI makes it harder to spot compromised capacity when a client, or someone acting for the client, uses it to write to advisors. "The communications now, at least on their face, appear to be cogent. Advisors must be more vigilant than ever to determine who the true spokesman is." Turning to medical decisions near the end of life, he said, "Whenever a client who is terminal attempts an experimental treatment, as much as we all hope for success, that is as clear a signal as there can be that changed directions during that period may not be reliable." In those situations, he added, the advisor's obligation to assess the situation "becomes all the more heightened."

["AI, Capacity and the Older Client: Who Is Really Giving the Instruction?"](#) *Citywealth*, October 22, 2026

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