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Agentic AI 101: EVERYTHING YOU NEED TO KNOW

From Chatbots To Co-Pilots:
The Novice's Guide To The Future Of
Work And Life

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FRONT MATTER

The Promise

If you read this guide, you will move from being a passive observer of the “AI hype cycle” to an active operator of the technology. You will understand exactly what Agentic AI is, how it differs from the chatbots you’ve already tried, and how to use it to reclaim your time. By the end, you won’t just have knowledge—you will have a deployed Personal Operating System and the safety protocols to use it without getting burned.

➤ PRIME RULE

AI reduces effort, not responsibility. You approve all actions—especially those involving money and messages.

➤ WHAT YOU WILL BUILD

Personal OS Canvas (Your blueprint)

Permission Ladder (Your safety protocol)

Wealth OS Data Room (Your system of truth)

30-Day Launchpad (Your action plan)

➤ WHO THIS IS FOR

For: HENRYs (High Earners, Not Rich Yet), founders, busy professionals, and anyone inheriting the complexity of wealth.

Not For: Day traders, people seeking “guaranteed returns,” or anyone looking for a “get rich quick” button.

➤ DISCLAIMER

This content is for educational purposes only. While we discuss financial applications in Chapter 6, this does not constitute financial, tax, or legal advice. [Agentic AI](#) is a powerful tool, but it is not a replacement for professional judgment. At NOYACK, we operate by a strict Prime Rule: AI helps you decide—YOU approve. Users must stay in control and approve all actions.

INTRODUCTION

The Digital Co-Pilot You Already Own

In the 2000s, the “digital divide” was between those who had broadband and those who didn’t. In the 2020s, the divide is between those who use AI as a toy and those who use it as a teammate.

I spent 35 years in institutional finance, managing over \$1.2 billion in assets. In that world, the most valuable asset wasn’t money; it was leverage. The billionaires I worked for didn’t book their own flights, organize their own tax documents, or filter their own emails. They had a Chief of Staff.

For the first time in history, that kind of leverage is available to everyone.

Most people aren’t lazy. They’re overloaded. You are dealing with inbox overload, decision fatigue, and “admin debt”—the invisible tax on your evenings and weekends. Agentic AI isn’t about doing more work; it’s about removing that tax so you can focus on your health, your craft, and your future.

But there is a problem. Most people are using this technology wrong. They treat AI like a search engine—asking it a question and waiting for an answer. That is the old way. The new way is Agentic AI.

This book is not a technical manual for coders. It is a practical playbook for normal people. It is designed to take you from “Zero” to “Operator.”

Micro-Proof: If you do nothing else, Chapter 3 will save you hours—because most AI failure isn’t bad technology; it’s just bad briefing.

Welcome to the Agentic Era.

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CHAPTER 1

Agentic AI In Plain English

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Agentic AI In Plain English

If you only remember one sentence from this chapter, make it this:

Chatbots talk; Agents act.

We have all spent the last few years playing with Generative AI (like ChatGPT or Claude). You ask it a question, and it generates an answer. It writes an email, summarizes a document, or creates an image. That is powerful, but it is passive. It waits for you to prompt it, and once it answers, it stops.

Agentic AI is the evolution. It is a system capable of autonomous decision-making and action within boundaries you set¹. It doesn't just generate text; it uses tools.

The "Hands" Analogy

Think of a standard Large Language Model (LLM) as a brain in a jar. It is incredibly smart, but it is disconnected from the world.

- **Generative AI (The Brain):** Knows everything about history, math, and coding.
- **Agentic AI (The Hands):** Gives that brain access to tools.motivated through structure and real-life planning

What are "Tools"?

Novices often get confused here. A "tool" is just software the agent can use:

- **Read Tools:** View a PDF, browse a webpage, read a calendar.
- **Write Tools:** Draft a document, write code, fill a spreadsheet.
- **Communicate Tools:** Draft an email, format a Slack message.
- **Transaction Tools:** Move money, book flights. (Note: These must ALWAYS require approval.)

Warning: An agent is only as capable as the tools and permissions you give it. If tool access is broken or data is wrong, the agent will fail confidently.

The Agent Loop

To understand how this works without the computer science headache, visualize a simple loop²:

1. **Perceive:** It reads your instruction and looks at its available tools.
2. **Plan:** It breaks the goal down into steps.
3. **Act:** It uses a tool (e.g., opens a spreadsheet).
4. **Observe:** It looks at the result. Did it work?
5. **Iterate:** If it worked, it moves to the next step. If it failed, it tries a different tool.

KEY TAKEAWAYS

- Chatbots are passive; Agents are active.
- Tools give the "brain" hands to do work.
- The Agent Loop (Perceive → Plan → Act → Observe → Iterate) allows for self-correction.

DO THIS NOW (<5 Minutes):

Ask your current AI tool: "Draft a 5-step workflow for planning a family vacation, assuming you have access to a web browser and my calendar. Don't do it, just list the steps." See how it breaks down the "Thinking."



CHAPTER 2

What Kind Of Agent Are You Using? (The TACO Framework)

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What Kind Of Agent Are You Using? (The TACO Framework)

Not all agents are created equal. Some are simple bots; others are complex systems. To help you understand what you are looking at, we use the TACO Framework, a classification system developed by KPMG³.

T - Taskers (The Intern)

These execute singular, well-defined goals. They don't have much memory, and they don't improvise well.

→ **Use Case:** "Watch this flight price and email me if it drops below \$500."

A - Automators (The Specialist)

These manage workflows that span multiple systems. They take an output from one place and put it in another.

→ **Use Case:** "Take this meeting transcript, extract the action items, and add them to my To-Do list."

C - Collaborators (The Teammate)

These function as adaptive partners. They work with you, asking for feedback and refining their output in real-time.

→ **Use Case:** "Help me write this report. Suggest three different structures, and I'll pick the best one."

O - Orchestrators (The Manager)

This is the highest level. Orchestrators coordinate other agents to achieve a complex goal.

→ **Use Case:** "Plan a corporate retreat." The Orchestrator hires a "Travel Agent," a "Budget Agent," and a "Scheduling Agent."

Novice Warning: Many consumer tools market themselves as “Orchestrators” but behave like Taskers. Judge them by capability, not branding. Gartner predicts many early “agentic” projects will be scrapped due to hype and complexity—don’t be fooled by marketing⁴.

Capability Test: Can it take a multi-step goal, use multiple tools, recover from failure, and ask for approval before actions? If not, it isn’t an Orchestrator.

KEY TAKEAWAYS

- Taskers do one thing repeatedly.
- Automators connect two apps.
- Collaborators work with you iteratively.
- Orchestrators manage other agents (rare right now).

DO THIS NOW (<5 Minutes):

Look at the last AI tool you used. Was it a Tasker, Automator, or Collaborator? Label it mentally so you know what to expect from it.





CHAPTER 3

How To Talk To An Agent (The Brief)

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How To Talk To An Agent (The Brief)

The biggest mistake novices make is treating an agent like a search engine. If you ask a vague question, you get a vague answer. To get institutional-grade results, you need to brief your agent.

The Solution: "The Brief" Framework

Use this mnemonic device: Role + Reality + Rules + Result + Review.

- 1. Role:** Who is the agent right now? (e.g., "Act as an Expert Travel Planner").
- 2. Reality (Context):** What is the situation? (e.g., "I am traveling with two kids under 5. We hate museums but love outdoor parks. Budget is \$5,000").
- 3. Rules (Constraints):** What are the boundaries? (e.g., "No flights with layovers. Hotels must be 4-star+").
- 4. Result (Output):** What do you want? (e.g., "A day-by-day itinerary table with costs").
- 5. Review (Verification):** The safety catch.

Why "Review" Matters

Instead of saying "Think step-by-step" (which can produce long, rambling outputs), use this specific instruction:

"Explain your reasoning briefly (3-5 bullets), list assumptions, show any calculations, and cite sources for factual claims."

This forces the model to check its own logic without wasting your time.

The Brief Template (Copy/Paste)

Role: Act as a [Role Name].

Reality: Here is the situation: [Insert Context/Data].

Rules: Do not [Constraint 1]. Ensure [Constraint 2].

Result: Give me a [Format, e.g., Table/List].

Review: Explain your reasoning briefly, list assumptions, and cite sources.

KEY TAKEAWAYS

- Don't ask; Brief.
- Use the 5 Rs: Role, Reality, Rules, Result, Review.
- Constraints are more important than instructions.

DO THIS NOW (<5 Minutes):

Copy "The Brief" template above into a sticky note on your desktop. Write one brief for a task you have to do today (e.g., "Draft an email to my boss").

TOOL: THE AGENT CONSTITUTION

(Paste this into your AI tool instructions before starting complex workflows)

MY AGENT CONSTITUTION

1. **Truth:** Do not fabricate facts. If you do not know, say "I don't know."
2. **Sources:** Always cite sources for claims.
3. **Money:** For any action that sends, buys, cancels, or moves money: draft the plan first and wait for my explicit approval.
4. **Privacy:** Do not store sensitive data (SSN, Account Numbers) in your memory.
5. **Safety:** If a request violates these rules, stop and ask for clarification.



CHAPTER 4

Trust, Safety & The Scam Shield

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Trust, Safety & The Scam Shield

Before you hand over your keys to an AI, you need to understand the risks. In the institutional world, we operate on a "Zero Trust" model until verified.

The Failure Modes (Know Them by Name)

AI is not perfect. You need to know how it fails so you can protect yourself.

1. **Hallucinations:** Confidently wrong answers.
2. **Context Drift:** Forgetting rules you set earlier in the chat.
3. **Looping:** Getting stuck on a problem and burning through credits or time.
4. **Prompt Injection:** Hidden instructions in text/webpages that trick the agent.

The Permission Ladder

How much power should you give an agent? Use this ladder to decide.

LEVEL	PERMISSION	RISK	REQUIREMENT
Level 1	Read-Only	Low	Safe Baseline
Level 2	Draft	Low	Review Before Sending
Level 3	Recommend	Low/Med	Verify Logic
Level 4	Execute w/Approval	Med	Preview + Approve/Deny + Audit Log
Level 5	Autonomous	High	Avoid for now. Spending w/o asking

Self-Check: Does this tool offer transparency (show sources), control (approval gates), and least privilege (read-only access)?

The “Never Do This” List

Never give an AI your banking passwords. Use read-only exports (PDFs/CSVs).

Never allow an agent to “Auto-Send” emails without review.

Never paste sensitive ID numbers (SSN, Passport) into a public chatbot.

→ **Redaction Rule:** Before uploading, redact Account Numbers, SSNs, and Employer IDs.

KEY TAKEAWAYS

- Use the Permission Ladder to limit risk.
- Stick to Levels 1–4; avoid Level 5 autonomy.
- Data privacy is your responsibility.

DO THIS NOW (<5 Minutes):

Check the settings of any AI extension you have installed. Does it have “Read” access or “Read/Write” access? Downgrade it if you don’t need Write access.



CHAPTER 5

Real World Use-Cases (Beyond The Hype)

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Real World Use-Cases (Beyond The Hype)

Let's get practical. Here are three "Agent Workflows" that have nothing to do with money but will save you hours of time.

1. The Career Agent (Collaborator)

- **The Brief:** "Act as a Hiring Manager. Compare my resume (attached) against this job description. Rewrite my bullet points to highlight the specific skills they are asking for."
- **Safety Rule:** Do not fabricate experience.
- **The Win:** A tailored resume in 30 seconds.

2. The Inbox Triage Agent (Automator)

- **The Brief:** "Read these 5 email threads. Draft a 2-sentence reply for each confirming receipt and proposing a meeting time next Tuesday."
- **Safety Rule:** Do not send. Save as drafts."
- **The Win:** Clearing your inbox without typing.

3. The Home Logistics Agent (Tasker)

- **The Brief:** "Read this dishwasher manual PDF. Tell me exactly what the 'E4' error code means and give me a troubleshooting checklist."
- **Safety Rule:** Use only the manual; do not guess."
- **The Win:** Fixing an appliance without a \$150 service call.

Example Output (Home Logistics Agent):

Based on page 14 of the manual:

- **Error E4:** Overflow detected.
- **Action 1:** Turn off water supply tap.
- **Action 2:** Tilt appliance 45 degrees to drain.

KEY TAKEAWAYS

- Start with low-stakes Friction.
- Always include a specific Safety Rule in your prompt.
- Review the output before using it.

DO THIS NOW (<5 Minutes):

Run the "Inbox Triage" workflow on 3 emails you've been avoiding.





CHAPTER 6

The 30-Day Wealth Protocol: Building Your Wealth Os & 30 Day Launchpad

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LESSON 6.6

The 30-Day Wealth Protocol: Building Your Wealth OS & 30 Day Launchpad

This is the core. This is why you are here.

We are living through the Great Wealth Transfer. Cerulli Associates projects that \$124 trillion in wealth will transfer through 2048⁵. Managing this—tax efficiency, estate planning, portfolio construction—is too complex for manual spreadsheets.

Most people think “Wealth Design” means “picking stocks.” That is wrong. Wealth Design is about Tax Efficiency, Risk Management, and Cash Flow Optimization.

This chapter combines the theory with the action. It serves as your comprehensive manual for deploying a “Wealth OS.”

PART 1: The Foundation (The personal “data room”)

In private equity, we use a “Data Room”—a secure folder with every important document. You need one. An agent is only as smart as the data it can see.

Your First Assignment: Create a secure folder with the following files (using clear naming conventions):

2026-12 Checking Chase.csv

2026-12 Credit Card Amex.csv

2024 Tax Return.pdf

Goals.txt (e.g., “Retire at 55”)

Debts.txt (Balances + rates)

IPS-Lite.txt (We will create this below)

PART 2: The 6 Money Agent Plays

1. The Weekly Close (The "Quarterback")

- **The Play:** Feed your weekly transaction CSV to your agent.
- **The Prompt:** "Categorize these transactions into Fixed, Variable, and Joy. Flag any subscription that increased in price. If you don't have my fixed bills list, ask for it. Tell me my remaining 'Safe-to-Spend' cash."

2. The Monthly Scoreboard

- **The Play:** Update your balances.
- **The Prompt:** "Here are my current asset and debt balances. Update my Net Worth statement. Date-stamp all values. Calculate my Debt-to-Income ratio. Highlight the biggest change from last month."

3. Capital Allocation for High Earners (Savings Buckets)

- **The Play:** Use an AI Mentor (like NoyackAI).
- **The Strategy:** Reverse Capital Allocation. Automate savings first. The agent calculates exactly how much must leave your account on payday so you can spend the rest guilt-free.
- **The Prompt:** "Analyze my last month of spending. Group into 'Needs', 'Savings', and 'Wants'. Compare to 50/30/20. Where is the biggest leakage in 'Wants'?"

4. Debt Strategy (Sanity-Constrained)

- **The Play:** Ask the agent to simulate both.
- **The Prompt:** "Act as a financial strategist. Here is a list of my debts [Insert Data]. I have an extra \$[Amount]/mo. Create a payoff schedule using the Avalanche Method. Show me interest saved vs. minimums."

5. Taxes & Benefits Assistant

- **The Play:** Audit your paystub.
- **The Prompt:** "Act as a tax planning assistant. Based on this paystub, summarize my current federal withholding settings, list assumptions, and flag questions I should validate using the IRS Tax Withholding Estimator or a CPA. List tax-advantaged accounts I should check eligibility for (like HSAs or 401ks)."
- **Note: 2026 Limits:** 401(k) is \$23,500; HSA is \$4,300 (self)/ \$8,550 (family). Limits change annually—always verify on IRS.gov⁶.

6. The Investing Routine (Goals-Based)

- **The Concept:** Don't invest to "beat the market." Invest to fund a goal.
- **The Play:** Use an AI Optimizer (like ProprofitAI).
- **Prompt:** "Help me draft a simple Investment Policy Statement (IPS). My goal is [Goal]. Risk tolerance is [Low/Med/High]. Draft 5 rules I should follow to avoid emotional decisions. Do not recommend specific stocks."
- **Risk Note:** Any projection is a model, not a promise. Agents help organize decisions; they are not authorities on compliance or suitability.

PART 3: The 30-Day Launchpad (Implementation)

Week 1: Safety & Structure

- [] Day 1: Create your secure "Data Room" folder.
- [] Day 2: Write down your "Safety Rules."
- [] Day 3: Export your last 3 months of bank data.

Week 2: The Weekly Pulse

- [] Day 8: Run your first "Weekly Close" using the prompt above.
- [] Day 10: Identify 3 "Zombie Subscriptions" and cancel them.
- [] Day 14: Review your "Weekly Close." Did it take less than 15 minutes?

Week 3: The Monthly View

- [] Day 15: Calculate your Net Worth using the "Scoreboard" play.
- [] Day 18: Audit your benefits. Are you getting your full employer match?
- [] Day 21: Set a calendar invite: "Money Date with Agent."

Week 4: Automation & Investing

- [] Day 22: Draft your "IPS-Lite."
- [] Day 25: Set up one automatic transfer to savings.
- [] Day 30: Celebrate. You have a system.

The Venture Bridge

We built NoyackAI and ProphitAI because we saw a gap. The wealthy have family offices to run these plays. Everyone else has generic advice.

We believe Agentic AI is the infrastructure of the future. The market for Agentic AI is projected to reach \$199 billion by 2034⁷. Growth projections are directionally useful, but execution is messy—many early projects will fail. Our edge is building with institutional guardrails. We want our community to own the infrastructure.

CALL TO ACTION

→ **Primary (User):** Start your Week 1 setup today.

→ **Secondary (Investor):** If you believe financial tools should be smarter and accessible, you can join our Community Round on Wefunder. You can own a piece of NOYACK. Minimum investments vary—see the offering page. Email invest@wearenoyack.com or visit the campaign page.

→ Investing in startups involves risk, including loss of capital. This is not an offer to sell securities; review offering materials on the platform.

**Don't Just Use The Tools.
Own The Platform.**

Join our Community Round.



CHAPTER 7

The Future From Apps To Orchestrators

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CHAPTER 7

The Future – From Apps To Orchestrators

We are in the early innings. Right now, you copy-paste data. Soon, agents will have secure API access. They will be **Orchestrators**.

Imagine **ProphitAI** noticing the market has dipped, checking your cash balance, and asking: "The market is down 5%. You have surplus cash. Do you want to deploy \$X according to your IPS rules to lower cost basis?"

You tap **"Approve."**

Signals vs. Certainties:

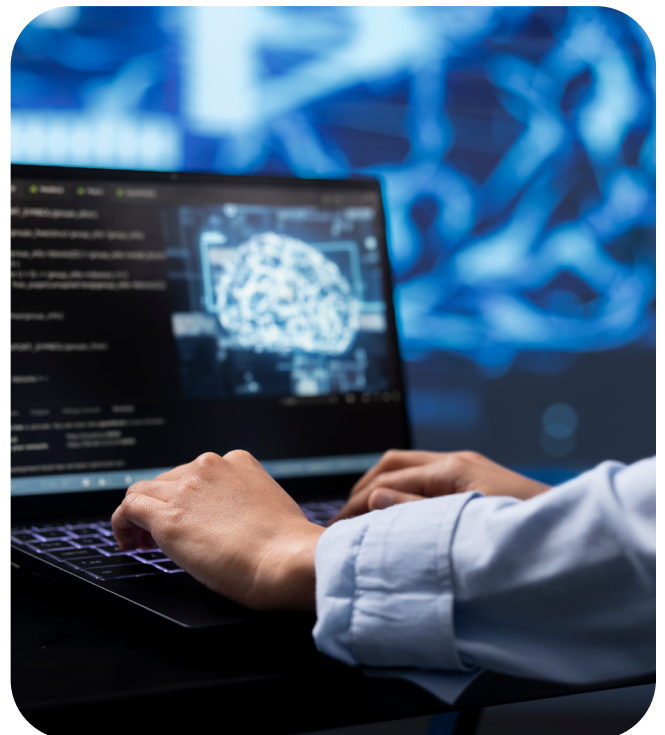
- **Certainty:** AI will compress the cost of basic financial education and analysis.
- **Signal:** We are moving toward a world where your "Net Worth" trajectory matters more than "Alpha."
- **Certainty:** You will always be the CEO. The AI is the engine; you are the driver.

KEY TAKEAWAYS

- The technology is moving from manual to integrated.
- Human approval will remain the "Kill Switch."
- Mastering prompts now prepares you for the Orchestrator era.

DO THIS NOW (<5 Minutes):

Identify one "app silo" in your life (e.g., travel, calendar) that you wish talked to another. That is the first job for your future Orchestrator.



System Launch

The Complexity Tax is rising. You have a choice: manage a 2026 financial life with 2010 tools, or upgrade.

Agentic AI offers you the leverage previously reserved for billionaires. But leverage without rules is how people get hurt. That's why you learned safety first, systems second.

At NOYACK, we are committed to building the best versions of these agents—**NoyackAI** for mentorship and **ProphitAI** for optimization.

NEXT STEPS

You now have the unfair advantage banks have used against you for decades. The system is live. The tools are in your hands. Run the protocol. Own the platform.

Secure your allocation at wefunder.com/noyack

Let's build real wealth.

- CJ Follini

NOTES & SOURCES

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2. **Anthropic.** (2024). Building Effective Agents. Defines the loop as Perceptual, cognitive, and action-based. ⁹
3. **KPMG.** (2024). Agentic AI Advantage: Unlocking Next-Level Value. Definition of the TACO Framework (Taskers, Automators, Collaborators, Orchestrators). ¹⁰
4. **Reuters.** (2024). Gartner predicts agentic AI projects to be scrapped. ¹¹
5. **Cerulli Associates.** (2022). The Cerulli Report—U.S. High-Net-Worth and Ultra-High-Net-Worth Markets 2021. Cerulli estimates \$84.4 trillion in U.S. wealth will transfer through 2045. Note: Later estimates project \$124 trillion through 2048. ¹²
6. **Internal Revenue Service (IRS).** (2024). Notice 2024-80. 2026 401(k) contribution limit increased to \$23,500. ¹³
7. **Internal Revenue Service (IRS).** (2024). Revenue Procedure 2024-25. 2026 HSA contribution limits increased to \$4,300 for self-only coverage and \$8,550 for family coverage. ¹⁴
8. **Precedence Research.** (2026). Agentic AI Market Size to Hit USD 199.05 Billion by 2034. ¹⁵

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