

# AI Agents in a 2-Person Firm: SAM Cut Admin from 6 to 2.5 Hours

## MANAGEMENT SUMMARY & CORE TAKEAWAY

A documented two-person French retirement advisory, SAM, used three AI agents to cut administrative time per file from 6 to 2.5 hours (–58%), lift conversion from 28% to 41%, and reduce per-file costs by 30–35%. Running costs: €650/month; setup €3,000 and 60 hours. The case shows AI agents work in micro-business when the process is standardized before the technology.

## CONTEXT & EXECUTIVE RELEVANCE

SAM (Services et Assistance pour la Retraite) is a two-person French retirement advisory founded in 2020. The case was published by the French government program France Num in May 2026; the firm was also a finalist in the CPME SME association's 2025 AI award. The founder built the system with his then-15-year-old daughter using off-the-shelf no-code tools.

The decisive sequence: the founder standardized each file process before automating anything. Every file follows the same step sequence. Three clearly separated agents sit on top of that standard process.

COMPARISON & BENCHMARK MATRIX

|                                 |                     |
|---------------------------------|---------------------|
| Administrative time per file    | 6 h → 2.5 h (-58%)  |
| Time to collect main documents  | 6 weeks → 3.5 weeks |
| Incomplete files after 15 days  | 30% → 8%            |
| Conversion rate (lead → client) | 28% → 41%           |

SWISS COMPLIANCE & ARCHITECTURE GUIDELINES

- ☑ Full compliance with revised Swiss Data Protection Act (revDSG).
- ☑ Zero vendor lock-in on closed proprietary models.
- ☑ Seamless integration into Abacus, Bexio and M365 ecosystems.

Non-Binding Process Analysis

Let us review in 20 minutes where AI agents create immediate measurable efficiency in your workflows.

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