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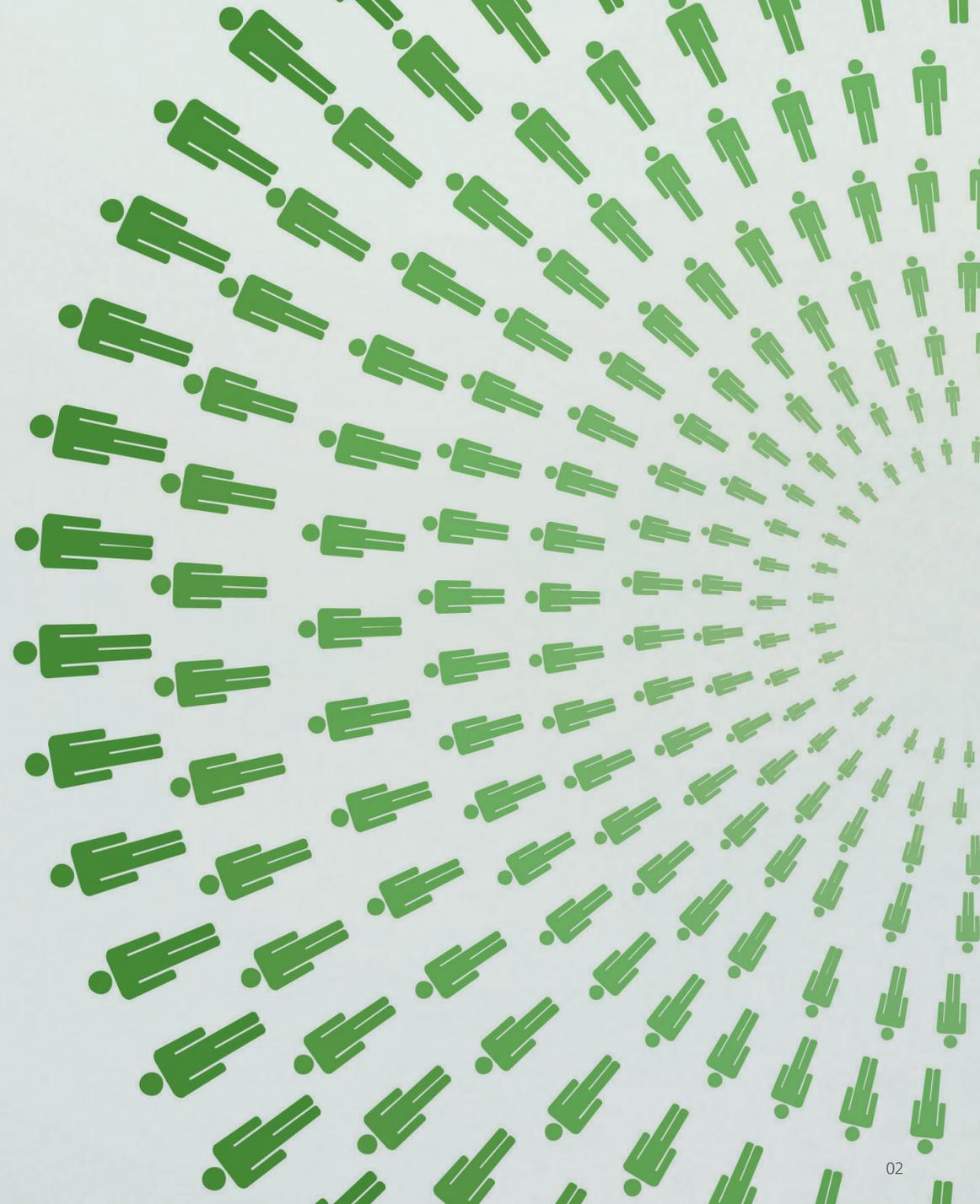
The path to achieving value from AI?

Scaling your *human edge*.

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*Organizations not investing in the human edge through work redesign may lose their competitive edge as AI scales.*

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## Introduction

Artificial intelligence (AI) is dominating everyone's attention—from executives and workers to investors and governments. Organizations are betting on the technology, with 78 percent saying they expect to increase their overall AI spending in the next fiscal year.<sup>1</sup>

While some organizations are seeing phenomenal results, most aren't realizing a return on their investments at the speed they need.<sup>2</sup> The potential for AI to create exponentially better outcomes is real—so how can it be realized?

78% of organizations expect to increase their overall AI spending in the next fiscal year.

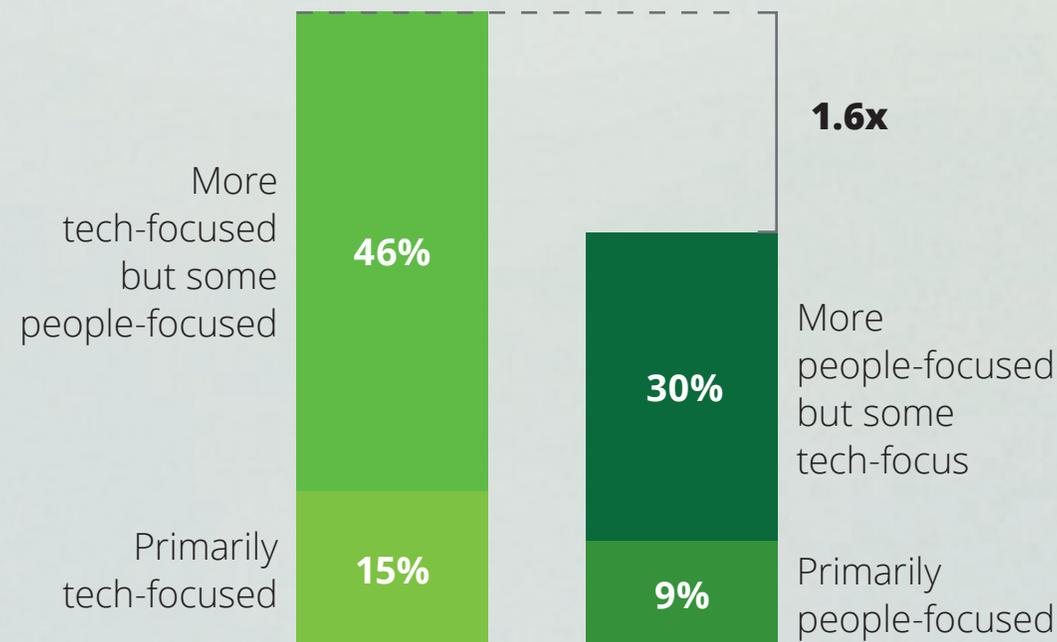
The problem for most organizations is that while they are making investments in AI, they aren't making commensurate investments in their people and work design. An examination of Deloitte client expenditures on AI initiatives found that most organizations are devoting 93 percent of their spending to data, technology, and infrastructure and only 7 percent on people-related issues such as redesigning work, training, change management, and reimagining roles and career paths to reflect the impact of AI.<sup>3</sup>

In a recent Deloitte survey of 100 CXOs, the majority of organizations (59 percent) are taking a tech-focused approach.<sup>4</sup> But those taking such an approach are not realizing returns on AI investments that exceed expectations, according to our research. Companies that prioritize human-machine collaboration through redesigned roles, processes, and operating models are significantly more likely to realize measurable returns on AI compared to those taking a technology-first approach.

In a recent Deloitte survey of 100 CXOs, the majority (59%) report that their organizations are taking a tech-focused approach to AI.

### Organizations with a tech-focused approach aren't exceeding ROI expectations from AI

*% of companies with a people-first or tech-first approach to AI who report they are not exceeding their initial expectations from AI*



Source: Deloitte survey of 100 U.S. CXOs, 2025.

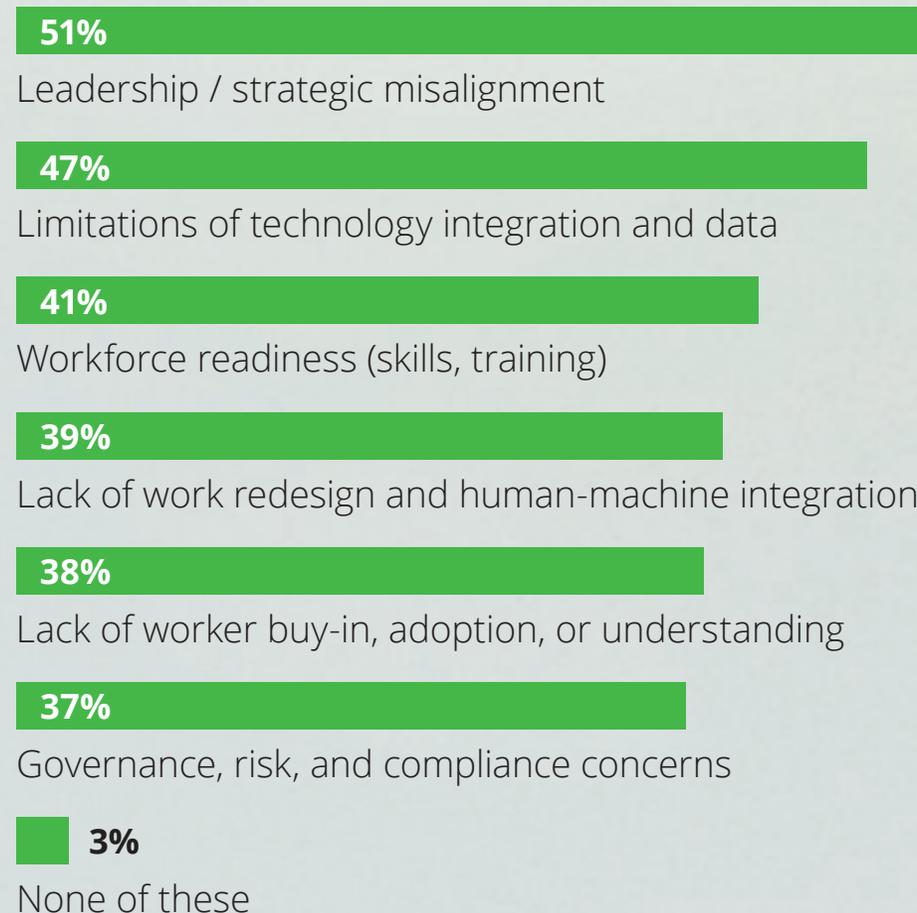
AI's value isn't realized at the speed of technology—it will only move at the speed of people.

Indeed, when asked about the leading obstacles to scaling AI value, C-suite executives cite primarily people factors—including leadership alignment, workforce readiness, and lack of work redesign. Trust is an important factor, too; workers that trust the agents they work with are 10 times more likely to say that agents are critical to their ability to create value.<sup>5</sup>

AI's value isn't realized at the speed of technology—it will only move at the speed of people.

## Challenges to realizing sustainable value from AI at scale

*What are the biggest barriers to realizing sustainable value from AI at scale? (Select all that apply.)*



Source: Deloitte survey of 100 U.S. CXOs, 2025.

## Why a tech-focused approach leaves value on the table

Based on analysis of 18 months of conversations with CXOs related to AI, three sets of common concerns stand out: finding measurable ROI from investments, breaking free from related decision paralysis, and getting execution right. Analysis also reveals the root causes and assumptions holding organizations back.

Technology-first thinking is one of many *antipatterns* we identified: repeated, learned responses to common problems that may seem useful at first but reliably produce poor outcomes.<sup>6</sup> Taking a tech-only approach in which AI is layered onto legacy processes can limit adoption, create inefficiencies, and leave significant value out of reach. Instead, strategy must be value-led—keeping an organization's ultimate outcomes always in mind. Strategy can't be only technology-first, it must incorporate a human focus because trust, experience, and thoughtful work design are key to AI value realization.



## What's stopping organizations from seeing the expected value of AI? *Antipatterns.*

### **Technology-first thinking**

Prioritizing technology over everything else can lead to ineffective solutions and implementation failures.

### **Training vs. learning**

Relying on one-time, step-based training can hinder a technology that shifts and adapts at every use.

### **Process traps**

Believing consistent steps guarantee good outcomes runs counter to AI's capacity to achieve them through variable paths.

### **Siloed implementations**

Implementing technology in silos can hinder collaboration and create inconsistencies across departments.

### **Leader decision paralysis**

Succumbing to the fear of unknowns without fully understanding AI's capabilities and constraints can keep pilots from scaling.

### **Shadow adoption**

Using unauthorized AI tools or not disclosing AI tool use (a common problem at all levels of the organization) creates risks like data leaks, exposure to sensitive information, and the spread of biased or inaccurate AI outputs.

*Source: Deloitte Analysis of conversations with CXOs, 2024-2025.*

Where do these antipatterns come from? They emerge when organizations repeat practices that have been useful with prior technology implementations when implementing AI. But AI is fundamentally different in its nature, adoption, and impact than virtually any other technology solution organizations have encountered. Unlike prior technologies that apply fixed, rule-based logic, AI makes predictions or decisions using probabilistic models based on statistical patterns from data that reflect confidence levels, not certainties. And it may not produce the same output every time—even with the same input.

Yet organizations are still playing by deterministic rules, and that mismatch is what triggers antipatterns such as the process trap. A focus on consistency and defined steps can be a hindrance because AI doesn't produce consistency—its power is in finding new and better paths to outcomes. Forcing AI into rigid workflows kills its advantage.

AI also does something that all previous waves of technology didn't: it learns, evolves, and interacts. Every new study on AI ROI says the same thing: realizing its value requires intention, time, and thought—and a significant supply of imagination and endurance.<sup>7</sup>

To put it simply, where previous tech solutions were systems of record, AI solutions are systems of *intelligence*. Where ERP and cloud technologies focus on integration, AI unlocks *innovation* and *iteration*. And where previous technologies had specific use cases, AI is a general-purpose solution with nearly endless applications.

Despite these fundamental differences, only 24 percent of C-suite executives say AI is very different from other tech implementations.<sup>8</sup> To truly stand out, organizations must focus on how that fundamentally different technology is used—not just implemented—to change the way work is done and develop a scalable *human edge* that multiplies the value humans and machines create when working in synergy.

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## AI's value starts with humans

AI's potential is transformative. The capabilities in engineering, data, and infrastructure required to realize that potential are significant. Yet any technology—especially something as increasingly ubiquitous as AI—is replicable. People aren't. Humans create competitive differentiation through adaptivity, creativity, and judgment amid uncertainty. Many have feared AI might erode these uniquely human strengths, but these are precisely the capabilities that can never be commoditized—and they're essential to unlocking AI's value. While AI can amplify uniquely human strengths, it can't replace them.

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Any organization can invest in AI, but without a commensurate investment in the people using it, the result is just the table-stakes tools of a level (and overpopulated) playing field. When everyone has the same technology and uses it in the same way, AI can become a commodity—with even the fastest movers soon becoming one of many. To achieve enduring differentiation through AI in an increasingly democratized landscape, organizations must scale the human edge.

Value with AI comes through the thoughtful design of work and human-machine interactions at the ground level, coupled with the invention of new business models, products and services, partnerships, and ways of working at the macro level—all based on a reimagining of work that brings the best of humans and machines together in concert. Uniquely human capabilities like imagination are a critical—yet often overlooked and underestimated—source of advantage.<sup>9</sup>

It's people who provide the vision, experience, and confidence necessary to develop AI as a competitive advantage. Accordingly, organizations must approach the relationship between humans and machines as a discipline of design: one that holds trust as a core tenet and weaves the work of humans and machines together as an exponential driver of value.

# Humans x Machines: A value multiplier

A common narrative surrounding AI today sees humans and machines working alongside each other as colleagues. Deloitte's [2025 Global Human Capital Trends](#) report finds the workforce is ready for that partnership: 6 in 10 workers already think of AI as a coworker.<sup>10</sup> In this model, humans and AI each do what they do best, with a clear division of labor. Often, this takes the form of AI performing more routine tasks so that humans are freed up to perform higher-level work.

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Ultimately, the real, differentiating value of AI solutions lies in the combination and synergies that arise when people work *with* AI with intention and skill. It's the difference between humans

*plus* machines and humans *times* machines. Beyond automating, augmenting, or collaborating with humans to perform work, in this next step of human and machine *convergence*, AI becomes woven into the fabric of work itself, with people working with AI iteratively together.

As AI permeates both work and the workforce like never before, common wisdom is that AI—in particular Generative AI—acts as a great equalizer, empowering individuals to perform at higher levels, regardless of background or formal expertise. The idea is that AI can scale and democratize knowledge and accelerate individual decision-making and execution, leveling the playing field for less experienced or expert workers and enabling them and their organizations to go further, faster, and at less cost.

However, emerging research<sup>11</sup> suggests AI is more amplifier than equalizer, magnifying both the best and worst of existing processes, data, and people. The already-expert, the experienced, the creatives—these workers do amazing things when they learn how best to work with AI, recognizing the “jagged frontier” of what it can and can’t do well.<sup>12</sup> Workers who are less experienced are most at risk of low-effort, passable-looking

work that ends up creating more work for their coworkers and that lacks the substance to meaningfully advance a given task.<sup>13</sup> They are also at risk of short circuiting their own growth and development in the process.<sup>14</sup>

Without commensurate investments in designing human and machine interactions in a way that ensures high-value outputs, the potential of humans *times* machines can move in the wrong direction—multiplying poor outcomes instead of positive ones.

Effective human and machine interaction is not intuitive. It won’t happen by accident or default. The organizations that master this level of work design will likely outperform those that do not. For example, one study finds that humans working closely and iteratively with AI can boost performance by up to 29 percent when compared to people and AI working on their own.<sup>15</sup> The human element makes that difference.

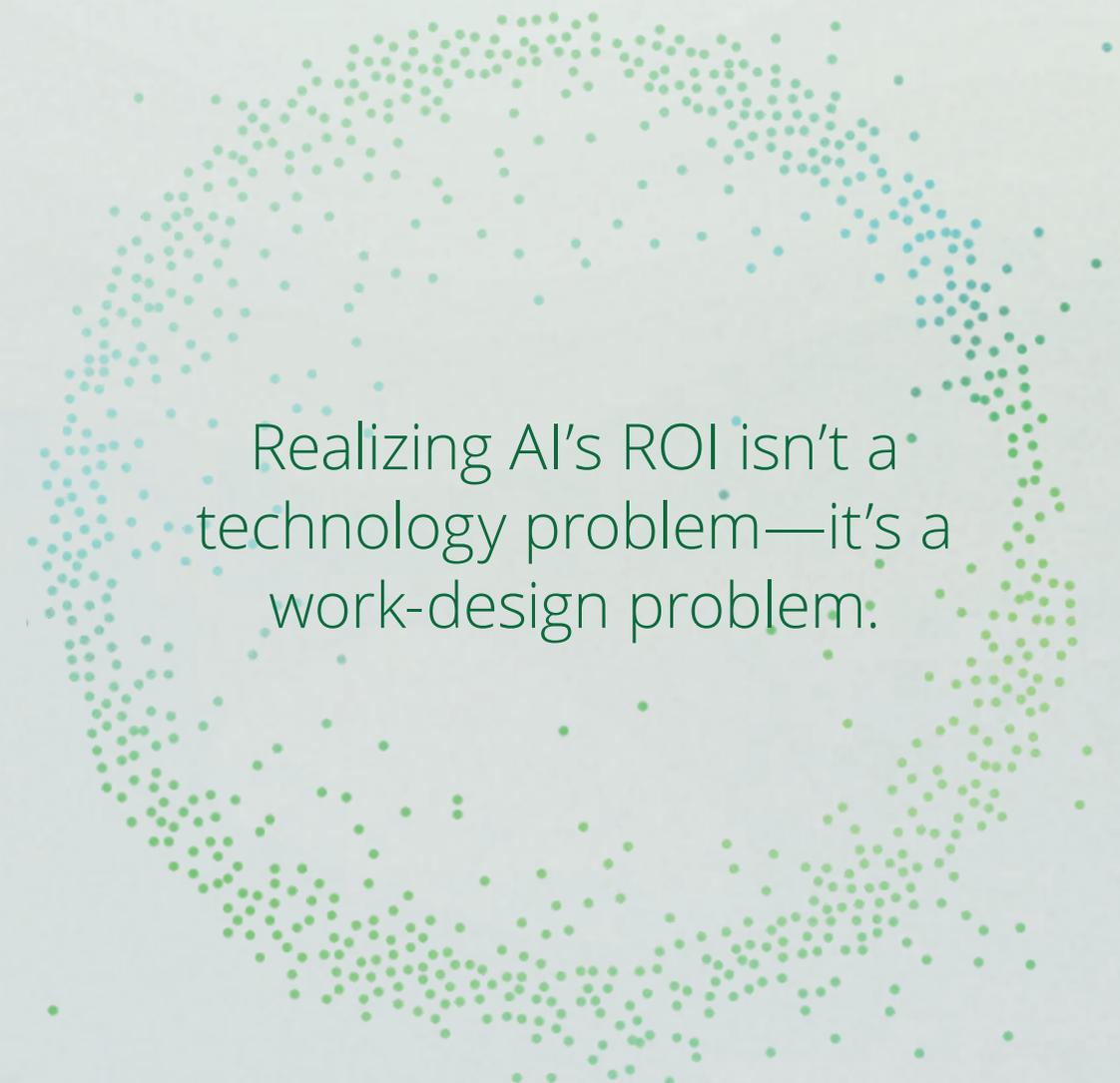
So, how can organizations reach the value-driven nexus of humans *times* machines? Realizing AI’s ROI isn’t a technology problem—it’s a work-design problem.

## **Medtronic: Reimagining the function of HR with AI**

When Medtronic set out to reinvent HR, it didn't ask how to add AI to today's work—it reimagined what the function could become with agentic systems at its core. HR leaders set a digital vision informed by the latest tech, then kicked off a three-year program to create scaled capacity so people could make faster, data-driven decisions and execute work effortlessly using agentic capabilities.

Instead of bolting AI onto legacy workflows, Medtronic organized around outcomes, skills, and intelligent collaboration—mapping 13 end-to-end experiences and prioritizing over 170 discrete, actionable use cases. The company selected Moveworks as the agentic AI platform to deliver most of those, with an agile roadmap that first frees up capacity, then reinvests it into higher-value capabilities. That way, AI agents handle high-volume execution, while humans manage exceptions, experience, and strategy.

Crucially, this was never a technology-first initiative. Medtronic started with a conservative value case showing up to a 5x financial return potential, with clear governance, transparency, and continuous learning built in from day one. The company is on track to realize the first tranche of value in early 2026 and is starting to evaluate where to reinvest capacity versus where to deliver hard-dollar cost savings.



Realizing AI's ROI isn't a technology problem—it's a work-design problem.

# Unlocking greater value through work design

It's only by changing the work itself that organizations will make the fundamental shifts that can unlock AI's real value. Think of it this way: AI adoption without work redesign is like putting a jet engine on a horse-drawn carriage. AI adoption with work redesign is like redesigning the entire vehicle to enable the engine to operate at full power.

However, few organizations today—only 16 percent—are fully integrating work design in their AI implementation strategy, which means most are sacrificing key results.<sup>16</sup> Our research reveals that those that embrace work design are twice as likely to exceed their ROI expectations when it comes to AI compared to those that don't.

Consider the one study that found 95 percent of organizations fail to see a return on investment on their AI pilots—what are the remaining 5 percent doing right? They are paying attention to



the role of managers in integrating AI deeply into the work itself, reimagining how work is done aided by GenAI that has memory and ongoing learning loops.<sup>17</sup>

Work design is all about the choices we make in the journeys of work—and there are many, many choices to be made. Work design is about shaping what work looks like—not just *what* gets done, but *how* it gets done, by *whom*, and *under what conditions*. Organizations already design work for technology and people separately—it's time to design and build work for both, interacting together.

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In general, decisions in work design can be grouped into the following broad categories:



### **Scope and outcomes of work**

It's crucial that organizations consider and define what they're trying to achieve from work design in terms of outcomes—and not outputs. That means examining the results of designing work with AI that move the business (e.g., revenue, margin, risk) rather than the completion of steps or tasks.



### **Who, what, when**

Once organizations define the outcomes they want to achieve and the work that needs to be done to get to these outcomes, they should then ask who does the work—humans, machines, or some combination of both? What distinct roles do each play, and what tasks do they perform? How will AI affect team composition, and how will humans and machines work together?



### **Shaping the work environment**

Questions about work design don't stop at who does the work—they also cover *where* the work happens. Machines continue to change the fabric of physical and remote locations, and many organizations are utilizing design firms to help optimize office spaces that involve human-machine collaboration.<sup>18</sup>

## Leaders seek a wide array of business and human outcomes from AI.

*How does your company expect to capture value from AI projects?  
(Select all that apply.)*



Source: Deloitte survey of 100 U.S. CXOs, 2025.

Perhaps one of the most critical—yet most commonly overlooked—elements of work design is the human-to-machine relationship. Organizations intentionally design human-to-human relationships by making choices around spans of control for managers and the degree of autonomy for workers. And increasingly, organizations are starting to pay attention to the ways machines interact with each other, especially amid the proliferation of agentic AI. Humans' relationships with machines deserve just as much attention.

Underprioritizing the design of human-machine interactions can have serious consequences. Deployed without intention, AI can suboptimize not only business outcomes but human outcomes, as well. Mismanaged human-machine relationships can also contribute to burnout (for example, when people need to teach machines on top of their existing workloads), reduce trust, and erode critical thinking skills.<sup>19</sup>

To optimize the relationship between people and AI, organizations should explicitly define the types of interactions they want workers to have with AI and support them in achieving healthy, productive relationships with the technology. For example, organizations may choose to have AI take a first pass

at a task, with humans reviewing and refining the initial output. As AI takes on rote and routine tasks, organizations may need to help people develop deeper problem-solving skills and reward them for the more difficult work required to best support this type of relationship.

The design of human-machine collaboration is a spectrum with seemingly endless outputs. The table on the following page details some of the many ways organizations can tailor those relationships.<sup>20</sup>

The design of human-machine collaboration is a spectrum with seemingly endless outputs.

## **Lemonade: The human-agentic workforce in action<sup>21</sup>**

When insurance provider Lemonade launched in 2015, it anticipated the AI-powered future of work. Long before agentic AI became a boardroom priority, Lemonade embedded AI agents into the very core of how the business operates. Today, the company's experience is a powerful testament to what's possible when human and agentic systems are designed to perform as one.

From the start, Lemonade chose not to merely digitize insurance but to reinvent it, building an AI-native enterprise where digital agents weren't experiments at the edge but central to the company's strategy. Lemonade didn't bolt AI on to legacy workflows. Nor did it replace people. Instead, the company designed roles and operating models to enable scalable performance through human-agent collaboration by design. Rather than focusing on task-based roles and job descriptions, the company organized work around outcomes, skills, and intelligent collaboration.

This was never a technology-first initiative. The company's leaders approach AI not as a solution to implement but as a lever to drive speed, transparency, and trust—putting human impact and customer experience at the center with AI as the enabler. The result: a radically simplified, customer-centric model in which AI enables (not replaces) human value.

## The many ways to design Human x Machine interactions

Type of interaction	Definition
<b>The Supervisor</b>	An algorithm allocates tasks—for example, a ridesharing company dispatching rides to drivers who have a few seconds to accept or reject a request without knowing the destination or fare. Performance and pay are determined by AI. An algorithm also decides when morale-boosting motivational messages are needed.
<b>The Prioritizer</b>	An algorithm addresses a list of tasks—sales leads to be pursued, medical problems to solve, fundraising opportunities to follow up on—and ranks them in terms of their importance or potential value. The human worker then pursues them in order, sometimes with suggestions from the machine about how to do so.
<b>The Personal Coach</b>	AI discovers the human worker’s strengths and opportunities for improvement on a specific task (e.g., a telephone or video sales call), resulting in a continuous engagement with AI to improve the person’s performance.
<b>The Muse</b>	Multiple creative suggestions are prompted by a human, generated by a machine, and developed in an ongoing collaboration. Examples include design suggestions based on architect prompts and AI-driven generative design.
<b>The Collaborative Decision-Maker</b>	Complex decisions (e.g., medical diagnoses) are made in a dialogue between AI and humans. In places where AI can improve decisions by enumerating available options, it helps people weigh them objectively and suggests the highest probability of successful action.
<b>First Pass at a Task</b>	A machine performs the first pass at a task—a life insurance application, a medical coding categorization, an analysis of an MRI scan—and makes a preliminary decision or judgment. The human worker reviews the analysis and determines if it is correct. The order of this sequence could also be reversed.
<b>The Triage Nurse</b>	AI assesses the problem (e.g., medical symptoms) and decides whether a human consultation is necessary; if not, it dispenses advice to address the relatively minor problem.
<b>The Doppelganger</b>	Machines learn from a human or group of humans to mimic their behaviors and decisions so that the human(s) can be replicated digitally.
<b>The Subordinate</b>	AI systems perform menial, structured tasks (e.g., extracting key data from documents or faxes) under human supervision and review.

Source: [Strengthening the bonds of human and machine collaboration](#), Deloitte Insights / Sue Cantrell, Thomas H. Davenport, and Brad Kreit, 2022.

## Work design as a discipline

As organizations think intentionally about the ways in which humans and machines collaborate, work design must be approached as a discipline that requires skills and expertise, informed by data.

Human-centered design is not new—it's guided machine interfaces since the industrial revolution. Few organizations, however, design for optimal human-machine interactions. According to a Deloitte survey, only half of leaders say they recognize the need to study how different types of workers interface with AI to help create better human and business outcomes.<sup>22</sup>

HR has a critical role in bringing the human dimension into work design. Yet according to our survey of CXOs, the IT function is over three times more likely than HR to lead AI-driven work redesign.<sup>23</sup>

## The IT function is over three times more likely than the HR function to lead AI-driven work redesign.

Designing work for the AI era may become the defining imperative for the HR function: according to a Deloitte survey, 72 percent of business and HR leaders believe that the function will shift beyond managing traditional employment activities to orchestrating work.<sup>24</sup> Another 11 percent say they believe that the role of chief human resource officer should shift to being “chief human and machine resource officer.”<sup>25</sup>

Other disciplines will be needed as well, including IT, finance, strategy, and operations—all combining their expertise to shape the ways work gets done. In many ways, work should be owned, iterated, and measured like a product, with a clear roadmap, user feedback, and adoption goals. And as a product, work design must center around the people who know it best—the managers and workers who do the work and experiment with it every day.

### IT and operations lead AI-driven work design the most

*Which of these disciplines at your company are leading work redesign as a result of implementing AI the most?  
(Rank order of disciplines that are involved.)*



Source: Deloitte survey of 100 U.S. CXOs, 2025.

# The new frontier of Humans x Machines

Any work reinvention—especially one at the scale of the AI revolution—brings impact beyond just the scope of work itself. As organizations redesign work to maximize the collaborative relationship between people and AI, it's important to remember that work isn't the only thing changing—the organization will, too. New structures will be needed to bend (and not restrain) capabilities yielded by the humans-times-machines relationship. Decision-making and management will be similarly transformed; as machines are given more autonomy, human oversight must scale to match.

As machines are given more autonomy, human oversight must scale to match.

AI is a non-linear technology that can offer non-linear results. Unlike previous technologies, its impact, learning, and value creation do not scale in a straight, proportional way with inputs like time or resources spent. AI is non-linear because it compounds, scales, and transforms—not because it merely improves.

But simply adding AI on top of existing workflows doesn't unlock the potential for the compound returns that the technology can power. Nor does adding it as another performer of work alongside humans without engaging humans in how to work best with it.

To generate the kinds of non-linear returns AI is capable of, organizations need to consider redesigning work so that humans and machines create a multiplier effect on one another. The difference between “Humans + Machines” and “Humans × Machines” lies in whether the technology simply *assists* humans or *amplifies* them. Because the future belongs to those who use AI to design work with the human edge in mind.

The future belongs to those  
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A decorative graphic consisting of several green circles of varying sizes and thin green lines. One large circle is in the center, with a smaller one to its left and another to its right. A thin line forms a large circle that encloses the central circle and the one to its right. There are also some smaller circles and lines scattered around the main composition.

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# End notes

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