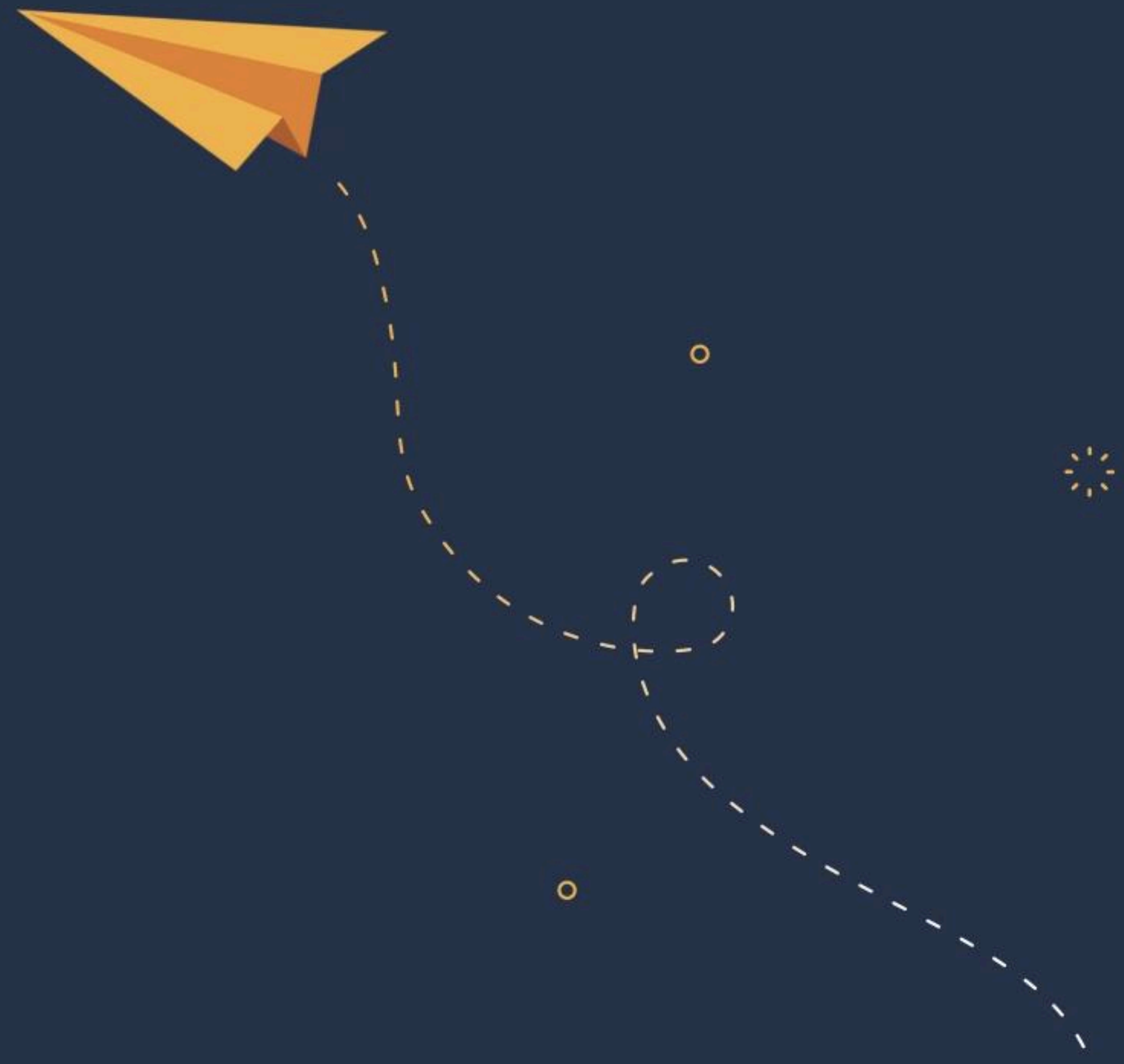


Bridging the AI visibility gap

A roadmap for regulated brands.



Overview

Nearly half of Australians (45.6%) have recently used a generative AI tool, according to the Australian Digital Inclusion Index (2025). And many now rely on AI to help them interpret rules, compare options and make decisions in highly regulated sectors such as health, finance, banking, insurance and superannuation.

In this new search environment, strong SEO alone won't ensure regulated brands appear accurately or at all in results.

When consumers shift to platforms such as ChatGPT, Gemini, and Perplexity, new risks emerge. Brand visibility can fall away, leaving room for outdated or incorrect information to fill the gap. And when sources are unclear, the result isn't just a compliance risk. It can cause consumer harm and erode trust, too.

Generative engine optimisation (GEO) provides a low-lift, high-impact way for regulated brands to stay visible inside AI responses. Instead of wholesale content rewrites, GEO restructures and elevates existing expert information so AI systems can extract, verify, and attribute it with confidence.

This paper outlines the search evolution that's underway as well as a roadmap for maintaining AI visibility.

“In regulated industries, GEO determines whether a brand is seen as credible.”

— Natalie Khoo, Founder, Avion

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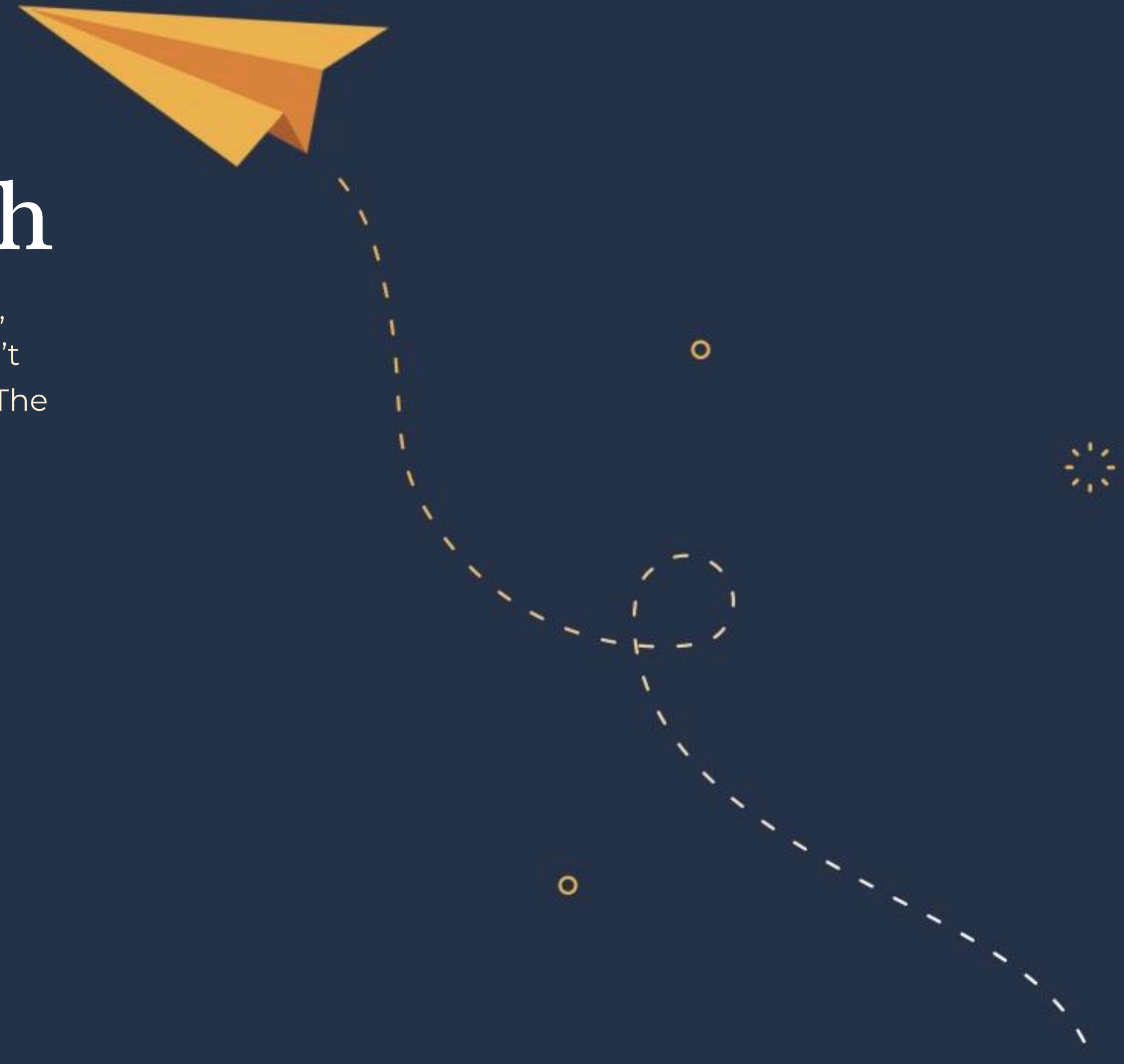
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The new AI reality

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Losing ground in AI search

Australians are turning to AI for guidance in regulated areas such as banking, finance, insurance, superannuation, and health. When regulated brands aren't visible, outdated or overseas information fills the gap, and real harm follows. The impact of this shift becomes clear in common scenarios.



Outdated financial thresholds

Banking

Scenario

A customer asks an AI tool about current fixed-rate break fees. Instead of today's figures, the response reflects a rate schedule from 2022. And this outdated figure feeds directly into a refinancing decision.

Business impact

- Additional call centre cost to correct the misunderstanding.
- Potential complaint to the bank or ombudsman.
- Loss of trust because the bank was not visible as the source of the correct information.

Contributing factors

The bank's current fee schedule exists but is buried in PDFs or behind dense explanatory text. Because the figures weren't easily extractable, AI relied on older, more accessible data.

Incorrect investment rules

Finance

Scenario

After a budget change, an investor asks about discount rules that apply to capital gains tax. Pre-change thresholds shape the answer that appears, and a sale is structured using assumptions that no longer apply.

Business impact

- Negative return experience blamed on the provider (not AI).
- Brand reputation risk if misinformation circulates.
- Lost opportunity to guide customers through compliant advice pathways.

Contributing factors

Current tax rules were published but embedded in long explanatory content or commentary. Because the applicable thresholds and dates weren't easily extractable, AI systems relied on older, more accessible summaries.

Misinterpreted policy conditions

Insurance

Scenario

A customer asks whether their policy covers specific mental health services. Instead of local terms, the answer reflects overseas standards. Expectations form around conditions that don't apply.

Business impact

- More complaints.
- Higher remediation cost.
- Reduced trust because the insurer's content was not surfaced.

Contributing factors

Policy coverage details existed but were framed in dense legal language without clear, extractable summaries. In the absence of explicit local context, AI systems defaulted to generic or overseas policy explanations.

Incorrect eligibility guidance

Superannuation

Scenario

A member asks whether early access to super is allowed. COVID-era rules surface instead of current rules, and the result is incorrect application or delayed support.

Business impact

- More compliance queries.
- Higher support costs.
- Loss of trust in a highly sensitive category.

Contributing factors

Updated early access rules were available, but COVID-era guidance remained easier to retrieve and more widely referenced. Without clear versioning and date signals, AI systems continued to surface outdated information.

Unsafe medication guidance

Health

Scenario

A patient asks what to do after missing a dose. An overseas or outdated guideline shapes the response, which doesn't reflect current Australian dosing recommendations.

Business impact

- Increased safety risk.
- Higher clinical escalation.
- Reputational harm if the incorrect advice is associated with the brand's category.

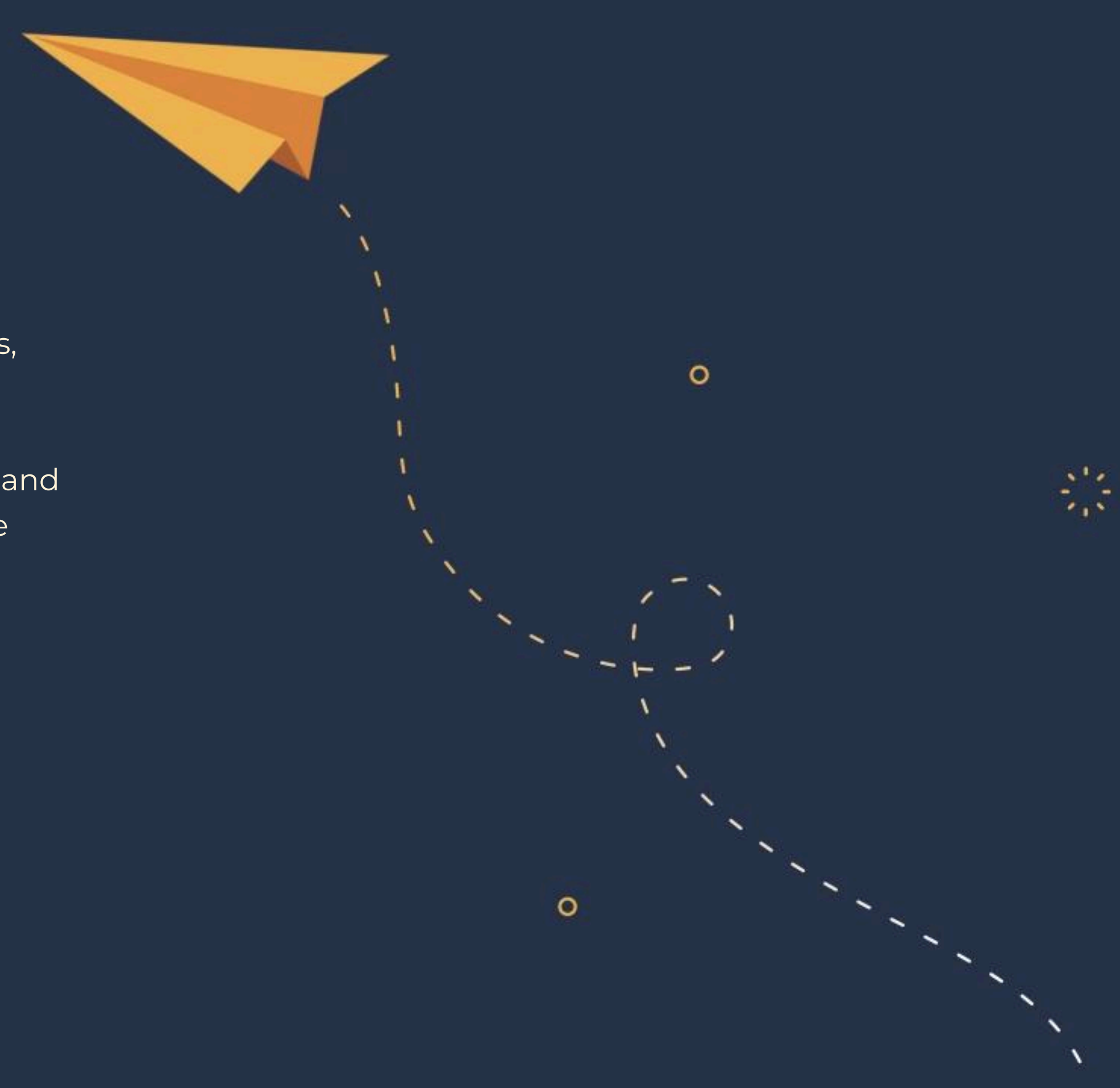
Contributing factors

Approved Australian guidance existed but was contained within clinical documents or PDFs that were difficult to extract. As a result, AI systems relied on simpler international guidelines instead.

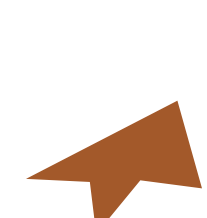
Visibility isn't guaranteed in AI

Ranking well in Google doesn't guarantee visibility in AI-generated responses, even though strong SEO can increase the probability of AI retrieval.

In December 2025, we ran real-world test queries across ChatGPT, Perplexity and Google's Gemini to see how AI tools answer regulated questions today. These examples reflect observed behaviour, not a controlled experiment.



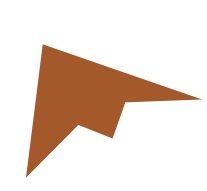
What AI tools return today



“What is a fixed-rate break fee?”

Banking

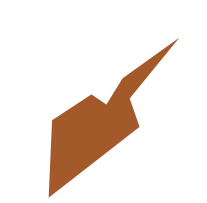
AI returns: Generic explanations or outdated fee examples, often without bank-specific context
Missing: Current bank fee schedules, Australian regulatory framing, attribution to the provider



"Is this medication safe during pregnancy?"

Health

AI returns: Generic international guidance, no Australian context, no brand attribution
Missing: TGA-approved information, local prescribing context, expert backing



"Can I withdraw super early for medical reasons?"

Superannuation

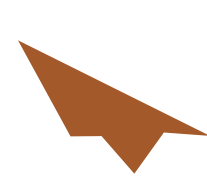
AI returns: Outdated COVID-era rules or generic hardship information
Missing: Current ATO thresholds, fund-specific processes, compliance framing



"Does health insurance include mental health cover?"

Insurance

AI returns: General category information, often from overseas insurers
Missing: Australian regulatory context, specific policy language, local provider networks



"What is the CGT discount this year?"

Finance

AI returns: Correct rate but outdated threshold examples or missing recent budget changes
Missing: Current-year examples, Australian context, attribution to ATO or major financial institutions

“The world of search is undergoing its most significant transformation since the advent of Google itself.”

— Aleyda Solís, SEO Consultant & Founder, Orainti

Side-by-side: Google vs AI

These queries returned meaningfully different outcomes across search engines and AI systems in December 2025.

Same query	Typical Google search results (Dec '25)	Observed AI responses (Dec '25)
"Is this medication safe during pregnancy?"	TGA +hospital and pharmacy sites appear	Generic international safety guidance, limited Australian regulatory context
"CGT discount Australia"	ATO + major banks dominate results	Correct rate, examples not consistently current, limited attribution
"Super early access rules"	Government and major fund pages rank	Generic hardship summary, pandemic-era framing sometimes referenced

Key insight: SEO is competitive and transparent. AI visibility is narrower, less predictable and harder to protect.

How misinformation gains momentum

Incorrect answers don't just appear, they multiply.

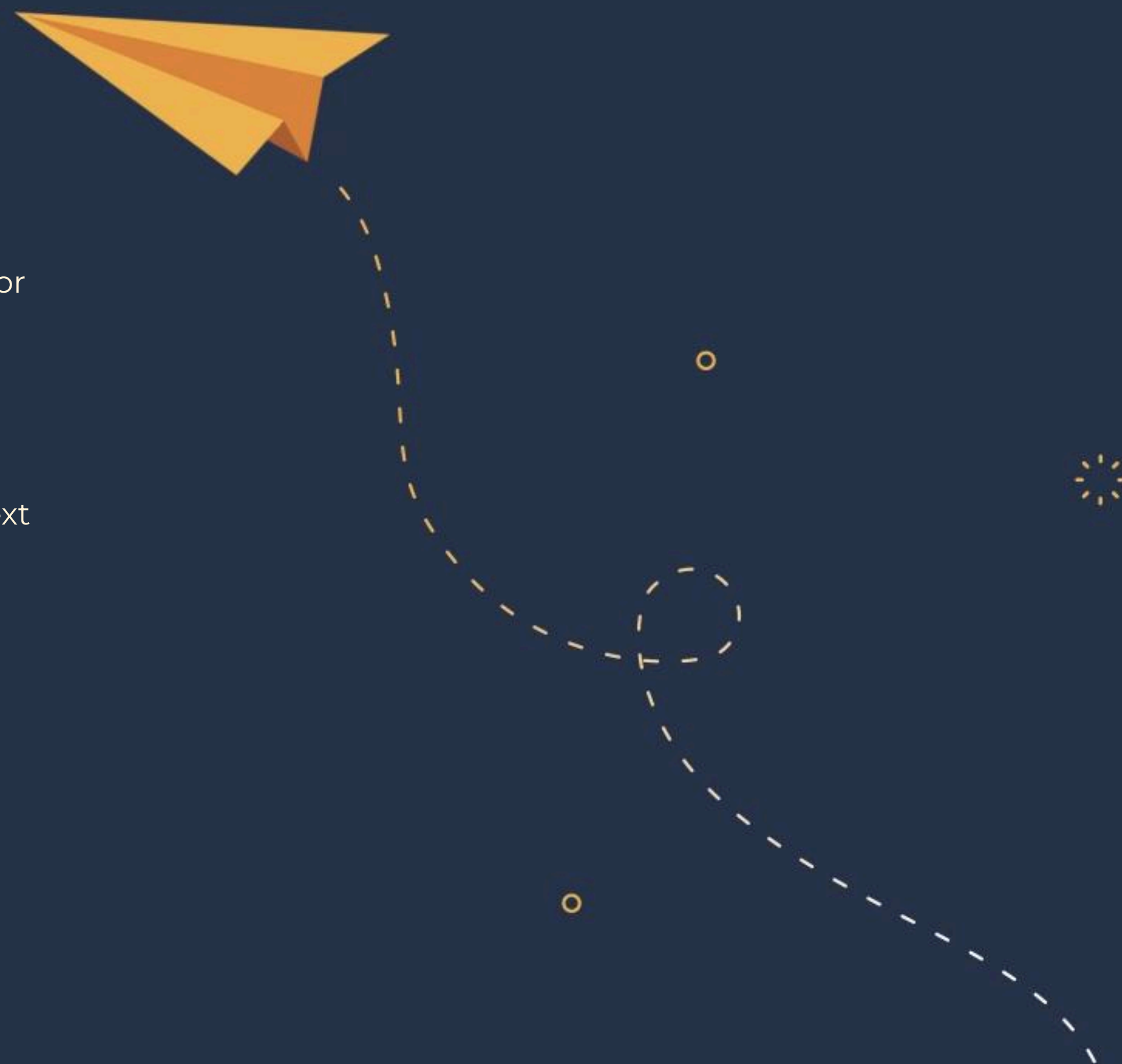
- **Repetition:** Once surfaced, a source can appear again due to retrieval patterns, regardless of accuracy.
- **Re-ingestion:** Model updates and derivative tools can reabsorb outdated content.
- **Reuse:** AI-assisted publishing spreads errors into new sites, channels and documents.

In regulated contexts, this persistence matters because accuracy – not intent – shapes real-world outcomes.

Six months that shape six years

AI systems are already forming expectations about which sources to rely on for regulated information. What is surfaced today influences what is returned tomorrow, next year, and beyond. As these patterns settle, changing them becomes progressively harder.

This creates a narrow window for regulated brands. Decisions made in the next six months will have an outsized impact on how AI tools represent entire categories over the coming years.



Why AI favours early, familiar sources

Across platforms, AI tends to surface sources that are clear, accessible and useful. When an answer performs well, it's more likely to appear again for similar questions. In regulated categories, where information is stable and rule-based, this familiarity builds quickly.

The cost of waiting

Delaying action creates a compounding burden. Teams that move later will likely suffer parallel workloads: building new, compliant content structures, while also responding to misinformation, complaints, or escalations caused by earlier gaps.

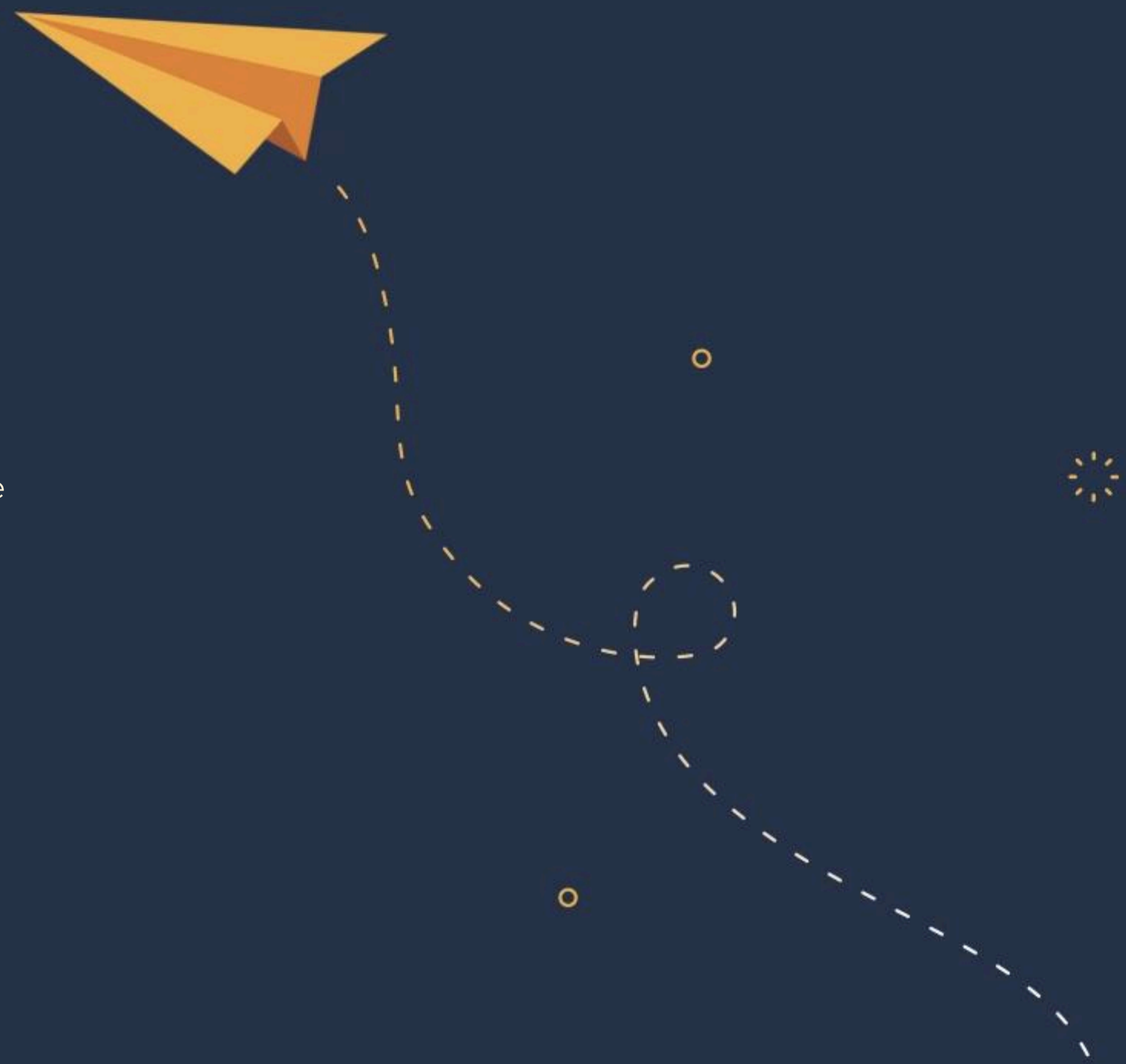
In practice, prevention is cheaper than correction, especially in regulated environments where every fix triggers review, approval and documentation.

The real constraint isn't intent, it's the fact most content systems were built for search, not AI.

When ranking isn't enough

The AI visibility gap exists because SEO and generative systems are built for fundamentally different outcomes.

Traditional SEO was designed to win clicks in ranked results, assuming users would compare multiple sources. Generative AI is designed to deliver a single answer, which changes what content needs to look like to be selected and reused.



Where SEO falls short in AI environments

- Excessive preamble that delays the answer.
- Answers buried in long-form text.
- Legal disclaimers that push core content down.
- Globalised copy lacking local detail.
- No clear update or version signals.
- Dense paragraphs that resist machine parsing.

Why these patterns limit AI visibility

SEO content is designed to perform well in ranked search results, where users click through and compare sources. AI tools, by contrast, generate single answers rather than lists of links. When a clear, extractable answer isn't available, the system selects a source that provides one.

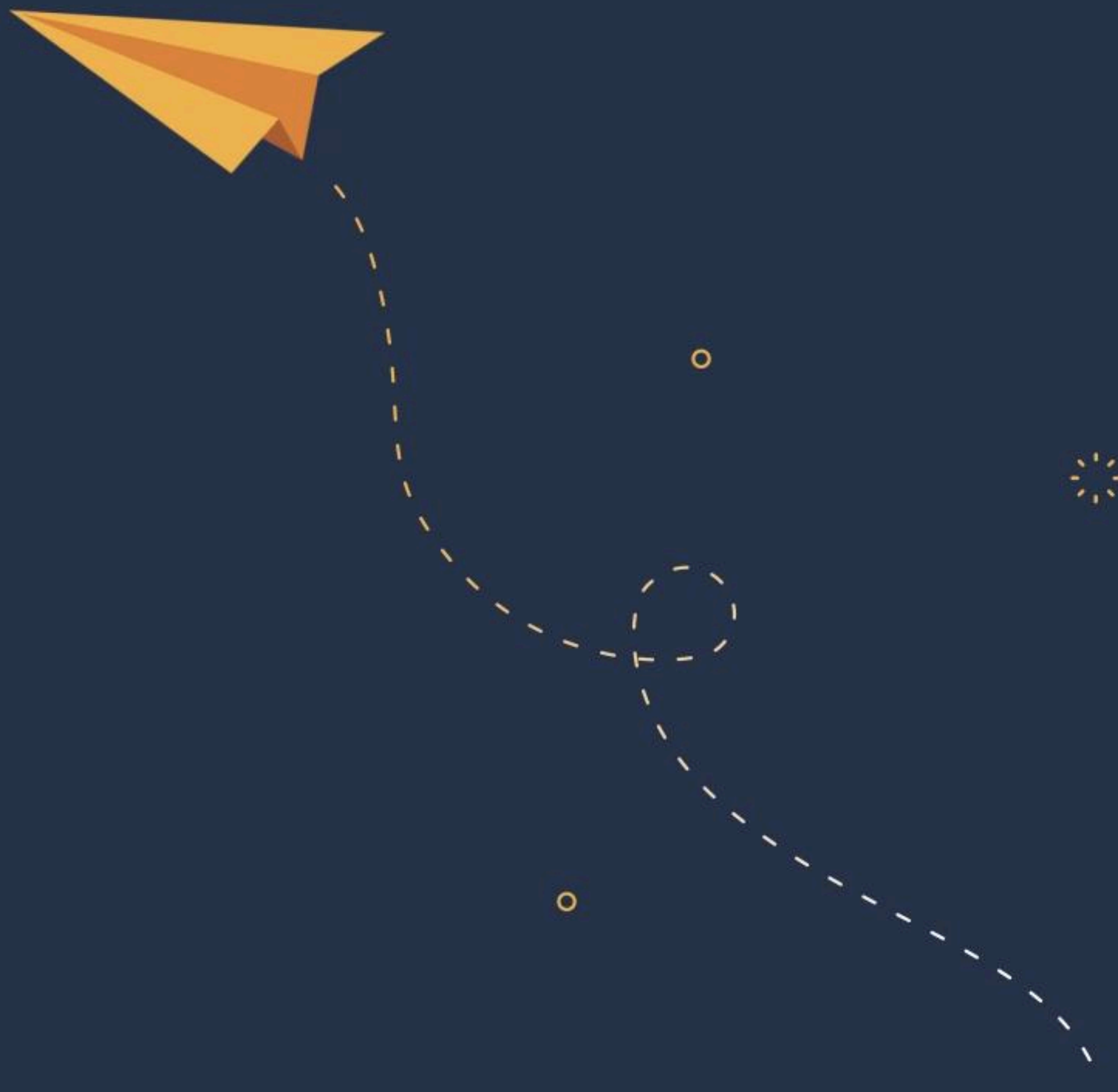
For regulated brands, strong SEO remains important, but it isn't sufficient on its own to secure placement in AI-generated responses. AI visibility also requires content that's structured for direct extraction and trusted reuse.

“More people are searching than ever, but fewer are clicking
... visibility and influence is no longer just about ranking.
It's about being cited, summarised and surfaced in AI
responses.”

— Shayna Burns, SEO Principal, Luminary

Content signals that AI trusts

AI prioritises content that makes answers easy to find, verify, and attribute. In practice, this trust is earned through a small set of consistent structural and contextual signals.



1 Answer-led page design

Place the core answer at the top, then layer context and detail beneath it.

Traditional structure: "Superannuation is a retirement savings vehicle introduced in 1992..."

Answer-led structure: "You can generally access your super when you reach your preservation age and retire, or when you turn 65."

2 Natural question headings

Use headings that reflect how people ask questions.

- Instead of: "Early Release Provisions"
Use: "Can I access my super early?"
- Instead of: "Policy Coverage Parameters"
Use: "What does this policy cover?"

3 Local rules and context

Be explicitly Australian. Include:

- Local regulatory references.
- Local dollar amounts and thresholds.
- Australian thresholds and dates.
- Relevant legislation.

4 Expert attribution

Show who is behind the information:

- Author credentials.
- Expert review.
- Review dates.

5 Plain language with precise terminology

Use plain English without losing technical accuracy. Define terms simply when required.

6 Structured data

Add schema markup to help AI identify:

- Content type.
- Date of publication.
- Author or brand.
- Key questions answered.

7 Clear versioning and date signals

Make it clear when information was last updated:

- "Last updated" dates.
- Version numbers.
- Applicable year or policy period.

Most changes are structural, not editorial. GEO is a visibility layer for high-value regulated content, not a replacement for SEO.

Example: How content changes and after GEO

These queries returned meaningfully different outcomes across search engines and AI systems in December 2025.

Traditional SEO page (Low AI visibility)	Answer-led GEO page (High AI visibility)
Page title: Capital Gains Tax Overview	Page title: What is the CGT discount in Australia for the 2024–25 tax year?
Long introductory paragraph explaining what CGT is, its history, and general tax context.	Direct answer at the top: For the 2024–25 tax year, individuals and trusts can generally reduce a capital gain by 50 percent if the asset has been held for at least 12 months . The discount doesn't apply to companies.
CGT discount mentioned only after several scrolls.	Immediate context explaining eligibility, ownership structure, and holding period.
No clear tax year or currency signal visible.	Last updated: 12 March 2025
Generic wording that could apply to multiple countries.	Explicit Australian context: Australian Taxation Office (ATO) referenced. Income Tax Assessment Act 1997 cited.
No visible author, expert reviewer, or accountability.	Reviewed by: Jane Smith, Tax Partner, ABC Financial Advisory
Headings reflect internal taxonomy (e.g. "Capital Gains Tax Concessions").	Natural question heading: Can I apply the CGT discount to my investment?
Dense explanatory paragraphs with no clear visual hierarchy.	Short, scan-friendly sections with supporting detail placed below the answer.

The underlying information stays the same, but the structure makes it visible and trustworthy.

Why this works for both humans and AI

Clear, answer-led content provides faster answers for humans and extractable information for AI.

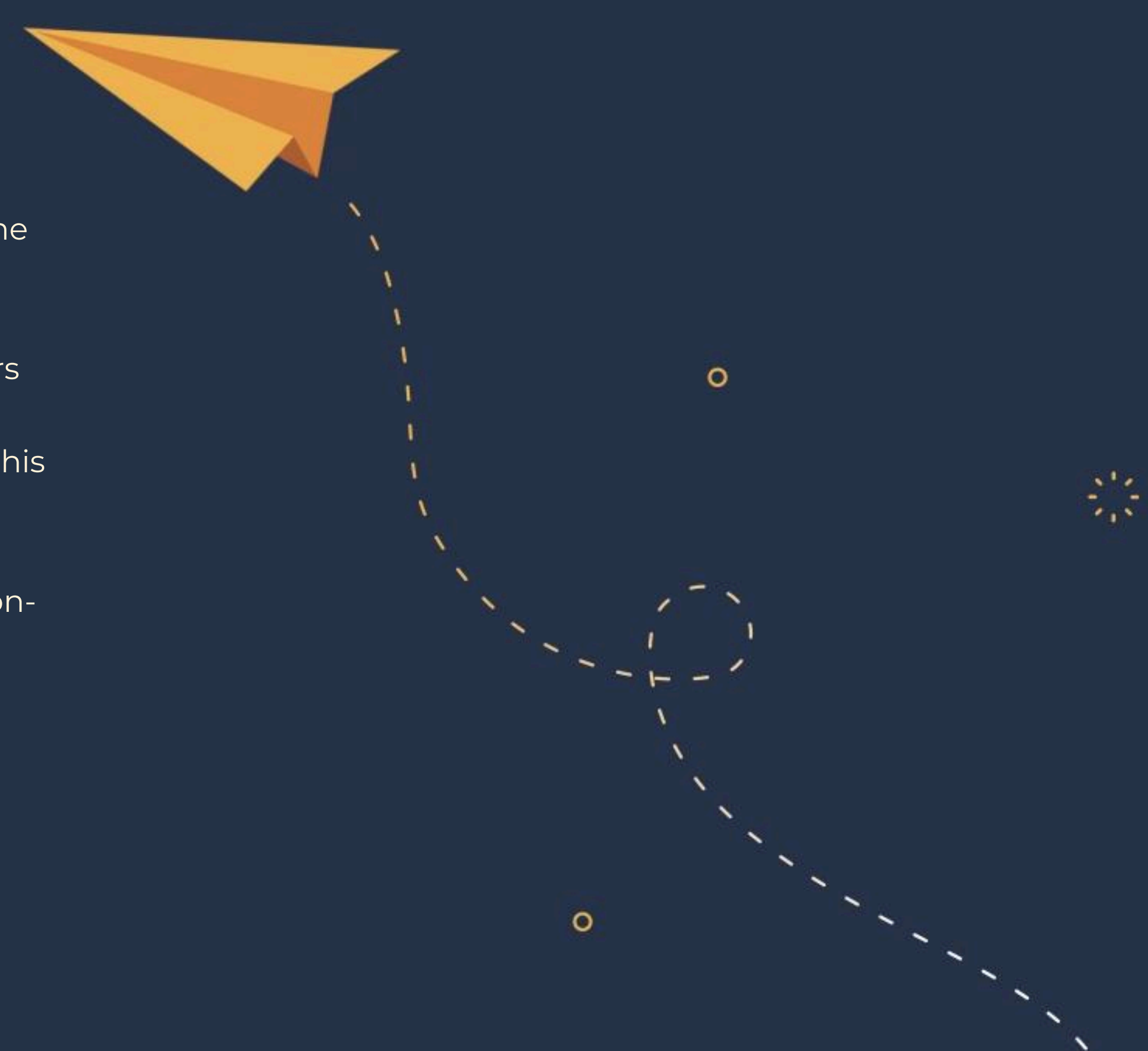
The biggest gains come from pages where consumer demand and regulatory risk intersect. Eligibility rules, thresholds, coverage queries and safety guidance surface first. And improved visibility drives the greatest commercial return.

GEO that works in the real world

GEO is often confused with turning content into FAQs. While FAQs can be one expression of the approach, they're not the core.

At its heart, GEO focuses on structuring existing content so key rules, answers and authority are clear to people and AI systems. Product pages, policy summaries, guides, safety instructions and disclosures can all be optimised this way without changing their purpose.

The shift isn't from articles to FAQs. It's from brand-led explanation to decision-first clarity. The examples that follow show how this shift plays out across common types of regulated content.



Patient information page

Health

Before (Traditional)

"Our digital health program supports patients by offering guidance and access to resources. Eligibility depends on clinical assessment, and features vary by location and referral pathway."

This version introduces the program but gives little practical information. Patients don't learn who can join, how the service works or where it applies.

After (GEO optimised)

"The digital health program gives eligible Australian patients remote access to a qualified care team, personalised treatment plans and secure messaging for support. Adults aged 18 and over can enrol with a GP referral. The service operates nationwide through telehealth."

Access depends on clinical suitability at enrolment.

Service provider: [Brand name] | Jurisdiction: Australia | Information current as of: December 2025

Why this works: Eligibility, location, delivery and authority are easy to see, helping both readers and AI tools extract the right facts.

Tax guide

Finance

Before (Traditional)

"Capital gains tax rules can change. Discount provisions may apply depending on asset type and holding period."

This alerts readers to the topic without telling them what applies today.

After (GEO optimised)

"For the 2025–26 financial year, Australian resident individuals and trusts receive a 50% capital gains tax discount on assets held for more than twelve months. Companies are excluded, and different rules apply to non-residents."

Source: Australian Taxation Office | Current as of: December 2025

Why this works: A complete rule appears at the top, supported by eligibility and timing.

Product coverage summary

Insurance

Before (Traditional)

"Mental health benefits are provided in line with policy terms, exclusions and sub-limits as outlined in the Product Disclosure Statement. Members should refer to the PDS for full details."

This statement confirms cover exists without explaining what is included.

After (GEO optimised)

"Hospital policies that include mental health benefits generally cover inpatient psychiatric treatment, hospital accommodation and theatre fees, and treatment by registered psychiatrists."

Key conditions include:

- two-month waiting period.
- annual sub-limits.
- pre-approval for non-emergency admissions.

Confirm your exact benefits by calling [number].

Policy current as of: December 2025

Why this works: Coverage and conditions are visible at a glance, allowing faster understanding and reliable AI summarisation.

Early access guidance

Superannuation

Before (Traditional)

"Compassionate release of superannuation may be available in certain hardship circumstances and is assessed under ATO guidelines with supporting medical documentation."

The statement signals potential access without clarity on process or requirements.

After (GEO optimised)

"Early access to super may be approved to help pay for medical treatment when no other funds are available. Applications require certification from two medical practitioners, including a specialist, along with evidence of treatment costs. Requests are assessed by the Australian Taxation Office, with processing times of 10 to 15 business days."

Information current as of: December 2025

Why this works: A general concept becomes a clear, step-based process with timing, evidence and authority.

Credit cards page

Banking

Before (Traditional)

"Our Premium Travel Card gives you flexibility and confidence when travelling overseas. Enjoy competitive exchange rates, global acceptance and exclusive benefits."

This focuses on brand messaging rather than the information AI needs to verify or compare products.

After (GEO optimised)

"The Premium Travel Card allows spending in ten currencies with no foreign transaction fees on purchases. ATM withdrawals overseas incur a \$3 fee per transaction. Cards are available to Australian residents aged 18 and over and accepted wherever Visa is accepted worldwide."

Important things you should know [footer]

Funds are protected under Australian banking regulations. The card is issued by [Bank Name]. Rates and fees current as of December 2025. For full terms, see Product Disclosure Statement.

Why this works: Pricing, eligibility and regulatory context are presented clearly, making details easier for both readers and AI systems to extract.

Cross-industry GEO pattern

Across health, finance, insurance, banking and superannuation, the same pattern appears.

- Vague marketing or policy wording gives way to clear rules, visible thresholds, named authorities and current dates.
- Formats differ, but the optimisation logic is consistent.
- It makes decision points easy to extract while preserving regulatory integrity and improving visibility for both people and AI systems.

The examples in this section focus on website content structure, but AI visibility for regulated brands also depends on:

- Reviews and ratings across industry platforms.
- Citations in news and industry publications.
- Mentions in regulatory resources and guidance.
- Presence in professional networks and associations.

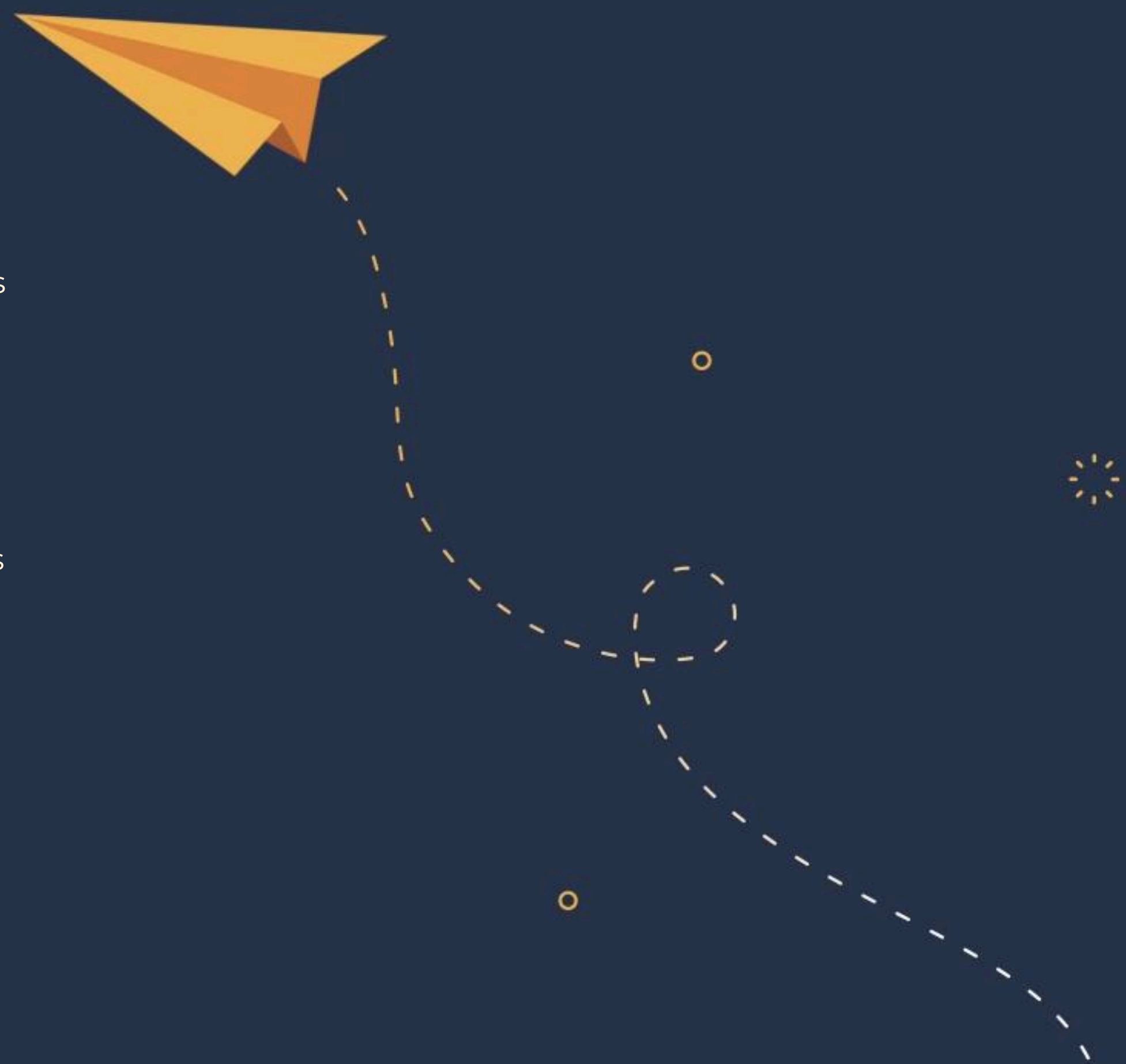
Your restructured website content provides the canonical source these external signals point to. When industry publications cite your research, review sites reference your policies and regulatory bodies mention your brand, AI systems validate that information against your website.

This is why structure matters: external visibility only translates to AI presence when your owned content is clear, current, and extractable.

The operational reality of GEO

GEO clearly works across many content types but applying it at scale requires more organisational and technical effort than the examples suggest. When teams move from isolated pages to real workflows, the reality sets in.

Regulated teams must balance legal accuracy with usability, manage long review cycles, and decide which pages truly matter. They also face technical demands around structure, dates and schema. None of this is simple, but it is manageable when the work is focused and prioritised.



The real challenges

- **Balancing clarity with legal precision.** Regulated content must be both accessible and defensible. Finding language that serves both purposes requires skill and collaboration.
- **Compliance and SME review cycles.** Even small content changes can trigger multi-week approval processes involving legal, compliance, and subject matter experts.
- **Choosing the right pages.** Not every page needs restructuring. Selecting the 20 pages that matter most depends on real customer questions and business risk.
- **Technical implementation.** Structured data, version control, and date management add layers of complexity beyond the copy itself.

Making these challenges manageable

You don't need a site-wide overhaul.

The challenge isn't in creating new content, but reshaping existing material so that answers, authority, and currency are clear and extractable.

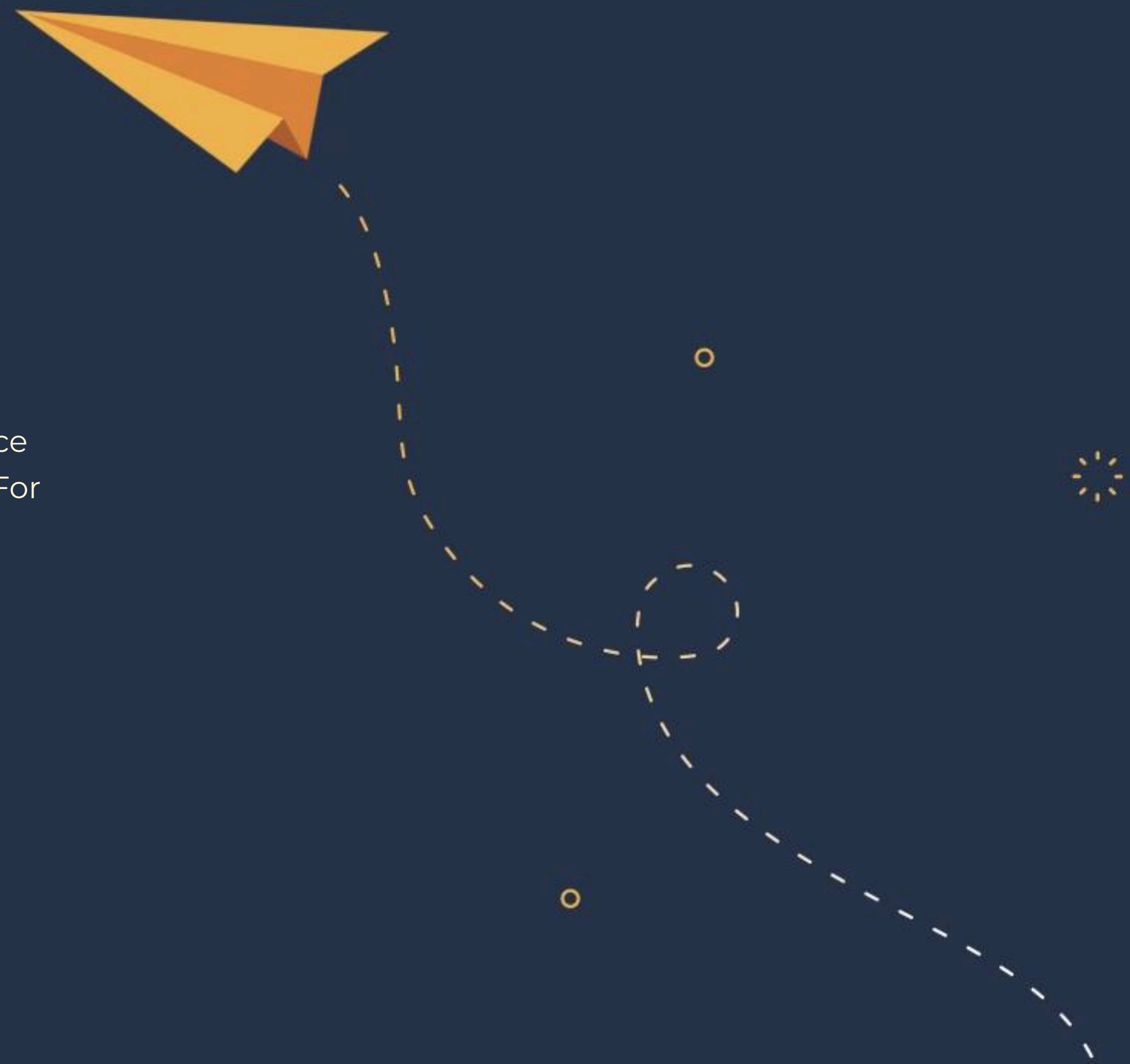
Technical elements like schema and version tracking can be templated and reused once set up correctly.

Many of these challenges surface mainly within compliance teams.

Compliance without friction

Regulated brands often hesitate because they assume GEO content creates compliance risk, but the opposite is true.

GEO works best when it's led by marketing and digital teams, with compliance acting as a governance partner rather than a gate at the end of the process. For digital teams, this creates a repeatable operating model that supports faster publishing over time.



Why clearer content reduces compliance exposure

- **Structured, versioned content is more defensible.** Clear dates, attribution and review status make it easier to demonstrate compliance with disclosure requirements.
- **Answer-first content reduces misinterpretation.** Burying key information under disclaimers and preamble increases the risk that consumers will misunderstand or miss critical details.
- **Clear local framing prevents offshore content from taking the lead.** When your content doesn't appear in AI responses, generic international information often fills the gap without the right compliance framing.

How to involve compliance early

- **Agree on standard answers in advance.** Legal and compliance teams can approve templates for recurring content scenarios such as pricing, eligibility, coverage, and risk disclosures.
- **Separate information from advice.** Be explicit about what is factual versus what requires personalised advice. This distinction can be clearly signalled through content structure.
- **Create a review framework for updates.** Define criteria for which changes need full legal review, and which require lighter approval. Date updates and minor clarifications do not need the same scrutiny as new information.

The compliance advantage of early action

Brands that establish clear GEO patterns early can:

- Build templates that streamline future updates.
- Demonstrate proactive management of consumer information quality.
- Reduce the risk of reactive compliance work when misinformation circulates.

Compliance teams increasingly recognise that AI visibility is a consumer protection issue, not just a marketing opportunity. This creates the conditions for closer marketing-compliance collaboration, faster publishing cycles, and greater confidence in how regulated information appears in AI-mediated discovery.

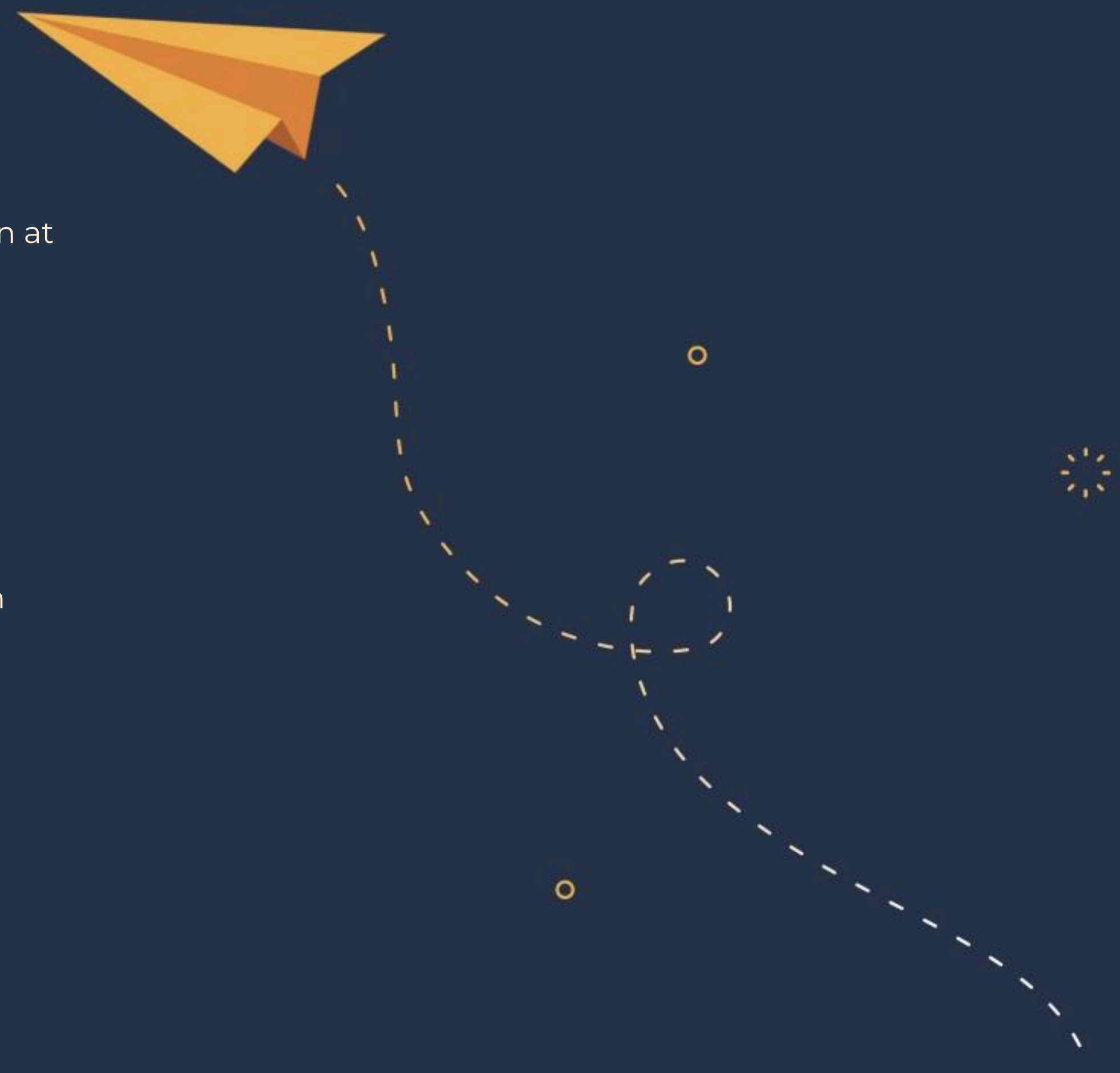
Once governance is aligned, the remaining task is one of execution in moving from principle to repeatable practice.

A framework for AI visibility

For marketing teams, the goal isn't only accuracy. Visibility, trust and selection at key AI-mediated decision points matter just as much.

Pre-approved structures and templates reduce effort and improve agility, allowing teams to move faster without re-negotiating compliance on every update.

This framework is designed for digital leaders, content owners and project managers, and can be executed without specialist technical skills or platform ownership.



PHASE 1 Diagnose

Conduct an AI visibility audit

To understand how your brand appears in AI results today:

- Ask ChatGPT, Perplexity and other AI tools the 20-30 most common questions your customers ask.
- Document what answers appear and which sources are cited.
- Note where your content is missing, outdated, or misrepresented.
- Identify where competitors or generic sources fill the gap.

This creates a baseline and highlights the highest-risk visibility gaps.

Collect real customer questions

Don't guess what people ask. Use:

- Customer service logs and call transcripts.
- FAQ page analytics.
- Search queries from your site.
- Social media questions.
- Regulatory inquiry data, if available.

Patterns in phrasing matter because they closely reflect how consumers frame questions inside AI tools.

Map questions to existing pages

For each common question:

- Does a page exist that should answer it?
- Does that page answer it clearly?
- Is information visible, current and extractable?
- Is content locally framed and attributed?

Many brands discover they have the right pages but the wrong structure.

PHASE 2 Focus and fix

Prioritise the pages that matter most

You don't need to fix everything. Focus on:

- High-frequency questions
- High-risk content where errors could cause harm
- High-impact information that influences applications, purchases or claims.

For most brands, this yields 10-20 priority pages, not 200.

Work with SMEs early and efficiently

Subject matter experts are critical but often overloaded. Their input is best used when:

- Clear before-and-after examples show the intended structure.
- Reviews are scoped to specific decisions rather than open-ended feedback.
- Pre-approved response structures are used.
- Templates allow one review to be applied many times.

The goal is to make SME input focused and repeatable, not case-by-case.

Restructure pages using GEO principles

Apply the structural approach outlined in Section 7:

- Put the direct answer at the top.
- Use natural question headings.
- Add local context explicitly.
- Include expert attribution.
- Add clear date and version signals.
- Implement structured data markup.

AI tools can assist with drafting and reformatting. However, authority, attribution and compliance-safe structures must still be designed and controlled by digital teams. Most pages already contain the right information – it just needs reordering so that key answers, context and authority are immediately clear.

PHASE 3 Prove and maintain

Establish measurement practices

Track what matters:

Manual testing cadence

Test the same set of prompts monthly:

- Does the brand appear?
- Is the answer current?
- Is the response locally framed?

Track patterns over time:

- Brand citation frequency
- Answer accuracy
- Currency of information provided.

Full automation isn't yet possible, so monitoring still requires a mix of manual checks and strategic review.

Build for ongoing maintenance

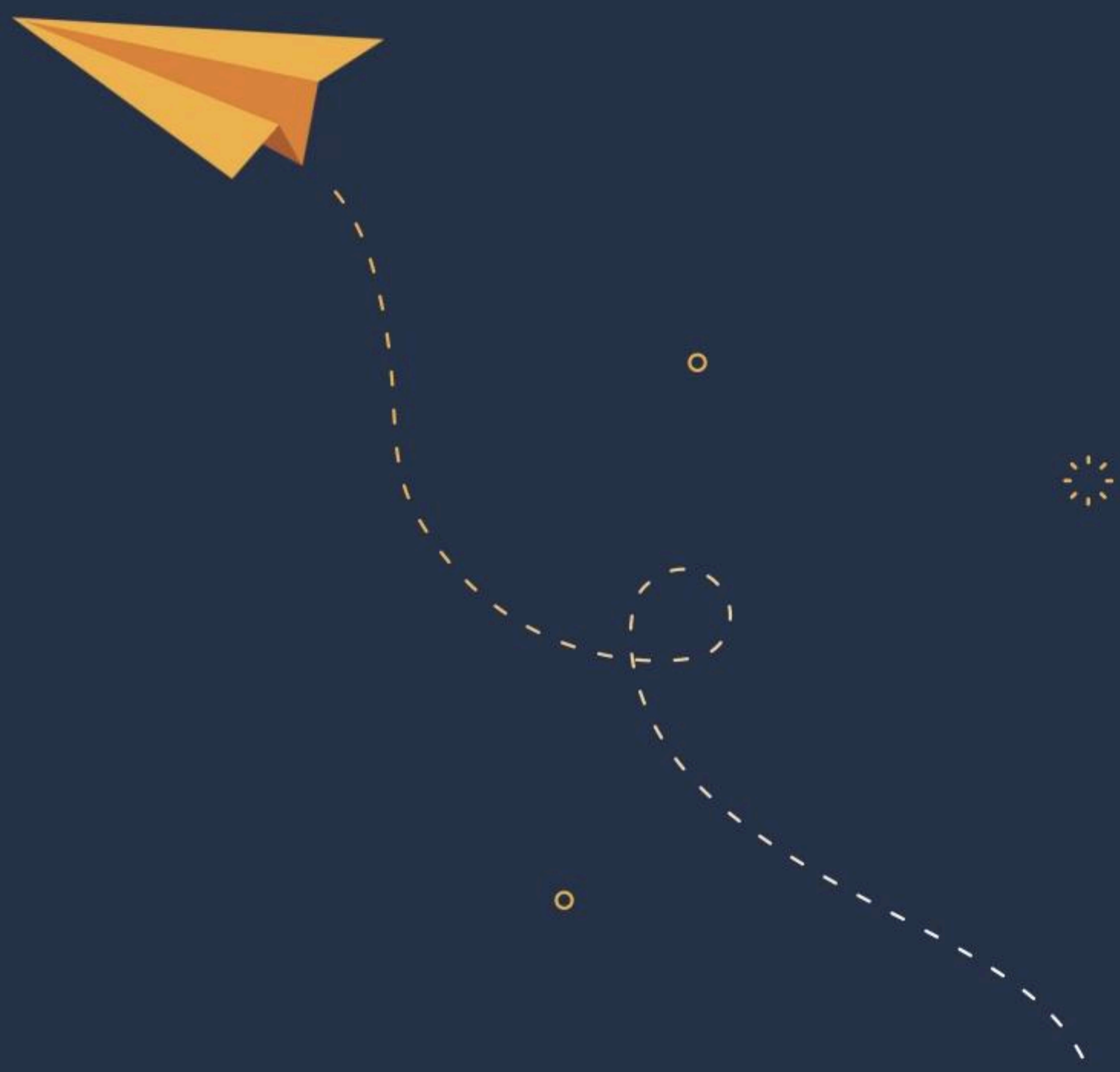
GEO isn't a one-time project. Regulated information changes regularly:

- Maintain a content calendar for priority updates.
- Set triggers for regulatory or policy changes.
- Use a lightweight review process to retain currency.
- Reuse established templates and patterns to make updates faster.

Restructuring requires effort upfront, but ongoing maintenance should be manageable. Without it, brand presence may fade as fresher content overtakes older material in AI-generated answers.

The new AI reality

Nearly half the population is already using generative AI (Australian Digital Inclusion Index, 2025), accelerating its influence in regulated markets and making brand visibility a strategic priority.



What inaction looks like

When regulated brands aren't visible in AI responses:

- Outdated information fills the gap.
- Generic international content replaces local guidance.
- Competitors or low-quality sources become the default.
- Consumer harm risk increases, driving support enquiries and complaints.
- Compliance exposure grows, triggering reactive review and rework.
- Trust erodes because your brand wasn't present at the point of decision.

Over time, correction becomes harder as AI systems continue to reuse familiar sources, even when information changes.

What action looks like

Clear, current, locally framed content that AI systems can easily find, extract, and attribute leads to:

- Brand presence when customers use AI for help.
- Answers that reflect current rules and local context.
- Information linked and attributed to credible, expert sources.
- Compliance risk that is managed, not amplified.
- Trust that is reinforced rather than undermined.

Because the right information typically already exists, site-wide rebuilds are unnecessary. Real gain comes from implementing stronger structure, clearer attribution, and visible currency.

What to do tomorrow

Identify one high-risk customer question in your category, then ask an AI tool for the answer. Where your brand appears, or does not appear, will reveal the gap and make the case for action.

Working together

Most regulated brands have the expertise, content and authority required to succeed in AI. The challenge is turning this into structured, extractable information at scale, within governance boundaries.

As a specialised content service for regulated industries, we work across:

- Website content foundation - restructuring core pages for AI visibility.
- Thought leadership content - whitepapers and blogs that earn citations.
- Compliant execution - templates and governance that work at scale.

If you're ready to build that foundation and need partners who understand regulated content, compliance requirements, and AI visibility patterns