

Who Owns Your Intelligence?

Person-owned vs. corporate-owned AI, tested against employment law, emerging protocols, and the market



Executive Summary

Every AI system today gets smarter about the person or company using it. The open question the industry hasn't settled is who keeps that intelligence when the relationship ends. This report tests one specific claim: that a future where individuals own their own AI is more durable, and more legally and technically grounded, than a future where every company simply builds its own walled garden.

We set out to disprove this, not confirm it. We checked employment law in five jurisdictions, reviewed a new technical protocol for person-owned AI memory, and compared it against what large enterprise platforms are already shipping. The short version: the near-term future (2026–2028) belongs to corporate-owned AI. The legal and technical groundwork for person-owned intelligence is real and further along than expected, but it will take five to ten years to reach the mainstream. It will likely arrive first for high-value professionals who are already used to licensing their expertise rather than selling their time.

“The law already says your general skills and experience belong to you. Almost nobody has built the software to act on that.”

1. The Question Nobody's Asking Directly

There's a question sitting underneath the entire AI industry right now, and almost nobody is asking it directly: when an AI system gets smarter about you or your work, who actually owns that intelligence?

Right now the answer, in practice, is your employer. You leave a job, and whatever the company's AI learned about your customers, your workflows, your judgment calls, stays behind. You start over at the next place. Ten years of accumulated context, gone, at least as far as the machines are concerned.

We spent the last few weeks trying to break this idea apart. Not to prove ourselves right, but to actually test it: is a future where people own their own AI more realistic than one where every company just builds its own walled garden? We looked at employment law in five countries, dug into a genuinely new technical standard, and checked what real companies are already shipping. This report walks through what we found.

Two Futures, and We're Already Living in One of Them

Picture two paths. In the first, every company builds its own Corporate AGI. Employees use whatever tools their employer gives them. When someone leaves, their accumulated know-how stays locked inside the company's systems, fragmented, disconnected from the person who built it.

In the second, people own their own intelligence. It grows with them across jobs and careers. Companies still exist, and still have their own systems, but they interact with a person's AI through permissions rather than ownership. The person decides what to share, and for how long.



The honest answer is that we're currently living in the first future, and it's already at scale. This report tries to work out how long that stays true, and what would need to be built to shift it.

2. What the Law Already Says

We expected employment law to be ambiguous on this. It isn't, not as much as assumed.

In California, an employee's general knowledge, skills, and professional judgment belong to the employee, not the company. Only genuine trade secrets, specific confidential information with defined economic value, remain company property. The European Union draws the same line: the know-how a person builds up through experience belongs to them and travels with them to the next employer. UK courts have upheld the same principle, and Australian courts have gone further, ruling that contract clauses trying to stop former employees from using their general skills elsewhere are simply unenforceable. Indian law follows the identical logic: what you've learned to do is yours; what the company specifically holds as confidential is theirs.

Five separate legal systems, and they all converge on the same boundary. That's a real foundation for the person-owned intelligence thesis, not an assumption we're making on its behalf.

The Trade Secret Surge

There's a countervailing signal worth taking seriously. US federal courts recorded over 1,500 new trade secret cases in 2025, the highest number ever, and the surge is being driven largely by employee mobility combined with AI tools. Companies are increasingly worried that employees will use AI to extract and retain information that should have stayed confidential. That means the line between "your general expertise" and "the company's proprietary information" is being contested harder than ever, and any system built around person-owned intelligence needs to draw that boundary in code, not just in a contract.

The Portability Gap

Europe's GDPR gives individuals the right to take their own data with them when they switch providers. But that right covers data you provided, not conclusions an AI system drew about you. If a platform built a model of your preferences or behavior, that inference generally doesn't have to follow you out the door. It's a real limitation on how portable "your" intelligence actually is under current law.

3. The Technology Is Further Along Than Expected

The most surprising finding in this research is a protocol called SAIHM, short for Sovereign AI Horizontal Memory, published as a draft technical standard in May 2026. It describes how a person could own an AI memory layer outright: encrypted piece by piece, tied to the individual's own cryptographic identity rather than a platform's, shareable with an organization on a revocable basis, and provably erasable on

request.

In plain terms, someone has already written down, in real technical detail, how person-owned AI memory could work. That doesn't mean it's built or widely adopted. It does mean the objection that this is science fiction no longer holds up.

Regulation is pointing the same direction. By the end of 2026, every EU member state is required to offer citizens a Digital Identity Wallet under the eIDAS 2.0 framework, a government mandate that puts verified digital identity in the hands of individuals rather than platforms. It's exactly the kind of infrastructure person-owned AI would need to authenticate itself without handing control to a tech company.

Meanwhile, the largest platforms are building the opposite thing. Microsoft's new "IQ stack," announced this year, is explicitly a corporate context layer: company data and company memory sitting underneath whichever AI model happens to be running on top. That's a sound business decision for Microsoft, and it's also a signal. None of the major model providers have any real incentive to let you take your AI's understanding of you and walk out the door with it, because their businesses depend on you staying inside their ecosystem. If person-owned intelligence is going to exist, it likely won't come from any of them.

4. Skills Are Becoming Portable, Prices Haven't Caught Up

AI "skills," reusable packages of instructions and expertise an agent can plug in, are consolidating around real standards faster than expected. Anthropic published an open specification for these in late 2025, and OpenAI adopted a competitor's format a few months later, something that almost never happens in this industry. Amazon released its own open standard for portable agent extensions in August 2026.

A marketplace called Agensi launched in April 2026 and crossed 2,000 listed skills within three months, splitting revenue 70/30 with creators. An early skill-verification tool, one that checks whether a skill actually does what it claims, surfaced on Hacker News this year.

The gap is pricing. Those marketplace skills sell for \$9 to \$49 each, hobbyist territory. Real senior expertise, the kind a fractional CFO or a seasoned consultant sells, rents for \$150 to \$600 an hour, or \$5,000 to \$15,000 a month on retainer. Nobody has yet built the bridge between cheap, verified, portable skill modules and expensive, real, human-grade expertise. That gap is either a warning sign about the whole category, or the clearest opening in it.

5. The Strongest Evidence Isn't Technical At All

The clearest proof this model can work has nothing to do with AI. It's how fractional executives and independent consultants already operate.



A fractional Chief AI Officer charges \$5,000 to \$15,000 a month, roughly a tenth of what a full-time hire would cost, and delivers real expertise without ever transferring "ownership" of that expertise to the client. The client gets the outcome. The consultant keeps the knowledge, the method, the accumulated judgment, and takes it to the next client.

That is the capability economy already working, without any AI involved. People are already licensing their expertise in scoped, temporary, revocable ways. Person-owned AI simply asks whether that same arrangement can happen through software, at scale, across far more kinds of skill. The precedent already exists. It's just manual, human-only, and slow to scale.

6. Corporate AI Is Already Winning, For Now

None of this is theoretical elsewhere. Corporate-owned AI is deployed at real scale today. Microsoft reports more than 160,000 organizations running its Agent 365 platform, with over 400,000 agents deployed. ServiceNow is giving away its AI Control Tower free for a year, a stated two-million-dollar incentive, purely to get enterprises committed early. Salesforce closed last quarter with \$800 million in AI agent revenue across 29,000 deals. Enterprise software vendors expect roughly 40% of enterprise applications to have task-specific AI agents embedded by the end of 2026.

This is the environment person-owned intelligence has to grow up alongside, not instead of, at least for the next several years. It's also worth naming directly why none of these companies are likely to build the person-owned alternative themselves: OpenAI wants people inside the ChatGPT ecosystem, Microsoft wants enterprise data inside its own context layer, and Google wants the same for Gemini. Building a tool that lets a user cleanly walk away with everything the AI has learned about them runs directly against each of their business models. That isn't a criticism. It's just a reason to expect this to be built by someone outside that incentive structure, not by the incumbents.

7. Where This Actually Lands

Legally: the case holds. Employment law across five jurisdictions already treats general knowledge and skill as something the individual owns, not the company.

Technically: the case holds. The SAIHM protocol shows a credible architecture for person-owned AI memory, and EU digital identity rules are building the authentication layer underneath it.

Economically: the case holds for high-value professionals specifically. Fractional executives and consultants already prove that expertise can be rented without being surrendered.

Commercially: partial. The mass market isn't ready in 2026. High-value professionals are.

Strategically: the opening is real precisely because the largest AI companies have no reason to build this themselves. Their business models depend on the opposite outcome.



Our honest timeline: corporate-owned AI dominates through 2028. A hybrid model, where corporate platforms and person-owned memory layers start talking to each other through explicit permissions, emerges between 2028 and 2030. Person-owned intelligence reaches the mainstream sometime after 2030, arriving first for the professionals whose expertise is already valuable enough to rent out on its own terms.

The window to build this properly, before it calcifies around one or two dominant corporate platforms, is probably the next couple of years. After that, it gets a lot harder to unwind.

This research draws on employment law across the US, EU, UK, India, and Australia; the SAIHM protocol draft (May 2026); EU digital identity regulation; and public disclosures from Microsoft, ServiceNow, Salesforce, Anthropic, and several AI skills marketplaces. Methodology was adversarial by design: the goal throughout was to find reasons the thesis might be wrong, not to confirm it. Where evidence was inconclusive, that is noted rather than resolved in either direction.



Sources

32 key sources are listed below, drawn from a wider research base of 208 sources reviewed for this report. Full source list available at phenomeny.in/research/personal-agi-corporate-agi-sources.

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