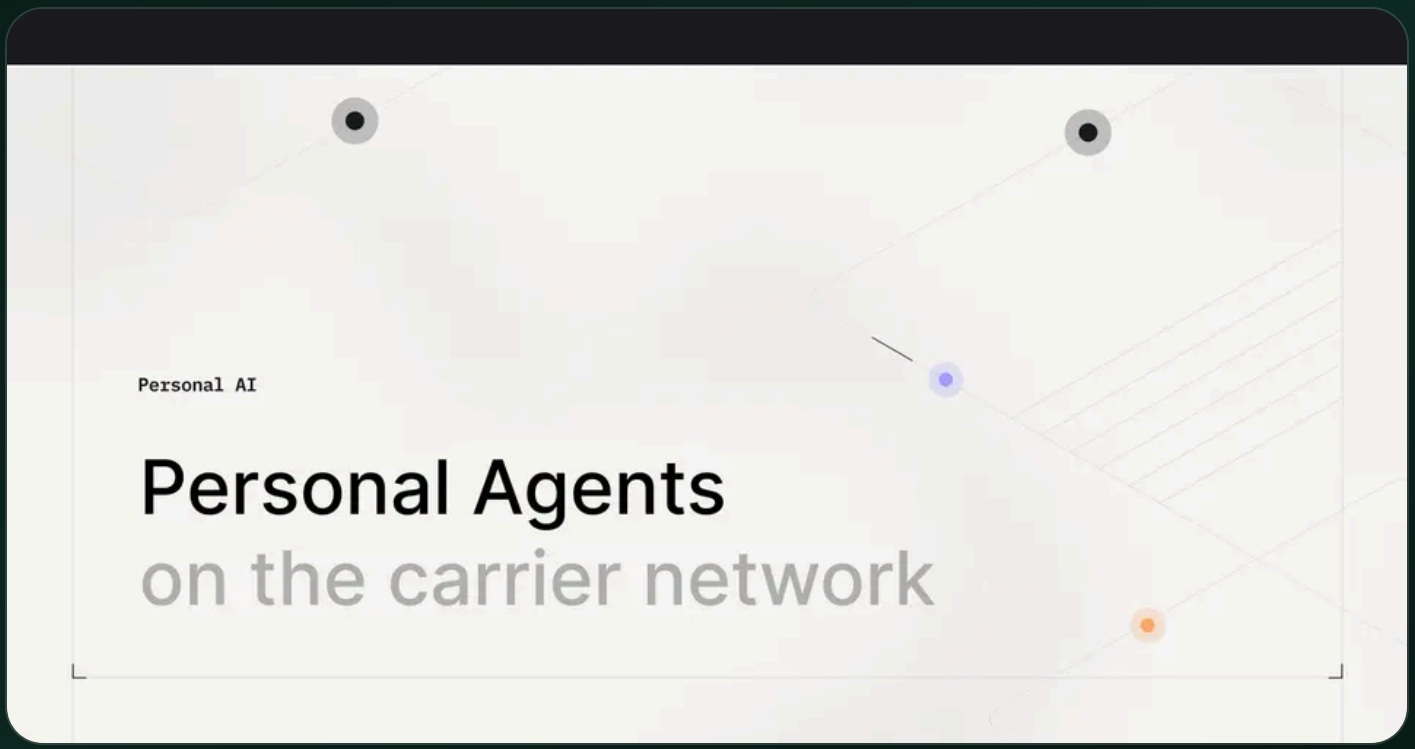
ToolGPA

NOVEMBER 2026

Personal AI

The Insider's Guide

Memory platform for AI assistants and carrier-network agents



Every plan, grade, refund rule and rival among AI assistants, read from Personal AI's own pages.

Made by Personal AI · checked Nov 13, 2026 · toolgpa.com

1.6
GPA

Personal AI

Personal Agents
on the carrier network

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Who made this guide, what else is on the site, and how to cite it

ToolGPA put this guide together from Personal AI's own pages, its app-store listings and our grades. Every fact in it is on Personal AI's page too, where it is kept up to date. Checked Nov 13, 2026.

Welcome

What it is, who it suits, its grades and the ten things to know first

1.6

GPA, above 0 of the 87 other AI assistants we grade

Personal AI sells a memory platform for AI. Its pages describe three layers: My AI, an assistant that remembers conversations and preferences; Persona Studio, for building AI personas without code; and Memory Core, an infrastructure service for developers. Its latest focus is MODEL-4, deployed on carrier networks, and pricing is handled through sales.

> **Only a web sign-in is visible and the setup is sales-led.**
>
> From our grade for ease of use

To get you started, here are **7 things to know about Personal AI**, taken from its own pages and our grades.

1 **Best for enterprise AI memory deployed on a network**

Personal AI sells a memory platform for AI, with an assistant, a persona builder and a developer service.

2 **It runs on Web**

Web.

3 **My AI**

An assistant described as remembering every conversation, learning your preferences and building a long-running relationship, with no setup or configuration.

4 **Persona Studio**

A no-code builder for defining a persona's personality, knowledge domains, memory behavior and guardrails, backed by Memory Core.

5 **Memory Core**

A memory and context service for developers that encodes, stabilizes, recalls and evolves persistent memory for AI applications.

6 **A 1.6 GPA, above 0 of 87**

That is against the other AI assistants we grade, on value, the free plan, features, ease of use and platforms.

7 **Keep it**

To replace Personal AI you would be making an AI model, which you can rent by the request but not make. That is not a weekend's work, with an AI app builder or without one.

Personal AI at a glance

PRICING Paid	FREE PLAN No
FREE TRIAL None stated	RUNS ON Web
MADE BY Personal AI	CATEGORY AI Assistants
OUR GRADE 1.6 GPA, weak	

The report card

Best for enterprise AI memory deployed on a network

Personal AI sells a memory platform for AI, with an assistant, a persona builder and a developer service. But no public prices were found, the pricing page says deployments are scoped with the sales team, and the current pages focus on carriers and enterprises, so a self-serve plan could not be confirmed.

TOOLGPA REPORT CARD

Personal AI

Graded Nov 13, 2026

SUBJECT	GRADE	COMMENT
Value for money	C	No public price: the pricing page says to scope a deployment with sales. With nothing on record it sits in the middle.
Free plan and trial	F	No free plan or trial is described on the pages read, and the pages offer Talk to Sales and a carrier briefing.
Features	C	My AI, Persona Studio and Memory Core on paper. The pages focus on enterprise and carrier deployments, so what an individual gets could not be confirmed.
Ease of use	C	Only a web sign-in is visible and the setup is sales-led. No store rating is on record.
Platforms and integrations	C	Web only. No apps or extensions are listed.

Grade point average — Weak, out of 4.0 **1.6**

An A is worth 4 points, a B 3, a C 2, a D 1 and an F nothing. The GPA is the average of the five.

Who Personal AI is for

- ✓ Fits if you are a carrier or enterprise looking at an AI memory layer
- ✓ Works for developers who want a memory service behind their own AI

Who it is not for

- ✗ Skip it if you want a price you can read, as pricing is scoped with sales
- ✗ Not for you if you want to try it free, as no free plan or trial is listed
- ✗ Too light on public detail for a solo buyer, as the pages focus on enterprise deployments
- ✗ Watch out: its benchmark claims were measured on a carrier network and this directory has not checked them

Good to know

Good for

- ✓ Builders who want persistent memory behind their own AI personas
- ✓ Telecom operators looking for network-level AI agents

Worth knowing

- ⓘ No public prices were found. The pricing page says deployments are scoped with the sales team, and the pages offer Talk to Sales and a carrier briefing.
- ⓘ The current pages focus on enterprise and carrier deployments, so a self-serve consumer plan for My AI could not be confirmed.
- ⓘ Only a web sign-in is visible on the pages read, and no apps or browser extensions are listed.
- ⓘ The model page cites production benchmarks measured on a carrier network, which this directory has not checked.

What it costs

Every plan, the free plan, ways to pay less and how prices have moved

Personal AI's current pricing could not be confirmed from its own site.

"

No public price: the pricing page says to scope a deployment with sales.

From our grade for value for money

We could not confirm Personal AI's current prices from its own site, so this guide lists no plans. personal.ai has them.

What it does

Its main features, where it runs, what it works with and who makes it

1

Place it runs: Web

Memory platform for AI assistants and carrier-network agents. Here is what it does, as its own site describes it, and what it covers: AI features, chat assistant, AI agents, no-code.

> **My AI, Persona Studio and Memory Core on paper.**

From our grade for features

My AI

An assistant described as remembering every conversation, learning your preferences and building a long-running relationship, with no setup or configuration.

Persona Studio

A no-code builder for defining a persona's personality, knowledge domains, memory behavior and guardrails, backed by Memory Core.

Memory Core

A memory and context service for developers that encodes, stabilizes, recalls and evolves persistent memory for AI applications.

Carrier-network deployment

MODEL-4 is deployed on an operator's own network under a single agreement covering deployment, licensing and support.

Security claims

The platform page says it is SOC 2 and HIPAA certified and GDPR compliant, with TLS 1.2+ in transit and AES-256 encryption at rest. These are the vendor's claims.

Where it runs

Web

What it works with

Its own pages name no integrations.

Personal AI is made by Personal AI.

PART 04 · STANDING

Where it stands

Its grades against its category, and whether to keep it or make your own

0/87

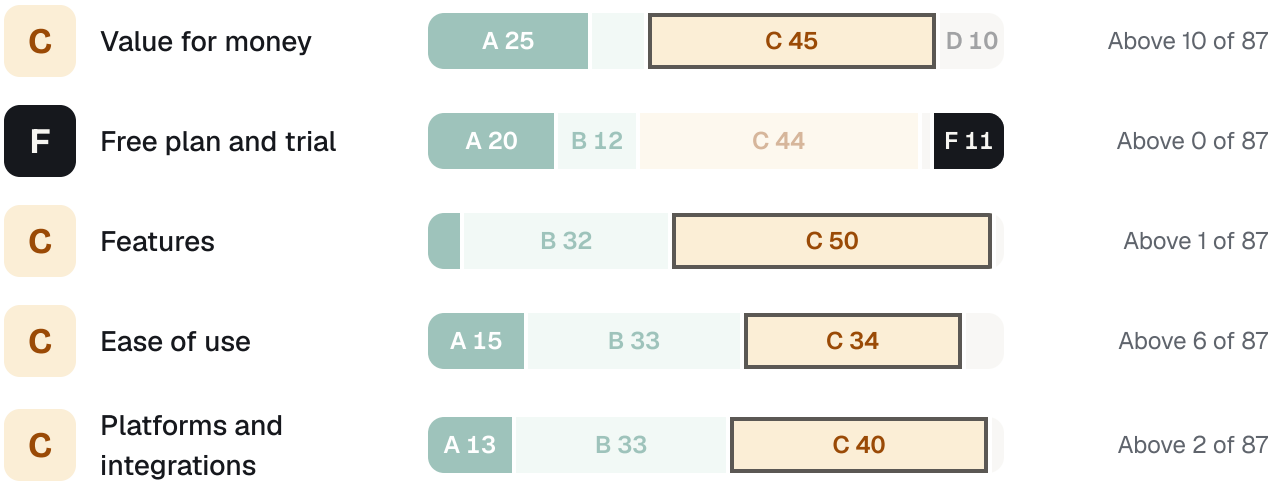
Other AI assistants it is graded above

Personal AI's GPA of 1.6 is higher than 0 of the 87 other AI assistants we grade, and level with 1.

It stands best on value for money (C, above 10 of 87) and worst on free plan and trial (F, above 0).

Each grade against the category

Every bar is all 88 AI assistants we grade, cut by the letter each got. Personal AI's own letter is outlined.



Keep it, or make your own?

Whether this is something you could build for yourself with an AI app builder, and what you would give up.

Keep it

To replace Personal AI you would be making an AI model, which you can rent by the request but not make. That is not a weekend's work, with an AI app builder or without one.

That makes this kind of software worth paying for, not this one in particular: 86 of the 87 other AI assistants grade higher.

What you could not

- An AI model, which you can rent by the request but not make.
- An AI agent, with the models and the safeguards behind it.
- A builder that other people can use without writing code.
- What a company asks for before it lets staff use something: SOC 2 and HIPAA.

What this rests on. Personal AI's listing: what it does, where it runs, what it plugs into and what it costs. It is a judgement about the kind of software this is. We have not built a replacement for it, and making your own means looking after it too. How we decide, and every tool's verdict.

The alternatives

The tools it is most often weighed against, side by side



Pi, ChatGPT, Claude, Elephas and Alter

The 5 tools Personal AI is most often weighed against, with where each one differs from it.

2.8 GPA

Pi

Free

Emotionally intelligent personal AI for talking things through.

- Pi has a free plan. Personal AI does not.
- Only Pi lists iOS and Android apps.
- Personal AI also covers AI agents and no-code.

Personal AI and Pi compared in full

3.4 GPA

ChatGPT

Free plan · from $8/mo

OpenAI's general-purpose AI assistant for chat, images and voice.

- ChatGPT has a free plan. Personal AI does not.
- Only ChatGPT lists macOS, Windows, Linux, iOS and Android apps.
- Personal AI also covers AI agents and no-code.

Personal AI and ChatGPT compared in full

3.0
GPA

Claude

Free plan · from $17/mo

Anthropic's AI assistant for writing, analysis and coding.

- Claude has a free plan. Personal AI does not.
- Only Claude lists macOS, Windows, Linux, iOS and Android apps.
- Only Claude lists a browser extension.

Personal AI and Claude compared in full

1.8
GPA

Elephas

Free plan · from $15.83/mo

Private AI knowledge assistant for Mac with local indexing.

- Elephas has a free plan. Personal AI does not.
- Only Personal AI lists a web app.
- Only Elephas lists macOS and iOS apps.

Personal AI and Elephas compared in full

2.6
GPA

Alter

Free plan · from $29/yr

Voice-driven Mac AI assistant that reads on-screen context.

- Alter has a free plan. Personal AI does not.
- Only Personal AI lists a web app.
- Only Alter lists a macOS app.

Personal AI and Alter compared in full

Quick answers

The questions people ask about it, each answered in a line or two

9

Questions, each answered in a line or two

The short version of everything above, for when you only need the answer. Each one is told in full in its part of the guide.

Is Personal AI free?

No. Personal AI is a paid product.

What platforms does Personal AI work on?

Personal AI is available on Web.

Does Personal AI have an Android app?

No Android app was listed when its pages were read on Nov 13, 2026. Personal AI is listed for Web.

Does Personal AI have an iPhone app?

No iPhone app was listed when its pages were read on Nov 13, 2026. Personal AI is listed for Web.

Is Personal AI open source?

Personal AI is not described as open source on its own site, as read on Nov 13, 2026.

Who makes Personal AI?

Personal AI is made by a company of the same name.

What are the alternatives to Personal AI?

The closest alternatives to Personal AI in our directory are Pi, ChatGPT, Claude, Elephas and Alter.

How does Personal AI compare with other AI assistants?

Personal AI's GPA of 1.6 is higher than 0 of the 87 other AI assistants we grade, and level with 1.

Could I make my own version of Personal AI?

To replace Personal AI you would be making an AI model, which you can rent by the request but not make.

Where this guide comes from

The prices, plans, platforms and features were read from Personal AI’s own pages on Nov 13, 2026, and the grades were given on Nov 13, 2026. Graded from this listing, whose facts were read from Personal AI's own pages on 13 November 2026. Not based on using the product, and shorter than our full reviews. Its pricing page showed no plan prices in the text we could read, so the grades lean on the listing.

Every tool we list gets five grades, A to F, each with its reason, and a GPA that averages them. How each is decided is at toolgpa.com/grades. This guide is ToolGPA’s own work; it is not made, paid for or approved by Personal AI. Prices change, so check personal.ai before you buy.

personal.ai/pricing
personal.ai/platform
personal.ai/products
personal.ai/about

PART 07 · ABOUT

About ToolGPA

Who made this guide, what else is on the site, and how to cite it

7,721

Tools graded, in 95 categories

ToolGPA grades software the way a school report grades a pupil: five subjects, a letter for each with the reason written beside it, and a GPA that averages them. Prices, plans and platforms are read from each maker's own pages and dated, so you always know how fresh a figure is.

Every grade, review and ranking on ToolGPA is our own judgement. No company can pay for a grade or change one. Every tool on the site has a guide like this one, free to download and pass on. It all lives at **toolgpa.com**.

7,721	95	739	579
tools graded	categories	price changes on record	apps priced in 12 countries

What else is on toolgpa.com

Personal AI, kept up to date

Everything in this guide, with prices and grades as they are today

toolgpa.com/tools/personal-ai

How grades are given

The rules behind every letter and every GPA

toolgpa.com/grades

Value charts

What each tool costs against what it scores, for every category

toolgpa.com/charts

Compare

Any two tools side by side, plan by plan

toolgpa.com/compare

Price changes

Every price rise and cut on record, each with its source

toolgpa.com/price-changes

Prices by country

What apps cost on the App Store in 12 countries

toolgpa.com/prices-by-country

Pay less

Every public discount: yearly billing, students, nonprofits

toolgpa.com/save

Keep or make

Which tools are worth paying for, and which you could build yourself

toolgpa.com/keep-or-make

Scan for the live page

Prices and grades as they are today

Quoting this guide?

Please name ToolGPA and link to the live page, so readers can check the figures for themselves:

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ToolGPA, "Personal AI: The Insider's Guide",
checked Nov 13, 2026.
https://toolgpa.com/tools/personal-ai
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Know someone choosing between AI assistants?

Send them this guide: toolgpa.com/tools/personal-ai/guide

ToolGPA elsewhere: youtube.com/@toolgpa

See our other guides

The best-graded AI assistants after Personal AI, each with an Insider's Guide of its own.

AI Assistants Insider's Guide

Every one of the 88 AI assistants we grade, compared

Gemini Insider's Guide

Google's AI assistant, tied into Gmail, Docs and other Google apps

3.8 GPA

Chatbox Insider's Guide

AI chat client for your own API keys or a hosted model plan

3.4 GPA

ChatGPT Insider's Guide

OpenAI's general-purpose AI assistant for chat, images and voice

3.4 GPA

ToolGPA

Choosing software? Every tool graded, every price dated.

Compare tools at toolgpa.com ›

Everything in this guide is ToolGPA's own summary of what Personal AI's pages, its app-store listings and public reviews said on the dates shown. Grades are our judgement under the rules at toolgpa.com/grades. Every grade, review and ranking on ToolGPA is our own judgement. No company can pay for a grade or change one. Personal AI is a trademark of its owner, and this guide is not made, paid for or approved by Personal AI. Prices and plans change: check personal.ai before you buy.