

Functional and Technical Requirements Analysis

Client Information

Field	Value
Client Name	Vantage Financial
Report Type	Functional and Technical Requirements Analysis
Generated By	FTR Analyst System
Report Date	2025-12-03 12:10:56

Executive Summary

This report presents a comprehensive analysis including business context, Functional and Technical Requirements extracted from the provided documentation, along with prioritization, risk assessment, and interdependency analysis.

Report Overview

Section	Description	Status
Business Analysis	Comprehensive business context and processes	✓ Completed
Functional & Technical Requirements	Complete requirements extraction	✓ Completed
Prioritization & Risk Analysis	Strategic analysis and dependencies	✓ Completed

1. Business Analysis

Overview

This section provides a comprehensive analysis of the business context, including processes, organizational state, challenges, quality attributes, business rules, and organizational units.

Business Processes

Current Processes:

- Client meeting preparation involves multiple manual steps: staff (primarily paraplanners, financial analysts, and advisors) gather client data from multiple systems (CRMs, financial planning, portfolio management, custodians like Schwab and Fidelity, risk tools, etc.), synthesize goals/performance, build a summary/prep deck (PowerPoint/Word/PDF), present to client, and iterate on recommendations.
- Processes include redundant data gathering due to siloed systems (Black Diamond, Redtail, RightCapital, Riskalyze, Schwab, Fidelity, RetireUp, Nitrogen, etc.).
- Output is branded in Vantage templates; updates and feedback loop with staff is typical for refining meeting packs.

Owners:

- Paraplanner team (e.g., Ben)
- Ops/improvements (Brittany Fast)
- Back office (Jeremy)
- Advising partners

Dependencies:

- Data quality and availability from integrated systems.
- Manual handoffs between roles, feedback cycles for deck/content refinement.
- IT/Infosec (FinGuard) for data security/compliance.

Pain Points:

- Manual, time-consuming data gathering and synthesis.
- Error-prone, risk of inconsistency.
- Siloed and redundant data across tools.
- Lack of integrated workflow automation.
- Inefficient feedback and refinement process.

Improvements Needed:

- Automation of data aggregation and synthesis.
- Reduction of manual interventions and handoffs.
- Integrated platform for workflow, output customization, and compliance.
- Configurable, interactive, and iterative end-user interaction with prep materials.

Business State

Current State:

- Growing RIA/wealth management firm with modern tech adoption (Microsoft shop), limited automation, heavy custom process reliance.
- Early-stage, scaling (founded 2021), iterative process improvement culture, flexible but lacking in unified data/workflow.
- Recent merger reflects intention to scale and modernize using advanced tech (AI, automation, vector DBs).

Objectives:

- Accelerate and standardize client meeting prep.
- Improve velocity and quality of advice delivery.
- Leverage AI automation without disrupting personalized/high-touch culture.

- Maintain/increase client satisfaction.
- Support compliance and reduce operational risk.

Market Position:

- Positioning as a modern, responsive boutique/independent financial advisory.
- Seeks to differentiate via operational efficiency and tech-enabled personalized service.

Organization Structure:

- Partners/advisors (client-facing, goal-setting, final review).
- Paraplanners, operations, back office (process execution, improvement).
- Small, cross-functional teams with need for flexible role support.
- IT/security through outsourced/internal partner (FinGuard).

Capabilities:

- Deep knowledge in client-focused advisory.
- Emphasis on training, process adaptation, tech integration.
- Experience with process reviews, adoption of new tools, and staff upskilling.

Problems and Challenges**Problems:**

- Manual, redundant, inconsistent client meeting prep processes.
- Data silos and repeated data extraction; risk of missed or outdated data.
- Slow turnaround for client deliverables.
- High risk of errors and compliance misses in data/reporting.
- Lack of workflow automation and integration across current tech/tools.

Root Causes:

- Disconnected systems; absence of unified data layer; reliance on staff knowledge.
- Incomplete/no process documentation and workflow mapping.
- No endpoint customization/interactivity in reporting outputs.
- Manual QA and review of outputs.

Impact:

- Wasted staff time; slower client service; risk of inconsistent advice.
- Compliance exposure (missing rule checks, documentation gaps).
- Lower scalability as firm grows.
- Staff frustration and potential errors under growth pressure.

Priority:

- High to critical (significant direct impact on client experience and compliance).

Quality Attributes

- **Performance:** Must deliver analyses, summaries, and presentations in (near) real-time (minutes not hours/days).
- **Security:** Strict – client financial data, PII, compliance, must operate within Vantage's IT infrastructure, integrate with FinGuard controls.
- **Scalability:** Should support increased client/advisor/meeting volumes and expansion of agent roles/use cases.
- **Reliability:** High: must always produce accurate, complete, auditable outputs.
- **Usability:** User-friendly, minimal training, fits into existing workflows (Teams/email/Slack/portal), supports interactive feedback.
- **Maintainability:** Must permit easy updates for templates, data sources, business rules, and new/modified agent teams.

Business Rules

- **Essential rules:** Meeting preps must be comprehensive, consistent, up-to-date; outputs must reflect firm branding/templates; advice follows regulations and internal best practice.
- **Compliance:** Integration with compliance checklists (CFP, SEC regs), support for audit trails, versioning, and regulatory content overlays/validation.
- **Policies:** Access controls by role, data retention, segregation of duties.
- **Validation:** Automated checks for data completeness, currency, and logic (e.g., risk assessment matches portfolio).
- **Decision logic:** Agent outputs must follow "AI Your Way" (user-instructed), but support tunable creativity for advice/design.
- **Governance:** Ongoing oversight by operations/back office, with change management for major updates.

Business Units**Involved Units:**

- Advisory/Partners: Set meeting objectives, review/approve outputs.
- Paraplanning/Analyst: Data gathering, prep, initial output review.
- Operations/Back Office: Process improvement, workflow mapping, staff enablement, training.
- IT/Security (FinGuard): Infrastructure, access, compliance.
- Vendor/AI Platform Provider: Customization, support, system integration.

Roles and Responsibilities:

- Partners: Client relationship, ultimate output authorization.
- Paraplanners: Prep execution and detail work.
- Ops/Back office: Oversight, process governance, documentation.
- IT/Security: Access, connectivity, compliance validation.
- Vendors: Build, configure, maintain, support.

Dependencies:

- Data access and system integration.
- Timely vendor support.

- Accurate requirements from business/process side.

- **Stakeholders/Boundaries:**

- Internal: Staff using/benefiting from the platform.
 - External: Clients (indirectly, via quality of experience), regulators (compliance), platform vendor.
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2. Functional and Technical Requirements

Overview

This section contains all functional and technical requirements extracted from the documentation. Requirements are organized by category and include detailed specifications for implementation.

Functional Requirements

- **AI Agent Roles:**

- Supervisor agent: Orchestrates agent workflow per meeting/use case.
- Data collection agent: Aggregates client data from multiple sources and custodians.
- Analyst agent(s): Interprets financial goals, performance, risk, etc.
- Advisor agent: Synthesizes, recommends, flags opportunities.
- Presentation/Output agent: Generates branded deliverables (Word, PowerPoint, PDF).
- Channel/distribution agent: Routes outputs via specified channels (Teams, email, Slack, shared drives).
- Compliance/regulation agent: Checks outputs against internal/external rules and regulatory data (future scope).
- Conversational interface agent: Enables iterative feedback and refinement.

- **User Interactions:**

- Trigger workflows via Teams/email/Slack/portal or API.
- Initiate meeting prep with relevant client/meeting info.
- Review, accept, or request refinements interactively ("tweak this section/add X").
- Approve/override agent recommendations.
- Access historical outputs for reference.

- **Output Customization:**

- Customizable templates and branding.
- Tunable model "creativity" for re-phrasing, new design ideas, and chart selection.
- Output in multiple formats (Word, PowerPoint, PDF), with support for firm color palette and visuals.
- Optional: Suggestions for presentation improvements and new content blocks.

- **Data Integration:**

- Connect/integrate with all key systems (Redtail, Black Diamond, RightCapital, RetireUp, Schwab, Fidelity, Nitrogen/Riskalyze, Shared Drives, etc.).
- Support API or secure export/import (RESTful, data dumps).
- Maintain/de-duplicate client data; handle redundant flows.

- **Compliance:**

- Operate entirely within Vantage IT environment.
- Enforce access controls by user/role.
- Full audit logging of agent output, instruction tuning, and user overrides.
- Support for regulatory overlays (CFP Board, SEC, other) and future third-party compliance dataset ingestion.
- Human-in-the-loop required for all final outputs.

- **Business Rules:**

- Tune agent behavior per documented Vantage processes.
- Fine-grained, updatable instructions for each AI agent/team.
- Support for periodic process/workflow reviews and live agent retraining.

- **Reporting:**

- Generate meeting prep packs, decks, and summaries.
- Produce audit/compliance logs/reports.
- Optional: Analytics on process efficiency and usage.

- **UI/Accessibility:**

- Intuitive UI for initiating, reviewing, refining, and approving outputs.
- Role-based access; usability focus for non-technical staff.
- Full accessibility standards compliance.

Technical Requirements

- **System Architecture:**

- Modular agent-based orchestration.
- Core platform: Subatomic/"AI Your Way."
- Deployed in Vantage's secure IT environment (cloud/on-prem per FinGuard standards).
- Central unified vector database for all synthesized and source data.

- **Technology Stack:**

- Microsoft ecosystem (Teams, Word, PowerPoint, Outlook, SharePoint compatibility).
- Large Language Model integration (OpenAI, Azure OpenAI, etc.).
- Support for REST APIs, other necessary vendor-provided APIs/data export/import standards.

- **Integration Protocols:**

- RESTful APIs, webhooks, secure file exchange.
- API connectors/adaptors for supported financial tools.
- Secure OAuth2/authentication for all integrations.

- **Agent Orchestration:**

- Configurable agent teams per use case.
- Role-based execution; supervisor agent-driven process flow.
- Supports iterative tuning and feedback-based retraining.

- **Performance/Scalability:**

- Batch and real-time data ingestion support.
- Must handle growing data volumes (client growth/scaling).
- Output generation in near real-time (minutes, not hours).

- **Deployment:**

- Within Vantage IT infrastructure, leveraging existing FinGuard tooling for security/compliance.
- Multi-environment support: dev, test/acceptance, production.
- Support for efficient onboarding of agent teams for new use cases.

- **Monitoring:**

- Health and usage monitoring of all agents/workflows.
- Exception/error tracking and notification.
- Logging of all access, changes, output generations.

- **Security:**

- Full data encryption at rest/in transit.
- Access controls (role- and data-level).
- Operation solely within customer perimeter – no vendor-managed/hosted SaaS option.
- Adherence to regulatory and best practice frameworks (SEC/FINRA/CFP security, GDPR/CCPA if needed).
- Full audit trail.

- **Data Storage:**

- Central vector database storing aggregated, normalized, and de-duplicated client data and past outputs.
 - Data retention per policy; regular updates/polls from source systems.
 - Support for data structure evolution as new sources or schemas emerge.
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3. Prioritization, Risk, and Interdependencies Analysis

Overview

This section provides strategic analysis including requirement prioritization, risk assessment, and dependency mapping to guide implementation planning.

, RISK, AND INTERDEPENDENCIES

Prioritization Hierarchy

- **Critical Requirements:**

- Secure, compliant deployment in Vantage IT environment.
- Agent-based automation of meeting prep workflow (core use case).
- Integration with all core systems (CRM, portfolio, planning, risk, custodians).
- Role-based access, audit logging, and compliance support.
- Human-in-the-loop approval process.
- Output customization for branding/templates.

- **High Priority:**

- Conversational/refinement interface for iterative workflows.
- User triggering and multi-channel delivery (Teams/email/Slack).
- Performance SLAs (minute-level preparation times).
- Reporting/audit export capability.

- **Medium Priority:**

- Creativity tuning and design suggestion features.
- Third-party regulatory/standards database integration.
- Extended analytics/usage reporting.
- Automation of process documentation updates.
- AI-driven content refresh/suggestions.

- **Low Priority:**
 - Advanced compliance overlays beyond planned US/EU regulations.
 - New use cases beyond initial client meeting prep.
 - Expanded accessibility/localization.
- **Dependencies/Sequence:**
 1. Discovery, data flow mapping, and technical onboarding (Critical Foundation)
 2. Core integrations (Critical)
 3. Agent team configuration and workflow automation (Critical)
 4. Output customization and user interaction flows (Critical/High)
 5. Compliance and monitoring (Critical/High)
 6. Advanced features, analytics, and additional use cases (Medium/Low)

Risk Assessment

Technical Risks:

- Integration complexity (API/connectivity issues with legacy or closed systems).
- Data redundancy/inconsistency across tools.
- Model drift and lack of accuracy if business rules/processes evolve but aren't documented.

Implementation Complexity:

- Complexity in mapping and normalizing data across multiple vendors and platforms.
- Challenge in "AI Your Way" configuration (properly capturing all unique/internal business flows, minimizing manual overrides).

Business Risks:

- Change management: staff process adoption, AI trust, training needs.
- Disruption risk if automation misses key nuances.
- Reputational/compliance damage from missing or incorrect advice.

Security/Compliance Risks:

- Handling of sensitive PII/financial data.
- Ensuring regulatory compliance (CFR, SEC, data privacy).
- Dependence on robust audit logging and access management.

External Dependencies:

- Vendor API stability and ongoing support.
- Third-party data availability for compliance overlays.
- FinGuard's ongoing involvement/coverage.

Failure Impact:

- High: Compliance violations, client loss, operational disruptions, reputational harm.
- Medium if limited to missed automation of some non-critical processes.

Interdependencies

- **Requirement Relationships:**
 - Secure deployment, core integrations, workflow automation, and compliance must be completed before any advanced/creative features or reporting are useful.
 - Data flow/architecture design is prerequisite for accurate agent workflow build.
- **Business Unit Dependencies:**
 - Ops/back office and paraplanning must codify all current process flows for proper agent behavior.
 - IT and FinGuard collaboration mandatory for initial/ongoing secure deployment.
 - Partners/advisors drive final template/branding requirements and validation.
- **Prerequisites/Blocking Dependencies:**
 - Data access and system mapping before agent build.
 - Output customization/branding cannot begin before current template documentation.
 - Conversational refinements depend on core workflow and agent correctness.
- **Parallelizable Requirements:**
 - Core integration development can proceed in parallel across multiple systems once access is provisioned.
 - Agent team onboarding and workflow customization able to run in parallel for multiple use cases (after foundational setup).
 - User training/documentation and feedback loop can start as soon as prototype is available.
- **Critical Paths:**
 - Data architecture → Integration → Agent workflow config → Output customization/approval → Rollout/training → Compliance/audit overlays.

This comprehensive analysis synthesizes the business context, requirements, and delivery strategy for Vantage Financial's proposed AI agent platform based on the provided transcript and conversation content.

Report Metadata

Metadata	Value
Client Name	Vantage Financial
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Metadata	Value
Generated By	FTR Analyst System
Generation Date	2025-12-03 12:10:56
Business Analysis	✓ Included
Requirements	✓ Included
Prioritization Analysis	✓ Included

End of Report