You are now my SaaS expert with extensive experience in fintech. I want you to critically evaluate the below proposal. Is it a viable SaaS model? Give it a monetization score out of 10. Be brutally honest. Would you invest with me to develop this idea.

**Vision/Goal:**

In partnership with Interactive Brokers, utilizing a white label approach, build a robust, reliable SaaS platform that helps retail traders execute and manage risk while sleeping (or away from the market). The program’s focus is strictly on the post decision making part of a trading system. Trade entry through to exit. The program helps traders who cannot be watching markets in real-time or lack the discipline to follow a trading platform during market hours. The platform is positioned as "technology infrastructure" not "financial services" platform.

The core premise addresses a real, underserved market need - the execution gap between trading decisions and implementation, particularly for APAC traders dealing with US market time zones.

**Target market:**

1. Retail APAC traders who trade US markets (helps manage the time difference)
2. Part-time retail traders across the global who cannot be watching markets in real-time
3. Full-time retail traders across the global who have a structured trading plan however the lack the discipline to implement it.

**Solution**

A sophisticated yet easy to use trading platform that is intuitive with a modern, professional design. Key attributes of the system include

1. Sophisticated contingent order system that is EASY to use. No coding or extensive trading experience required. Readily available to the serious retail trader.
2. Existing contingent orders solutions at brokers is limited. The program will manage all enhanced contingent orders functionality within its own engine. Only when an order is “triggered” will the program connect with the broker
3. Broker adapter model to ensure exposure to as many brokers as possible. The user simply connects their broker to the platform seamlessly.
4. Utilize existing webhook functionality to automate alerts from TradingView (see TraderPost)
5. Handle partial fills and OCO functionality effortlessly. Essentially, implement the parent/child framework that existing brokers already use.
6. Allow portfolio level filters as well as trade level filters when developing contingent orders
7. Partner with a gomoon.ai to provide smart AI filters such as catalyst scans.
8. Seamless integration with trade from chart solutions.
9. Support a community-driven environment for user-created risk management scripts and post-trade analysis scripts, inspired by TradingView’s Pine Script marketplace
10. Multiple ways to execution a trade – quick trader, order, trade from chart and automated (via webhook scripts from TradingView)

**What this program is not:**

1. Suitable for day traders or HFT
2. It is not used for developing trading strategies (backtesting, scans etc). The focus is strictly on the post trade decision aspect of trading.

**Third-Party Software Provider Model**

**What You Actually Build:**

1. **Software-as-a-Service platform** that connects to customer's existing IBKR account
2. **No customer funds handling** - customers keep their own IBKR accounts
3. **No regulatory licenses needed** - you're providing software tools, not financial services
4. **Direct API integration** - your software connects to their IBKR account via API

**Customer Journey:**

1. Customer has existing IBKR account (or opens one)
2. Customer subscribes to your SaaS platform
3. Customer authorizes your software to connect to their IBKR account
4. Your platform executes their contingent orders through their account
5. All funds, execution, and compliance handled by IBKR directly

**How it works:**

During the onboarding process the trader can either download an existing template (see Peter Brandts profile below). Or create their own. Once the trader’s template is defined, the profile is created. The trader can modify their layout and add/modify/delete existing execution strategies at any time. The trader can then apply their execution strategy to any trader at their discretion allowing.

**How it works – an example**

A trader opens the program and selects Peter Brandts profile. The execution agent (and the respective strategies) are now available to select. Once the user had a finalised their trading strategy, they attach the respective execution strategy accordingly. For example;  
  
Buy AUDJPY >= 100 in 1% of account size. If filled place stop at the low of the day and take profit 2xADR above entry. Only enter if portfolio correlation is less than 10%. This execution strategy is already pre-defined as “Strategy 1” so the trader simply has to select the symbol and the strategy and the program auto populates the rest, prompting the trader if a manual input is required (e.g. entry trigger level).  
  
Sell AAPL <=100 in 1% of account size. If filled place a stop at the low of the day, place a trailing stop at the 21 day EMA and take profit at 50. This execution strategy is already pre-defined as “Strategy 2” so the trader simply has to select the symbol and the strategy and the program auto populates the rest, prompting the trader if a manual input is required (e.g. entry trigger level).  
  
The focus is not what or why the trader has decided to buy AUDJPY when it trades above 100 or to sell AAPL when it trades below 100, the focus on the program is to efficiently and effectively implement how the trade will be EXECUTED. From entry to exit. This is a clear distinction relative to the market which is saturated with alert services, scanning software, backtesting software.

**Customer acquisition strategy:**

Connect with leading traders/alert providers like Peter Brandt, Mark Minniverni, Invest Answers etc and build templates, with their feedback, that fit their strategies. This will allow followers of leading traders/alerts to structure their trading operations just like the traders they follow. This mutually beneficial to the trader and the service provider as it make it easier for the retail trader to implement the strategies they subscribe to.

**Pricing:**

1. Freemium tier (1 strategy)
2. Basic tier (3 strategies) US$19.95,
3. Gold tier (10 strategies) US$29.95
4. Premium tier (ultimate strategies) US$39.95.