User Stories:

1. An investor is given a set of questions designed to determine his/her **risk preferences** (perceived risk tolerance)
2. An investment portfolio is constructed based on the investor’s **risk preference score.**
3. An investor is given a set of questions designed to determine his/her **risk capacity** (ability to absorb risk).
4. An investment portfolio is constructed based on the investor’s **risk capacity score.**
5. An investment horizon is determined based on the investor’s input.
6. Market data relevant to the chosen portfolios is pulled through API to perform portfolios assessment.
7. Past returns of the two portfolios are compared to show the investor’s historical performance of his preferred portfolio vs advised portfolio.
8. Monte Carlo simulation is run for both portfolios based on the investment horizon of the client to estimate potential returns and compare the results for the investor to make an informed decision.