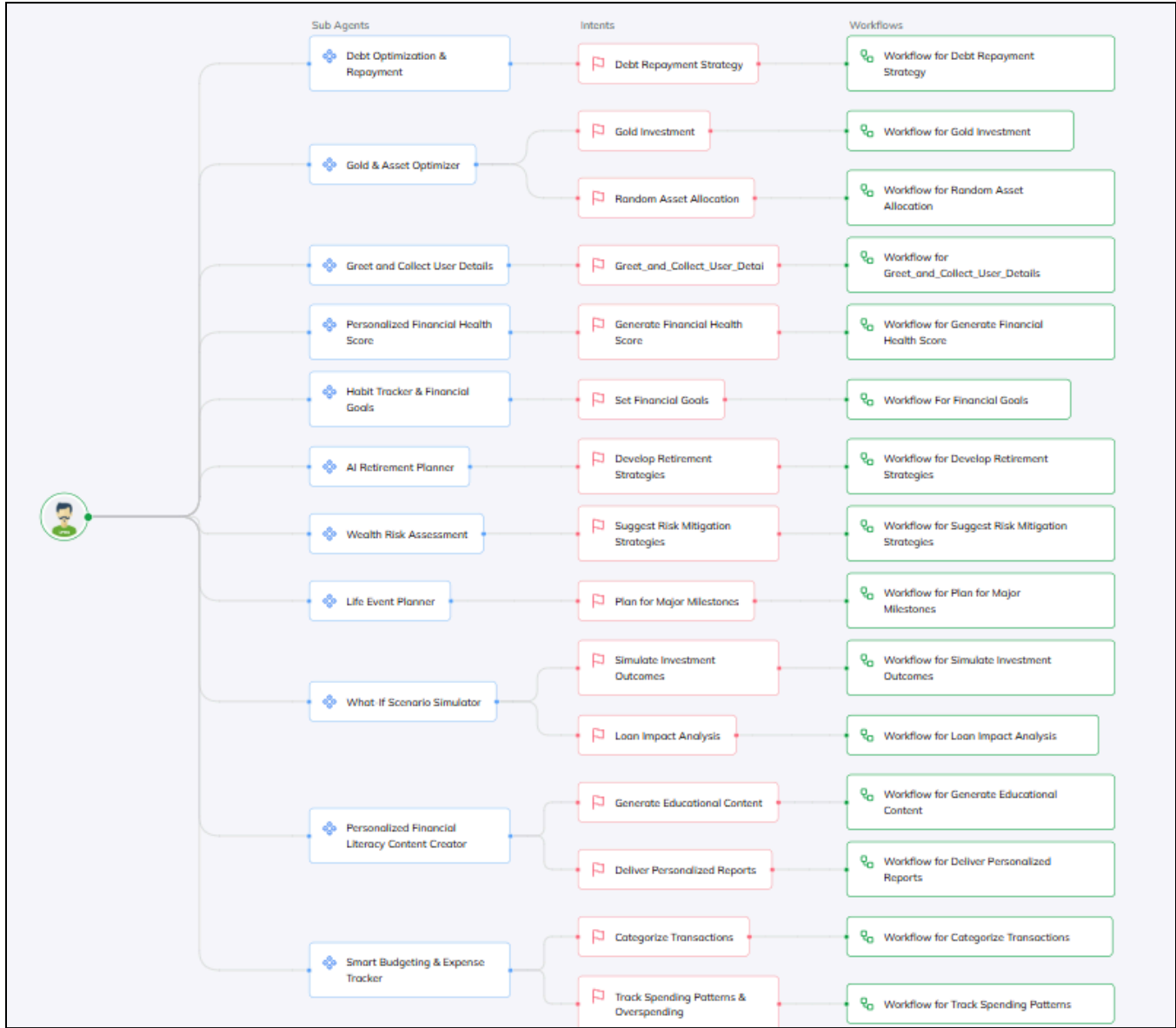


Outputs & Explanation:



## 1. Habit Tracker and Financial Goals (Sub-Agent)

- Set Financial Goals

The screenshot displays the 'Set Financial Goals' interface. At the top, a user input box contains the text: "I want to buy a house. My target is \$100,000, and I plan to achieve this by 2030. This is a high priority for me." Below this, an 'Execution Logs' section shows a confirmation message: "User, your goal has been set to Buy a House, Target Amount: 100000, Deadline: 2030, Priority: High, Required Monthly Savings: 1000.77. Your goals are set and stored in the Database." The bottom part of the image shows a database query interface with a filter bar and a query result for a goal named 'Buy a House' with a target amount of 100000, deadline of 2030, and priority of High.

Execution Logs ▾

User, your goal has been set to Buy a House, Target Amount: 100000, Deadline: 2030, Priority: High, Required Monthly Savings: 1000.77. Your goals are set and stored in the Database.

personal\_finance

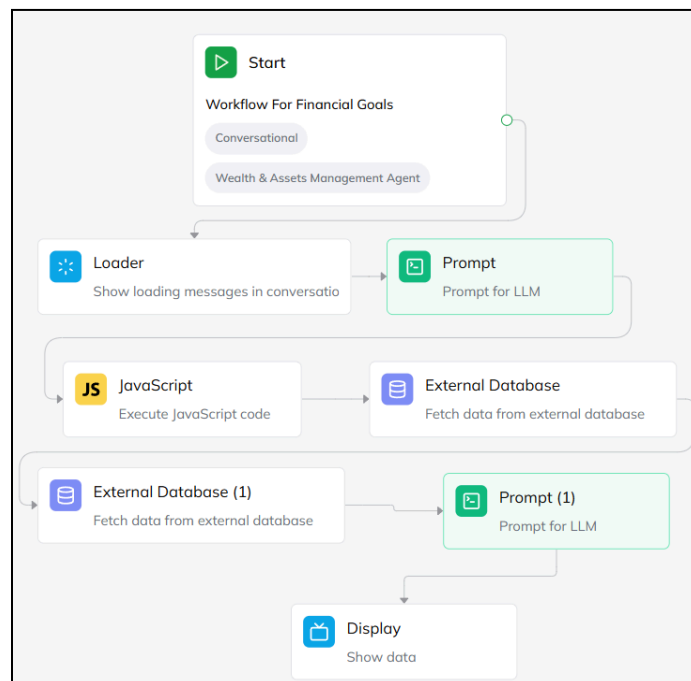
financial\_goals

sample\_mflix

Filter [🔗](#) Type a query: { field: 'value' }

QUERY RESULTS: 1-1 OF 1

```
{
  "_id": ObjectId('67e78c77deb9b0411f19d298'),
  "GoalName": "Buy a House",
  "TargetAmount": "100000",
  "Deadline": "2030",
  "Priority": "High",
  "RequiredMonthlySavings": "1000.77"
}
```



The **Set Financial Goals** feature within the **Habit Tracker and Financial Goals** subagent helps users define, track, and manage their financial objectives. When a user sets a financial goal—such as saving for a house, car, or education—the system records key details, including the target amount, deadline, priority level, and required monthly savings. This information is then stored in a database for future reference and progress tracking. The system also calculates the necessary savings per month to achieve the goal within the specified timeframe.

## 2. Life Event Planner (Sub-Agent)

- Plan for major milestones

Hi, I'm planning for a major milestone

Execution Logs ▾

Welcome to the Life Events Simulator!  
We'll walk you through some key decisions and show how they shape your future.  
Let's start with a few questions.

Please fill the form.

User Goal  
What is your goal to achieve?

buying a house

Savings  
How much can you save each month?

5000

Total Savings  
How much have you saved?

30000

Monthly Income  
Kindly share your Monthly (inhand) income

15000

ClearSubmit

- Output:

Execution Logs ▾

### Life Event Planner for Buying a House in 5 Years  
Initial Overview:

- Budget for House Purchase: ₹30,000,000 (Assuming this is for total costs, including down payment, taxes, maintenance, etc.)
- Monthly Income: ₹15,000
- Timeframe: 5 Years (60 months)
- Savings Goal: It's generally suggested to save at least 20% of the house's price for a down payment.

Financial Growth Strategy

- 1. Monthly Savings:
  - Aim to save at least 20-30% of your monthly income to build a house fund.
  - Savings per month = ₹15,000 × 30% = ₹4,500
  - Total savings in 5 years = ₹4,500 × 60 = ₹270,000
- 2. Investment Strategy:
  - Fixed Deposits/Recurring Deposits: To earn some interest on your savings. This may yield 6-7% annually.
  - Mutual Funds: Consider low-risk mutual fund options to grow savings over time.
  - Estimate the potential growth from investments during this period. If you invest ₹4,500 a month, this could grow significantly depending on returns.
- 3. Emergency Fund:
  - As you save, build an emergency fund for unexpected circumstances (aim for 3-6 months' worth of expenses).

Major Life Events Timeline

- 1. Year 1:
  - Assess your current living situation.
  - Create a budget to identify areas to save more.
  - Explore different house options and markets.
- 2. Year 2:
  - Attend homebuyer workshops or financial education sessions.
  - Start reducing unnecessary expenses.
  - Begin saving more if income increases or additional sources (freelance work, etc.) are opened.
- 3. Year 3:
  - Reevaluate savings and investments.
  - Set up automatic transfers to savings/investment accounts.

Major Life Events Timeline

- 1. Year 1:
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  - Set up automatic transfers to savings/investment accounts.

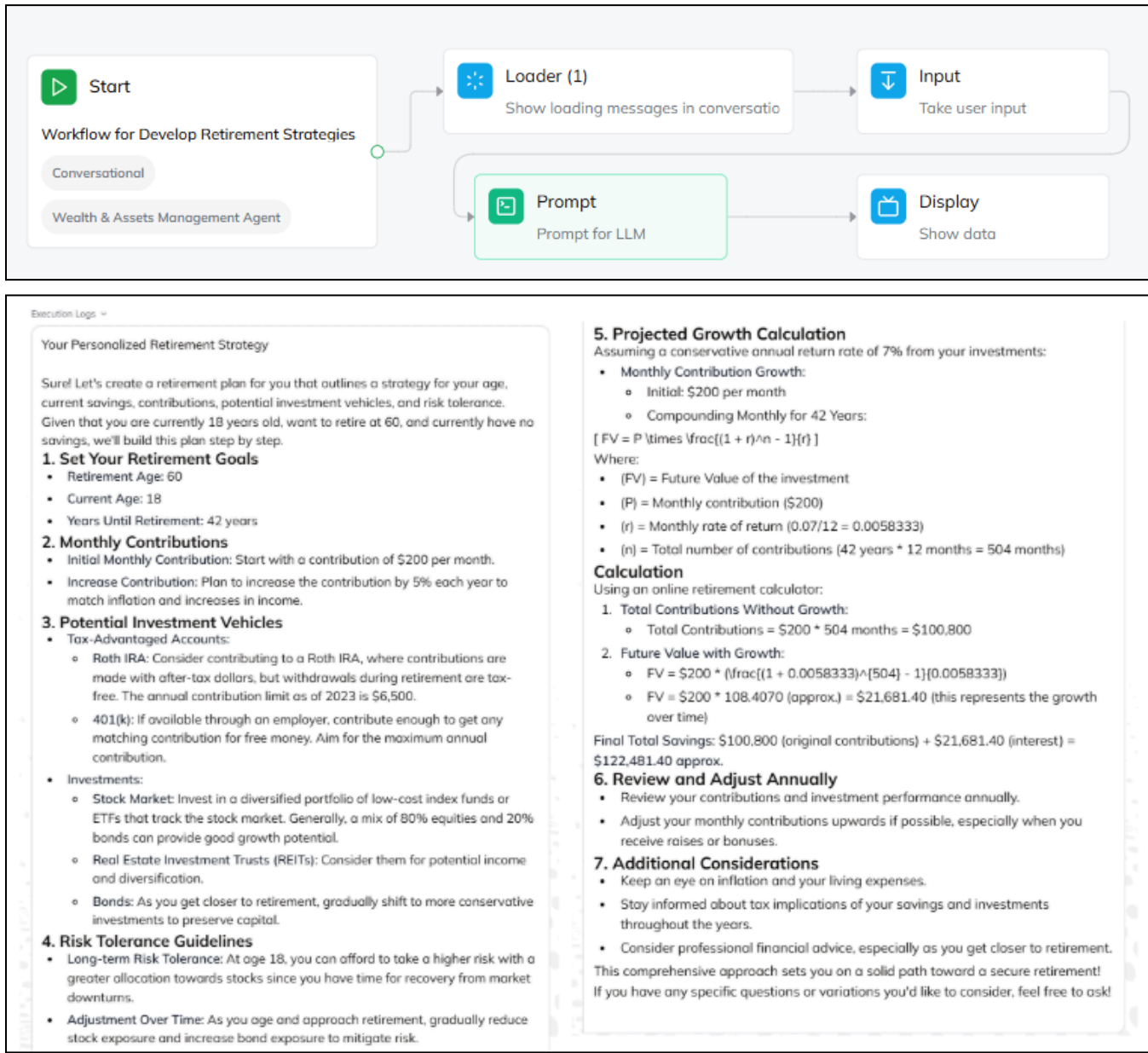
Risks to Consider:

- 1. Market Fluctuations:
  - Housing prices can rise due to economic changes. Monitor trends actively.
- 2. Job Stability/Income Changes:
  - Maintain savings if an unexpected job loss occurs.
- 3. Interest Rates:
  - Mortgage rates can fluctuate, making homes more expensive in the long run.
- 4. Unexpected Costs:
  - Always have a cushion above the expected costs for maintenance and repairs after purchase.

The **Life Events Planner** assists users in planning major financial milestones such as buying a house, marriage, higher education, or retirement. By collecting details like monthly savings, total savings, and income, it assesses financial preparedness and provides insights on how to achieve these goals efficiently. Whether it's planning for a wedding, purchasing a home, or securing funds for future education, the simulator helps users make informed financial decisions, optimize their savings, and stay on track for long-term financial stability.

3. AI Retirement Planner (Sub-Agent)

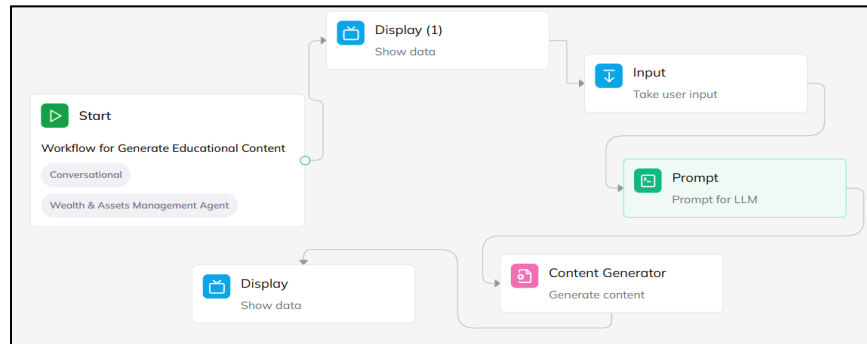
- Develop Retirement Strategies



The **Retirement Planner** feature assists users in developing a comprehensive retirement strategy. It considers factors such as current age, savings, expected retirement age, risk tolerance, and monthly contributions. The subagent suggests potential investment vehicles, provides risk management guidelines, and performs growth calculations to estimate future savings. By offering structured financial planning, it ensures users are on track for a secure and well-funded retirement.

## 4. Personalized Financial Literacy Content Creator (Sub-Agent)

- Generate Educational Content (Workflow):



- Output:

### Introduction to Investments in the Stock Market

Understanding the Basics of Stock Market Investments

### What is the Stock Market?

- A collection of markets where shares of publicly held companies are traded.
- Facilitates the buying, selling, and issuance of shares.

### Why Invest in the Stock Market?

- **Potential for High Returns**: Historically, stocks have provided higher returns compared to other investment options.
- **Ownership in Companies**: Purchasing stocks means owning a piece of a company.
- **Dividend Income**: Some stocks pay dividends, providing additional income.

### Types of Investments in the Stock Market

- Common Stocks**:
  - Represents ownership in a company with voting rights.
  - Higher potential for gains but more volatile.
- Preferred Stocks**:
  - Priority over common stocks for dividends and during liquidation.
  - Less volatility but no voting rights.

**Input**  
Started on Mar 28, 11:51 AM for 11368 milliseconds  
View Details [↗](#)  
Asked user for input. User: Investments in stock market

**Prompt**  
Started on Mar 28, 11:51 AM for 8916 milliseconds  
View Details [↗](#)  
Prompted model GPT 4o mini (Azure) with query: Generate content for given topic

**Content Generator**  
Started on Mar 28, 11:52 AM for 2721 milliseconds  
View Details [↗](#)  
Generated content using template: 7100ddc9-423e-45ec-ba95-27c8b8dd9efb

**Display**  
Started on Mar 28, 11:52 AM for 234 milliseconds  
View Details [↗](#)

hi

Hello! Thank you for reaching out. I'd love to help you, but could you provide a bit more information about what you need assistance with? Whether it's a question or a topic you want to discuss, any details you can share will be helpful. Looking forward to hearing from you!

I want to learn about investments in stock market

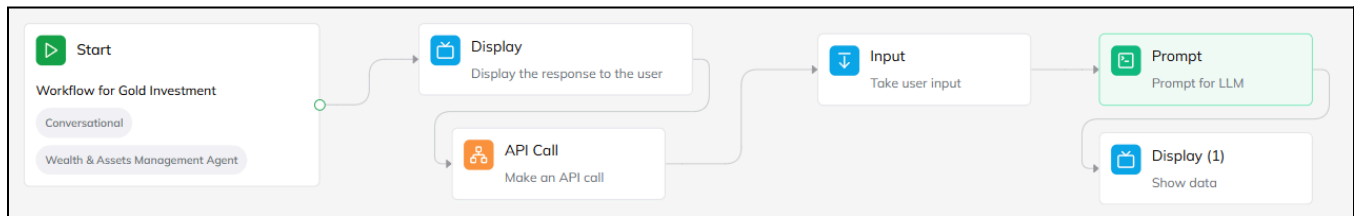
What would you like to learn about or accomplish financially?

Investments in stock market

<https://storage.googleapis.com/developer-edition-console-prod/default-app-for-account-93000f20-93e3-4fce-bcd4-fa2429a5b0b0/presentation/1f3538d4-806b-4be2-b01c-744eaccae5d6/1f3538d4-806b-4be2-b01c-744eaccae5d6.pptx?X-Goog-Algorithm=GOOG-RSA-SHA256&X-Goog-Credential=developer-edition-prod-gke-pod%40samuel-ai->

## 5. Gold and Asset Optimizer (Sub-Agent)

- Gold Investment



The chat interface shows a user asking, "I want to invest in gold." and "I have Rs.10000 how much gold can i buy with it? depending on the current rate of gold." The assistant responds with a detailed calculation:

Execution Logs

What would you like to know or achieve regarding Gold Investments?

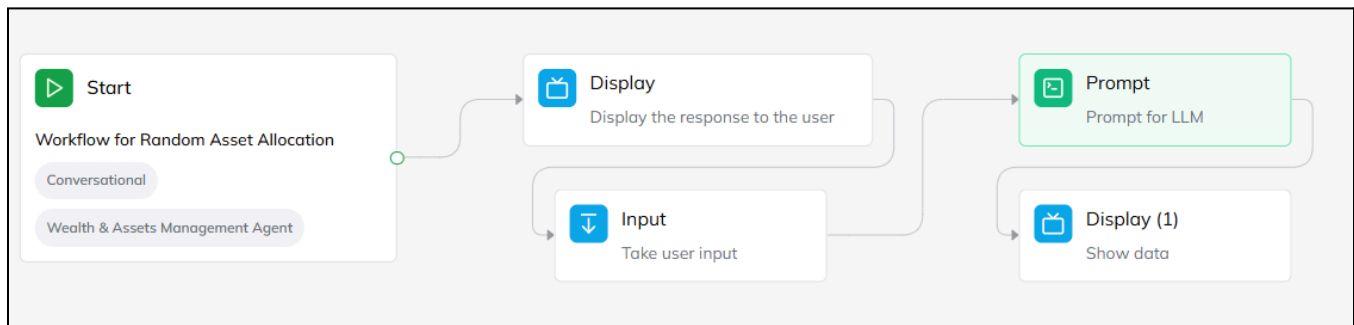
I have Rs.10000 how much gold can i buy with it? depending on the current rate of gold.

Execution Logs

To determine how much gold you can buy with Rs. 10,000, we first need to convert the current gold rate from US dollars to Indian rupees. The current gold price is approximately \$3085.20. Assuming the exchange rate is around ₹80 to 1 USD (you may need to check the current rate), the gold price in rupees would be:  
**Gold price in INR = \$3085.20 \* ₹80 ≈ ₹246816 (Please confirm with the exact exchange rate for precision)**  
Now, to find out how much gold you can purchase with Rs. 10,000:  
**Amount of gold you can buy = Rs. 10,000 / ₹246816 ≈ 0.0405 grams**  
So, with Rs. 10,000, you can buy approximately 0.0405 grams of gold at the current rate.

The Gold & Assets Subagent assists users in evaluating gold investments by calculating how much gold they can purchase based on real-time market prices. It converts currency values, considers exchange rates, and provides users with precise investment estimations. This subagent is useful for individuals looking to invest in precious metals as part of their wealth management strategy.

- Random Asset Allocation



I want to distribute my money randomly across different assets. MV

Welcome to the Random Asset Allocation Assistant! Share your asset types, count, and risk level to begin.

How should I split \$5,000 among various investment options with high risk? MV

Here's a random asset allocation suggestion for splitting \$5,000 among various high-risk investment options:

1. **Cryptocurrencies: \$1,500 (30%)**
  - Consider investing in a mix of established coins (like Bitcoin and Ethereum) and a few altcoins.
2. **Technology Stocks: \$1,500 (30%)**
  - Focus on high-growth tech companies or ETFs that track tech indices.
3. **Emerging Markets: \$1,000 (20%)**
  - Invest in an emerging market ETF to capture growth in developing regions.
4. **Peer-to-Peer Lending: \$500 (10%)**
  - Use platforms for lending to individuals or small businesses to potentially earn higher returns.
5. **Startup Equity or Crowdfunding: \$500 (10%)**
  - Allocate to crowdfunding platforms that allow you to invest in startups or small businesses.

**Total: \$5,000**

**Disclaimer:** This allocation is a suggestion and not financial advice. Always do your own research and consult a financial advisor tailored to your individual situation before making investment decisions. High-risk investments can lead to significant losses as well as gains.

The **Random Asset Allocation** feature helps users distribute their investments across different asset classes based on their risk preference. It provides suggestions for high-risk investments such as cryptocurrencies, tech stocks, emerging markets, peer-to-peer lending, and crowdfunding. The subagent ensures users receive diversified allocation strategies while maintaining an optimal balance between risk and potential returns.



## 6. Debt Optimization and Repayment (Sub-Agent)

- Debt Repayment Strategy

I have taken a loan of ₹5,00,000 at an interest rate of 10% per annum. I am paying ₹12,000 per month as EMI. How long will it take to repay the loan?

Execution Logs ▾

Welcome to Debt Repaying Strategies,  
Please provide, Amount, Interest Rate & Monthly Payment.

I want to repay a debt can you help?

Execution Logs ▾

To calculate the total repayment period for your loan of ₹5,00,000 at an interest rate of 10% per annum with a monthly EMI of ₹12,000, we can use the following formula to determine the number of months required to repay the loan:

1. Calculate the Monthly Interest Rate:  
$$r = \frac{10\%}{12} = \frac{0.10}{12} \approx 0.00833$$
2. Calculate the Number of Months (n):  
The formula for calculating the number of months to repay a loan is:  
$$n = \frac{\log\left(\frac{\text{EMI}}{\text{EMI} - P \cdot r}\right)}{\log(1 + r)}$$

Where:

  - ( P ) is the principal amount (₹5,00,000)
  - ( r ) is the monthly interest rate (0.00833)
  - ( EMI ) is the monthly payment (₹12,000)

Plugging in the numbers:

$$n = \frac{\log\left(\frac{12000}{12000 - 500000 \cdot 0.00833}\right)}{\log(1 + 0.00833)}$$

Calculating:

$$n = \frac{\log\left(\frac{12000}{12000 - 4166.67}\right)}{\log(1.00833)} \approx \frac{\log\left(\frac{12000}{7833.33}\right)}{\log(1.00833)} \approx \frac{\log(1.530)}{\log(1.00833)} \approx \frac{0.184}{0.0036} \approx 51.11$$

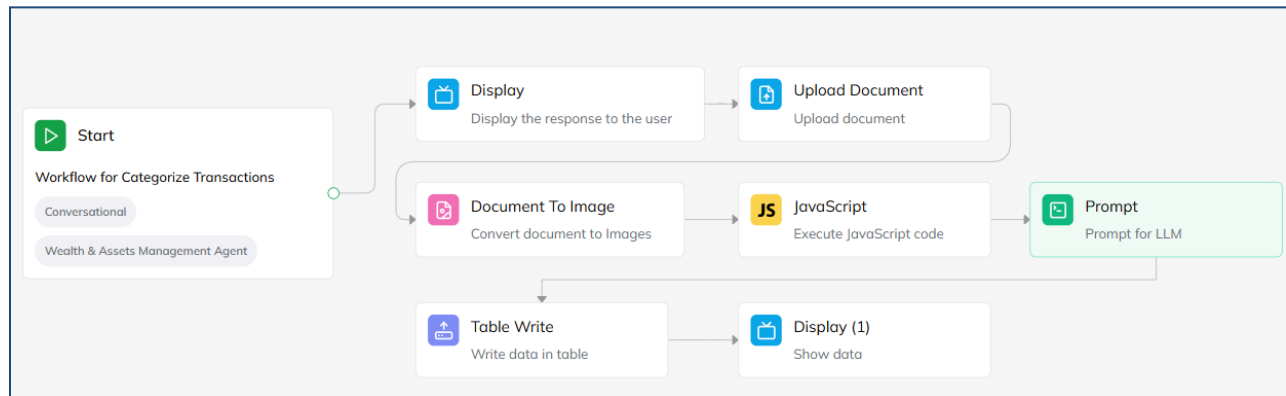
So, it will take approximately 52 months to repay the loan.

The **Debt Repay** feature helps users determine the time required to repay a debt based on key financial inputs such as debt amount, interest rate, and monthly EMI (Equated Monthly Installment). By using a standard debt amortization formula, the system first calculates the monthly interest rate from the annual interest rate. It then applies logarithmic calculations to determine the total number of months required to fully repay the debt. This allows users to understand their repayment timeline and make informed decisions about their debt management strategy. The feature is particularly useful for individuals looking to plan their finances efficiently and explore potential adjustments in their EMI or debt terms for faster repayment.



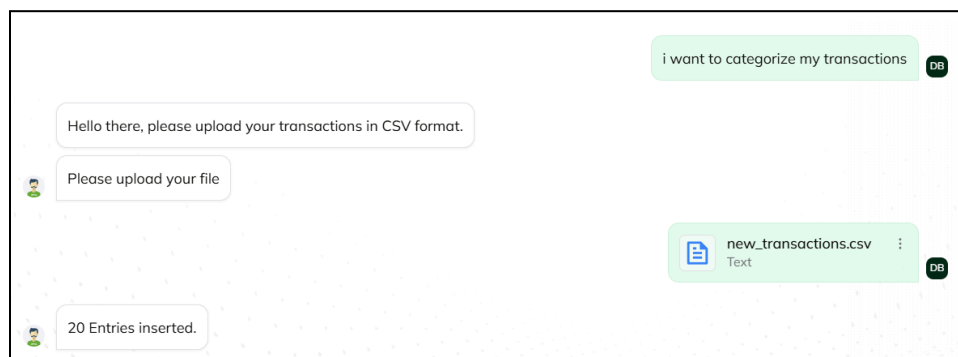
## 7. Smart Budgeting & Expense Tracker (Sub-Agent)

- Transaction Categorization



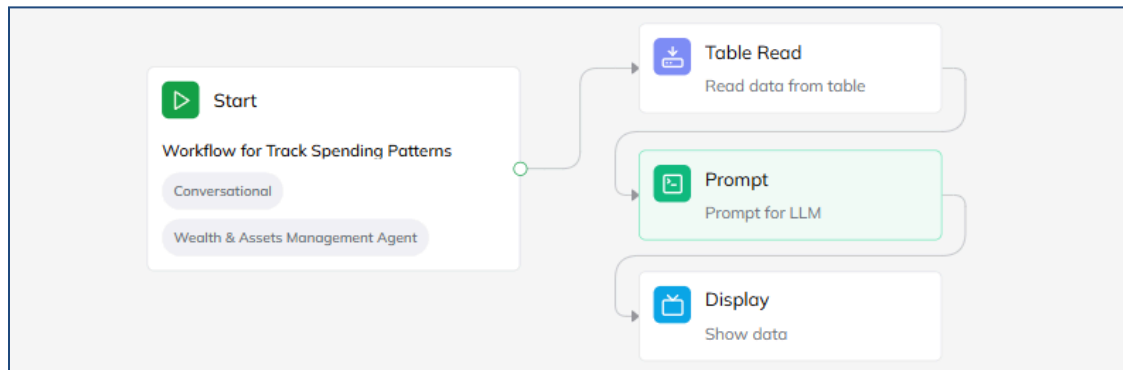
sample\_transactions.csv

TransactionID	Date	Description	Amount	TransactionType	Category
1	2025-03-10	Payment to John Doe	100	Debit	Expense
2	2025-03-11	Loan received from Bank	5000	Credit	Loan
3	2025-03-12	Grocery shopping	150	Debit	Expense
4	2025-03-13	Refund from Vendor	50	Credit	Refund
5	2025-03-14	Electricity Bill	120	Debit	Utility
6	2025-03-15	Dinner at Restaurant	200	Debit	Entertainment
7	2025-03-16	Salary Credited	3000	Credit	Salary
8	2025-03-17	Movie Tickets	40	Debit	Entertainment
9	2025-03-18	Gym Membership	500	Debit	Health
10	2025-03-19	Car EMI Payment	1500	Debit	Loan
11	2025-03-20	Freelance Payment	2000	Credit	Income
12	2025-03-21	Insurance Premium	800	Debit	Insurance
13	2025-03-22	Gift Purchase	250	Debit	Shopping
14	2025-03-23	Stock Investment	5000	Credit	Investment
15	2025-03-24	Coffee Shop	30	Debit	Food
16	2025-03-25	Online Shopping	1200	Debit	Shopping
17	2025-03-26	Medical Expenses	700	Debit	Health
18	2025-03-27	Gas Bill	100	Debit	Utility
19	2025-03-28	Internet Subscription	600	Debit	Subscription
20	2025-03-29	Bookstore Purchase	90	Debit	Education



The **Transaction Categorization** feature enables users to structure their financial transaction data for seamless analysis. Users can upload their transactions in CSV format, and the system processes this raw data by cleaning, structuring, and standardizing it into a table-compatible format. This ensures consistency and allows for efficient categorization of transactions, making them ready for further financial insights. Once structured, the categorized data integrates with other subagents such as **Spending Patterns**, which analyzes user transaction trends, and **Overspending Alerts**, which detects anomalies or excessive expenditures.

- Track Spending Patterns



i want to track my spending patterns

DB

### User's Spending Habits Summary

**Overview**  
The user's financial transactions for the periods from March to April 2025 exhibit varying patterns of income and spending. The data reveals a mix of regular expenses alongside discretionary purchases, with several notable trends.

**Income Analysis**

- **Total Income:** The user received a total income through various channels, primarily from salary credits, refunds, and freelance payments.
- **Income Sources:**
  - Salary payments
  - Loan receipts
  - Refunds from vendors
  - Freelance work
  - Concert ticket sales

**Expense Analysis**

- **Total Expenses:** The user has made significant expenses across several categories, indicating active financial management but also substantial outflows.
- **Key Expenses Include:**
  - Regular payments such as electricity bills, gas bills, and rent, suggesting ongoing necessary costs.
  - Occasional major expenses such as car repairs, indicating potential higher maintenance costs.
  - Discretionary spending on entertainment (e.g., dining out, movie tickets) and shopping, which might reflect lifestyle choices.

**Spending Patterns**

- **Recurring Payments:** Expenses such as rent, utility bills, and groceries appear frequently, indicating routine expenditures.

The **Track Spending Patterns** feature helps users monitor their financial habits by analyzing structured transaction data. It identifies recurring expenses, detects unusual or large transactions, and highlights spending trends over time. By providing a clear overview of financial behavior, this feature enables users to make informed budgeting decisions and optimize their spending.

- Overspending Alerts

Did I exceed my usual spending limit? DB

# Financial Transaction Summary

**General Overview**

The user has engaged in a series of financial transactions over the period of March to April 2025. The transactions encompass various categories, reflecting a mix of both income and expenses. The following insights are derived from the transaction analysis:

**Total Calculated Amounts**

- Total Expenses (Debits): \$38,637
- Total Income (Credits): \$20,355
- Net Balance Impact: -\$18,282 (indicating that expenses exceeded income)



**Key Observations****Income Sources**

- The primary income sources appear to come from salary credits and freelance payments.
- There are also sporadic credits from refunds, which do contribute positively to total income.

**Spending Patterns**

- **Recurring Expenses:**
  - The user has regular payments such as medical bills, car repairs, utility bills, and groceries which are consistent in nature.
  - A notable amount is spent on entertainment and dining out, which indicates discretionary spending habits.
- **Large or Unusual Expenses:**
  - Significant amounts have been allocated to car repairs and medical bills, which suggests either unexpected repairs or health-related expenditures.
  - The terms of repayment for loans and EMI payments appear to add substantial amounts to the monthly expenses.
- **Discretionary Spending:**
  - Categories such as dining, shopping, and entertainment, including concert tickets and dining out, are prevalent indicating a tendency towards non-essential spending.

Type here...



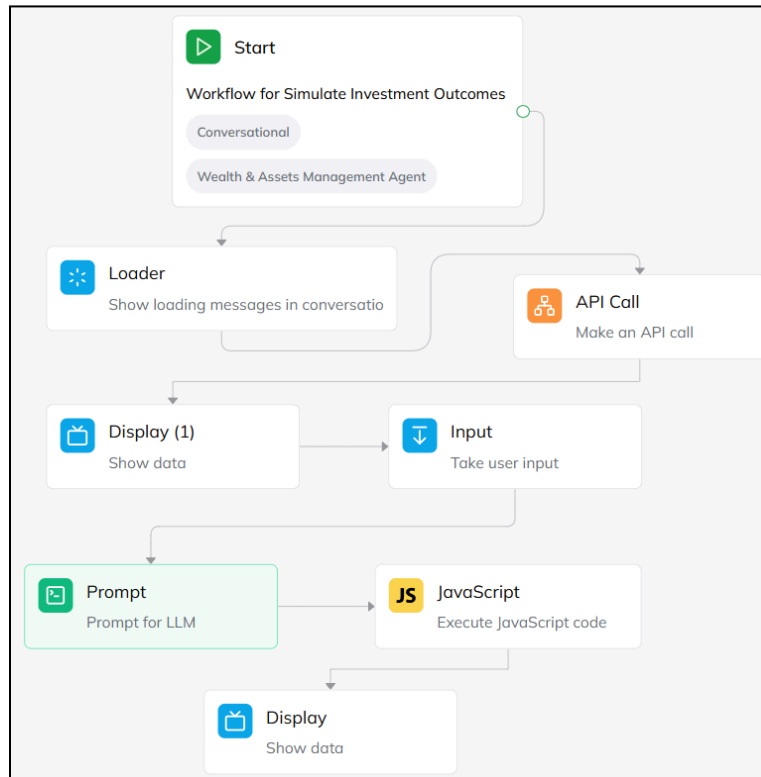
Saved Prompts

↑

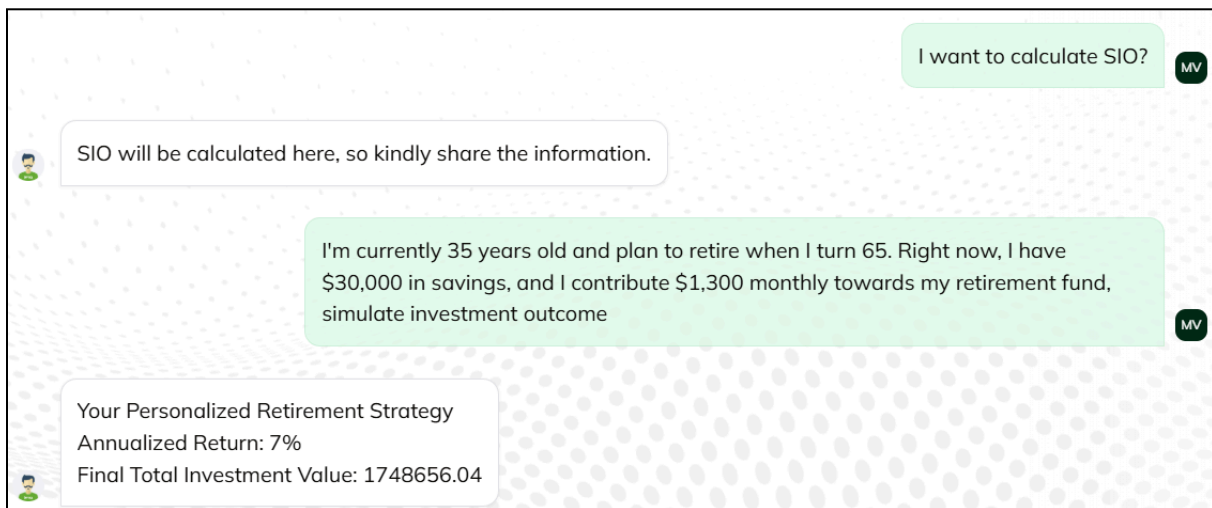
The **Overspending Alerts** feature notifies users when their spending exceeds a certain threshold based on their transaction history. By analyzing spending trends, it detects potential overspending patterns and provides timely alerts. This helps users stay within budget, avoid financial strain, and make better financial decisions.

## 8. What-If Scenario Simulator (Sub-Agent)

- SIO (Simulate Investment Outcomes)



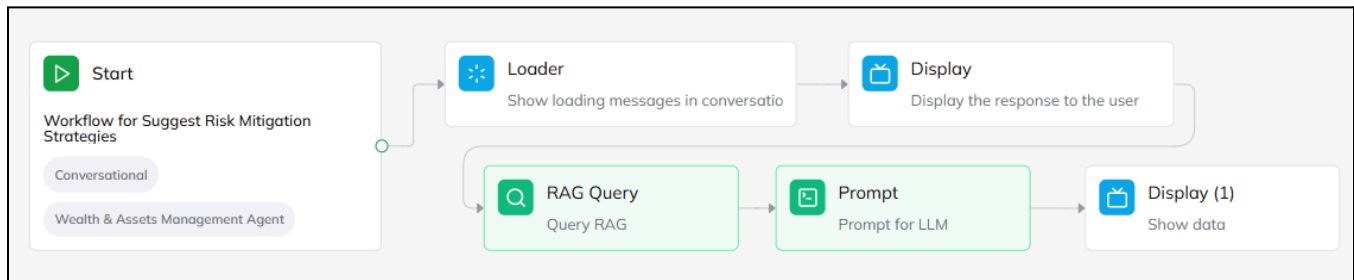
- Output:



The **Simulate Investment Outcome (SIO)** feature helps users estimate the future value of their investments based on their current savings, monthly contributions, and an assumed annual return rate. Users provide key financial details such as their age, current savings, planned contributions, and retirement goals. The system then applies a compound interest formula to project the total investment value by the retirement age, considering consistent monthly contributions and a fixed return rate (e.g., 7%). This allows users to visualize their financial growth over time and make informed decisions regarding their savings and investment strategies. Additionally, users can adjust their inputs dynamically to explore different scenarios and optimize their financial planning based on potential returns.

## 9. Wealth Risk Assessment (Sub-Agent)

- Risk Mitigation Strategies



- Output:

I am planning to invest a significant amount in high-growth tech stocks, but I am concerned about market volatility and potential downturns. What risk mitigation strategies can I use to protect my investments while maximizing returns?

Hello, Welcome to Suggest Mitigation Strategies 101.

To address your concerns about investing in high-growth tech stocks while managing market volatility, consider the following risk mitigation strategies:

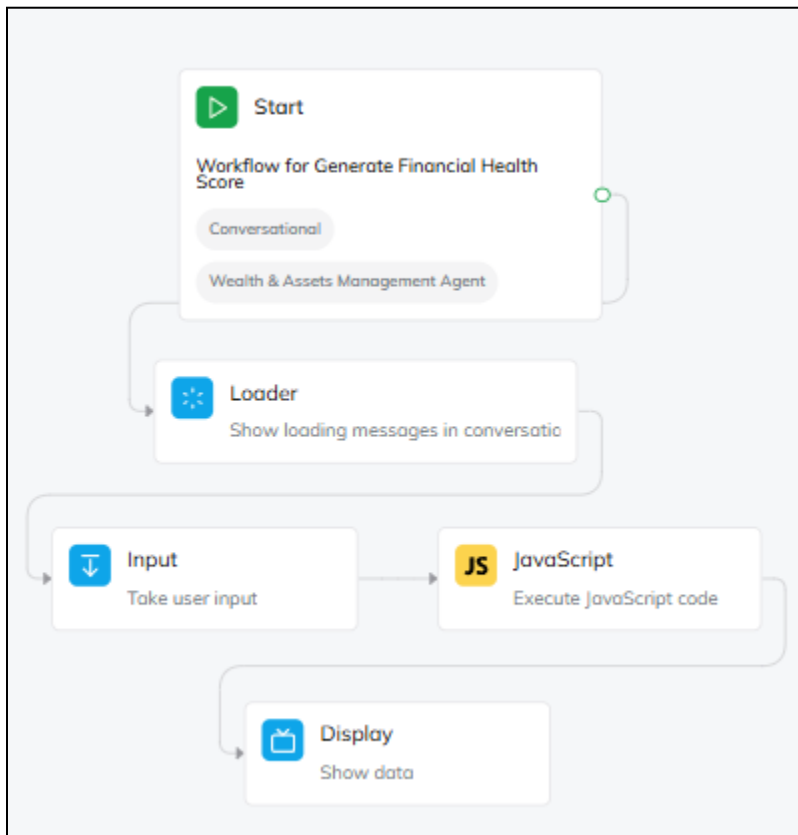
1. **Diversification:** Spread your investments across various tech sectors and other asset classes to reduce exposure to any single market downturn. This could involve including opportunities in established companies alongside high-growth stocks.
2. **Investing in ETFs or Mutual Funds:** Consider investing in technology-focused exchange-traded funds (ETFs) or mutual funds that provide built-in diversification and are managed by professionals. This reduces the risk associated with individual stock volatility.
3. **Establish a Defined Investment Plan:** Set clear investment goals and criteria for entering and exiting positions. This disciplined approach can help you navigate market fluctuations more effectively.
4. **Utilize Stop-Loss Orders:** Implement stop-loss orders to limit potential losses on individual stocks. This strategy automatically sells stocks that fall below a predetermined price, helping to protect your investment during downturns.
5. **Rebalance Your Portfolio Regularly:** Periodically assess and adjust your investment holdings to maintain your desired risk level. This practice can help you stay aligned with your long-term investment strategy.
6. **Consider Hedging Techniques:** Using options or other financial instruments as hedges can protect against significant downturns, although they require a deeper understanding of market dynamics.

Employing these strategies can enhance your potential for maximizing returns while safeguarding your investments against volatility in the tech sector.

The **Risk Mitigation Strategies** feature helps investors manage and minimize potential losses while maximizing returns, particularly in volatile markets like high-growth tech stocks. When a user expresses concerns about market downturns, the system provides personalized risk mitigation strategies. These strategies include diversification across sectors, investing in ETFs or mutual funds for stability, setting up a disciplined investment plan, using stop-loss orders to limit losses, rebalancing portfolios regularly, and implementing hedging techniques with options or financial instruments. By leveraging these insights, investors can build a more resilient portfolio and make informed decisions to safeguard their investments against market volatility.

## 10. Personalized Financial Health score (Sub-Agent)

- Generate Financial Health Score



- Output:

Help me calculate my financial health score Data: - Monthly Income: 5000 - Monthly Expenses: 3000 - Total Debt: 10000 - Total Savings: 20000 FS

### calculated financial health score and explanation to the user.

Let's calculate your financial health score based on the provided data:

**Data:**

- Monthly Income: \$5000
- Monthly Expenses: \$3000
- Total Debt: \$10000
- Total Savings: \$20000

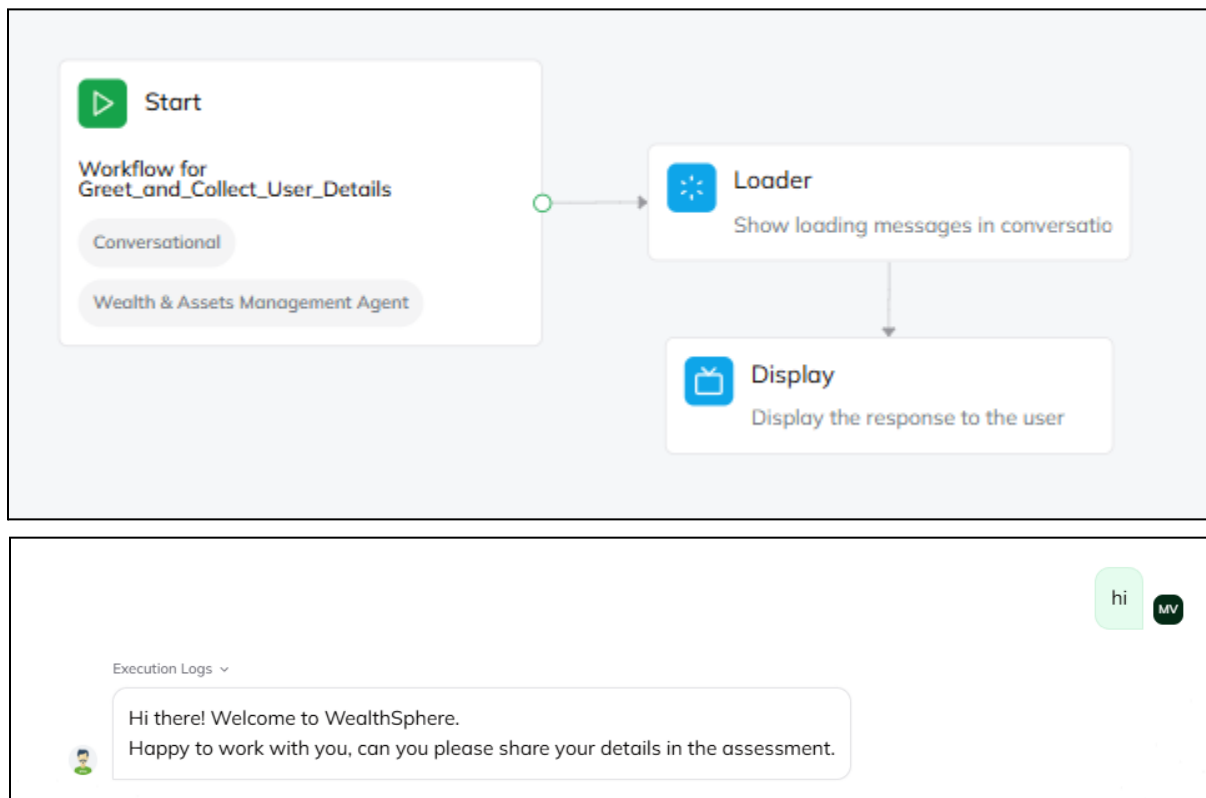
**Calculations:**

1. Net Cash Flow: Net Cash Flow is calculated as:
  - Net Cash Flow = Monthly Income - Monthly Expenses
  - Net Cash Flow = 5000 - 3000 = 2000
2. Savings Rate: The Savings Rate is the percentage of income that is saved:
  - Savings Rate = ((Net Cash Flow) / Monthly Income) \* 100

The Financial Health Score evaluates a user's overall financial well-being based on key financial parameters. It collects details such as income, expenses, savings, debt levels, and investment strategies to assess financial stability. The subagent then calculates a score that reflects the user's financial health, helping them understand their strengths and areas that need improvement. Based on the score, the subagent provides tailored recommendations to improve financial habits, such as optimizing spending, increasing savings, managing debt efficiently, and diversifying investments. The goal is to guide users toward better financial stability and long-term wealth management.

## 11. Greet and Collect User Details (Sub-Agent)

- Greet:



The **Greet User** Subagent is designed to initiate conversations by welcoming users and collecting basic details for financial assessment. It ensures a smooth onboarding experience by introducing the system and guiding users to share necessary information. This subagent sets the foundation for personalized financial advice by gathering key user details before directing them to relevant financial planning tools.