Content Concierge MVP 1 — Scope Document

1. One-Line Summary

A **text-only, personalized content concierge** for a fintech wealth app that re-engages inactive high-value users by surfacing **portfolio-aware insights with verifiable citations** on the account homepage.

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2. Objective

Re-engage inactive wealth users by reducing cognitive load and answering a single question at login:

> *"What is relevant for my portfolio right now, and why?"*

Success is defined by renewed engagement, not transaction execution.

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3. Target User (MVP 1 Only)

Inactive Wealth Management Users - Users with significant assets (e.g., $250K+ invested or $1M+ total assets) - No meaningful engagement beyond a defined inactivity threshold

Persona (Illustrative) - *Alex*, 50, long-term investor focused on retirement readiness

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4. In Scope (MVP 1)

Core Use Case

- At login / account home, display **2–3 personalized textual insights** tailored to the user's portfolio, goals, and inactivity status.

Key Capabilities

1. **Personalized Insight Generation (Text Only)**
2. Concise, plain-language insights
3. Directly tied to portfolio composition, goals, or market context

4. Non-prescriptive and educational in tone

5. **Citation-First Content Referencing**

6. When referencing market data, news, or analysis, include a **clear citation/link**
7. Users can click through to verify original sources

8. Sources must come from a **pre-approved, compliant list**

9. **Backend Personalization Logic**

10. Retrieve up-to-date portfolio, goal progress, and recent activity
11. Use LLM-assisted, explainable SQL generation for data access

12. Match user context with relevant external or internal content

13. **Homepage Integration**

14. Insights appear as a modular widget on the Investment Summary / Home screen

15. Optimized for quick scanning (headlines + short explanations)

16. **Interaction Tracking**

17. Track impressions, clicks on citations, and dwell/expand behavior
18. Used only for future content refinement (not automated advice)

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5. Out of Scope (Explicit)

- Video or audio content
- Media preference detection
- Chat or conversational UI
- Trade execution or portfolio change recommendations
- Action nudges (buy/sell/allocate)
- "Everyday" or "Advanced" user segments
- Deep third-party integrations beyond approved content sources

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6. Insight Structure (Canonical)

Each insight must contain: 1. **Headline** — Single clear takeaway 2. **Explanation** — 2–3 short sentences of context 3. **Personal Relevance** — Why this matters for *this* user 4. **Source** — Clickable citation to original article/data

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7. Non-Functional Constraints

- **Performance:** Insights must load within acceptable login SLA (TBD)
- **Security & Privacy:** Strict user-level data isolation
- **Compliance:**
- Explainable generation
- Logged inputs, outputs, and citations

- No untraceable or hallucinated claims
- **Extensibility:** Architecture should support future formats and user segments without redesign

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8. Success Criteria (MVP-Level)

Primary Metrics: - % of inactive users interacting with at least one insight - Click-through rate on cited sources

Secondary Metrics: - Avg insights consumed per session - Qualitative feedback on relevance and clarity

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9. Assumptions & Dependencies

- Reliable access to near-real-time portfolio and goal data
- Clearly defined inactivity thresholds
- Pre-approved, compliant list of external content sources
- Alignment on educational (non-advisory) positioning

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10. Guiding Principles

- **Less but better**: 2–3 high-signal insights only
- **Trust first**: Always show sources
- **Education over advice**
- **Explainability by default**
- **Design for recall**: This document should fully capture MVP intent without other references