SAM Tool: User Stories

Client Profiling - Advisor Side

1. As an *advisor*, I need to *determine the net wealth of my client*, so that *I can determine if they have enough sufficient funds to commence investing*.
2. As an *advisor*, I need to *determine the ability of my client to take risk*, so that *I can determine their risk profile* and *assess their optimal portfolio*.
3. As an *advisor*, I need to *determine the willingness of my client to take risk*, so that *I can assess their comfort level of risk*.
4. As an *advisor*, I need to *determine my client's main source of income*, so that *I can diversify their overall risk* and *reduce correlation in their investment portfolio*.
5. As an *advisor*, I need to *determine any clientele restrictions*, so that *I can make a better asset allocation*.
6. As an *advisor*, I need to *determine any clientele preferences*, so that *I can make their optimal asset allocation*.

Tool

1. As an *advisor*, I need *to gather financial metrics on stocks*, so that *I can determine the optimal allocation to the stocks asset class*.

2. As an *advisor*, I need to *gather financial metrics on bonds*, so that *I can determine the optimal allocation to the bonds asset class*.
3. As an *advisor*, I need to *gather financial metrics on cryptocurrency*, so that *I can determine the optimal allocation to the cryptocurrency asset class*.

<u>Asset Class Calculations</u>

1. As an *advisor*, I need *to find the annualized return for each asset class*, so that *I can determine the Sharpe Ratio for the portfolio*.
2. As an *advisor*, I need *to find the standard deviation of the volatility of returns for each asset class*, so that *I can determine the Sharpe Ratio for the portfolio*.
3. As an *advisor*, I need *to find the maximum drawdown for each asset class*, so that *I can determine the overall downside risk of a portfolio*.
4. As an *advisor*, I need *to execute a Monte-Carlo Simulation on a variation of asset allocations*, so that *I can create a probability distribution for a given investment allocation*.
5. **TBD**: Once all calculations are executed, will the optimal blend be displayed?

<u>Clientele Side</u>

1. As a *client of my advisor*, I need *to view the output of my tentative portfolio*, so that *I can see the potential return of my investments*.

2. As a *client of my advisor*, I need *to view the standard deviations of my portfolio per asset class*, so that *I can understand the potential risk of my investments*.
3. As a *client of my advisor*, I need *to view the Sharpe Ratio of my portfolio per asset class*, so that *I can understand the risk-adjusted return of my investments*.