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# **Functional Requirements Document (FRD)**

**Project Name:** Regal Wealth Advisors  
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## **1. Purpose**

The purpose of this document is to define the functional requirements for the **Regal Wealth Advisors** platform. The application provides a digital environment for financial advisors, clients, and administrators to collaborate, manage financial information, and deliver personalized financial planning. It supports structured data collection, secure communication, and analysis tools within a centralized platform.

## **2. Scope**

The application will:

* Allow clients to submit personal and financial data via a multi-step Fact Finder form.
* Enable financial advisors to manage client data, documents, and perform analysis.
* Allow admins to define system settings and configure questionnaires dynamically.
* Ensure secure authentication and session management for all user types.

## **3. Stakeholders**

* **Clients** – Individuals submitting personal/financial data and documents.
* **Financial Advisors** – Professionals managing assigned client portfolios.
* **Admin Users** – Platform administrators managing users, settings, and content.
* **IT Support Team** – Maintains the backend infrastructure and support.

## **4. Functional Requirements**

|  |  |  |  |
| --- | --- | --- | --- |
| **Module** | **Requirement** | **Description** | **Priority** |
| Login Module | User Login with 2FA | Users log in with email and password, followed by a 6-digit 2FA code via email. | High |
|  | Session Management | After login, users are kept logged in via secure JWT session management. | High |
|  | Forgot Password | Clients and advisors can initiate password reset via email link. | Medium |
| Admin Module | Admin Dashboard & Settings | Admins manage advisors, toggle 2FA, configure password policy and timezone. | High |
|  | Appearance Settings | Admin can customize theme, font size/type for the platform. | Low |
|  | Dynamic Questionnaire Builder | Admin creates/edit questions (checkbox, MCQ, input) for Fact Finder (Investor Profile, etc.). | High |
|  | Legal Document Management | Admin updates Privacy Policy, CEPA, and Cookies via a rich text editor. | Medium |
|  | Notification System | Admins and advisors receive in app alerts on key actions (e.g., new feedback, completed forms). | Low |
| Advisor Module | Advisor Dashboard | Personalized dashboard with greeting, client insights, charts, and navigation sidebar. | High |
|  | Client Table & Filters | Advisors can view a searchable, sortable, and paginated client list with onboarding info. | High |
|  | Add/Edit Client Info | Modal forms to create new clients or update existing records. | High |
|  | Send Mail to Client | Advisors can send text emails directly to clients from the platform. | Medium |
|  | Income Tax Calculator | A form-driven tool to input income details and compute tax with graphical result output. | High |
|  | Save Calculation | Advisors can save tax calculation results linked to individual clients. | Medium |
| Client Module | Document Upload & View | Clients can upload PDF, JPG, PNG files; advisors can view/download them securely. | Medium |
|  | Fact Finder Form (Client) | Multi-page form for client to enter Personal Info, Assets, Liabilities, etc. | High |
|  | Auto-Save & Navigation | Client progress is saved step-by-step; includes Back/Continue navigation. | High |
|  | Thank You Modal | After final submission, a confirmation modal is shown to the client. | Medium |
|  | Client Settings Page | Clients can update personal info, reset password, and toggle 2FA preferences. | High |

## **5. User Roles and Permissions**

|  |  |
| --- | --- |
| **Role** | **Permissions** |
| **Client** | Submit Fact Finder, upload documents, manage own profile and settings. |
| **Advisor** | View/edit assigned clients, perform analysis, communicate with clients. |
| **Admin** | Manage users, global platform settings, questionnaires, content, and appearance. |

## **6. Assumptions**

* Users will access the platform via a modern web browser (Chrome, Edge, Firefox).
* All stakeholders will receive training or documentation for using the platform features.
* The email and SMS service provider will be operational for 2FA and notifications.

## **7. Constraints**

* English language only (Phase 1).
* No mobile application (web-based only).
* No external investment APIs or financial integrations in the initial version.
* Must comply with data privacy laws (e.g., encryption, secure access, user consent).

## **8. Non-Functional Requirements**

**Availability:**

* The system should maintain high availability during core business hours.

**Security:**

* All sensitive data (e.g., financials, personal information) must be encrypted both in transit and at rest.

**Performance:**

* Form submissions and data retrieval should be completed within an acceptable timeframe for a smooth user experience.

**Browser Compatibility:**

* The application must function properly across all modern desktop web browsers.

**Responsiveness:**

* The user interface should adapt and work seamlessly on both tablets and laptops.

## **9. Appendix**

* **Glossary**:
  + **2FA** – Two-Factor Authentication
  + **JWT** – JSON Web Token
  + **SPA** – Single Page Application
* **References**:
  + Business Requirement Document (BRD) – Regal Wealth Advisors v1.0
  + Privacy and Data Compliance Policy – Internal IT Dept.