

Nomura OneStock Query-Response Sample Dataset

Account Aggregation

How do I connect my bank accounts and investment accounts to OneStock?

To connect your bank accounts and investment accounts to OneStock, follow these simple steps:

- a. Open the OneStock app and log in to your account.
- b. Navigate to the "Account Aggregation" section, typically located in the main dashboard or settings.
- c. Choose the option to "Link Accounts" or "Add Accounts."
- d. Select your financial institution from the list or search for it using the search bar.
- e. Follow the on-screen prompts to securely enter your account credentials, such as usernames and passwords.
- f. OneStock will use bank-level encryption and security protocols to ensure the safe and encrypted transfer of your financial data.

Please note that OneStock takes your security seriously, and your data will be encrypted and stored securely. We do not have access to your sensitive login information, and your privacy is of utmost importance to us.

Is it safe to link my financial accounts to OneStock for aggregation?

Yes, it is absolutely safe to link your financial accounts to OneStock for aggregation. We prioritize the security and privacy of your financial data. Here is why you can trust us:

Bank-Level Security: OneStock uses industry-standard encryption and security measures to protect your sensitive information during the connection process.

Read-Only Access: OneStock only retrieves information related to your accounts' balances, transactions, and holdings. We do not have the ability to initiate transactions or access your funds.

Data Privacy: We adhere to strict data privacy policies and do not sell or share your financial information with third parties without your explicit consent.

Continuous Monitoring: Our security systems are continuously monitored and updated to safeguard your information from emerging threats.

You can trust that OneStock is committed to keeping your financial data secure while providing you with valuable insights into your financial situation.

Can I add insurance policies to the account aggregation feature?

Currently, OneStock focuses on aggregating and providing insights into your bank accounts and investment accounts. Unfortunately, the app does not support the aggregation of insurance policies currently. However, we are constantly working to enhance our services, and your feedback is valuable to us.

If you have suggestions or specific features you would like to see in the future, please let us know through our customer feedback channels. We appreciate your input and will consider it as we continue to improve OneStock to meet your financial needs.

What is the benefit of connecting my financial accounts to OneStock for aggregation?

Connecting your financial accounts to OneStock offers several benefits:

Single View: It provides a single, consolidated view of all your financial accounts, making it easier to manage your finances.

Track Expenses: You can track your spending, view balances, and monitor transactions in one place.

Holistic Planning: OneStock can help you make informed financial decisions and plan for your goals based on a complete picture of your finances.

Are there any fees associated with linking my accounts to OneStock?

No, there are no fees associated with linking your financial accounts to OneStock. Our account aggregation feature is provided to you at no cost.

Can I link accounts from multiple financial institutions to OneStock?

Yes, you can link accounts from multiple financial institutions to OneStock. We support connections to a wide range of banks and investment institutions.

Do I need to re-enter my login credentials every time I want to update my account information in OneStock?

You typically will not need to re-enter your credentials frequently. OneStock securely stores your login information and uses it to update your account information regularly. You may need to re-authenticate occasionally for security purposes.

How frequently does OneStock update the information from my linked accounts?

OneStock typically updates your account information daily or on a schedule you

specify, depending on the financial institution. You can check the update frequency in the app's settings.

Asset life

How does OneStock calculate the remaining asset life?

OneStock calculates your remaining asset life by analyzing various factors such as your current age, income, expenses, and the types of assets you've added to the app. It considers the expected lifespan and depreciation of these assets. This calculation helps you understand how long your assets are expected to last based on your current financial situation.

What information does the app need to calculate my asset life accurately?

To calculate your asset life accurately, OneStock requires information like your current age, annual income, monthly expenses, and details about the assets you own, including their current values. The more accurate and comprehensive the information you provide, the more precise the asset life calculation will be. It's essential to keep this data up to date to ensure the accuracy of your financial planning.

Can I use this feature to plan for goals other than retirement?

Yes, absolutely! While OneStock's asset life feature is valuable for retirement planning, you can also use it to plan for other financial goals. For example, you can use it to estimate the remaining lifespan of assets like a car, home, or any other valuable items. This information can assist you in making informed decisions about replacing or upgrading these assets when needed, regardless of whether they are related to retirement or other life goals. OneStock's versatility allows you to tailor it to your specific financial needs.

Is the asset life calculation based solely on my age, or does it consider other factors too?

The asset life calculation in OneStock takes into account multiple factors beyond just your age. It considers your current income, expenses, the types of assets you own, and their expected lifespan. By analyzing this comprehensive data, the app provides a more accurate estimate of your remaining asset life.

Can you explain the methodology OneStock uses to estimate the remaining asset life in more detail?

OneStock uses a sophisticated algorithm that combines various financial data points,

including your age, income, expenses, asset values, and expected asset depreciation rates. This algorithm is designed to provide a detailed and accurate assessment of how long your assets are expected to last, helping you make informed financial decisions.

What if I have assets that don't typically depreciate over time, like artwork or collectibles? How does the app handle those?

OneStock allows you to include a wide range of assets, including those that don't typically depreciate over time. For assets like artwork or collectibles, the app considers factors such as maintenance costs and potential appreciation when calculating asset life. This way, you can get a comprehensive view of your entire portfolio.

Do I need to manually update the information about my assets, or does OneStock automatically adjust the calculations as my financial situation changes?

OneStock offers both manual and automatic updating options. You can choose to update your asset information manually whenever there are changes, or you can enable automatic synchronization with your financial accounts to keep the information up to date. This flexibility ensures that your asset life calculations remain accurate.

Can I set different financial goals for different assets within the app, or does it provide a single, unified asset life estimate?

OneStock provides flexibility in goal setting. You can set different financial goals for various assets or use a single, unified goal. The app tailors its asset life calculations based on your specific goals, giving you a customized view of how each asset contributes to your financial objectives.

Are the asset life calculations based on general averages, or does OneStock consider specific market and economic data?

OneStock takes into consideration both general averages and specific market and economic data. It uses a combination of historical data, market trends, and your individual financial details to provide accurate asset life estimates that reflect your unique circumstances.

How often should I review the asset life calculations, and can I make adjustments if my financial situation significantly changes?

We recommend reviewing your asset life calculations periodically, especially when

there are significant changes in your financial situation. OneStock allows you to adjust your input data and goals at any time, ensuring that your financial planning remains aligned with your evolving needs.

Can I factor in expected inheritances or windfalls into the asset life calculations to see how they impact my financial planning?

Absolutely! OneStock allows you to include expected inheritances or windfalls in your financial data. You can input these as one-time inflows, and the app will consider them when estimating your asset life and planning for your financial goals.

Are there any privacy or security concerns when providing sensitive financial data for the asset life calculations?

OneStock takes privacy and security seriously. We use advanced encryption and data protection measures to safeguard your financial information. Your data is stored securely, and we do not share it with third parties without your explicit consent.

How does OneStock handle assets that may appreciate in value over time, such as real estate or certain investments?

For assets that may appreciate in value, like real estate or certain investments, OneStock considers their potential appreciation in the asset life calculations. This means that the app can help you plan for the impact of asset appreciation on your financial future, giving you a more holistic view of your finances.

Asset Report

Where can I find the monthly and yearly reports in the app?

You can easily access your monthly and yearly reports within the OneStock app by following these steps:

Open the OneStock app on your device.

Navigate to the "Reports" or "Asset Reports" section. This might be located in the main menu or on the dashboard.

In the Reports section, you'll see options to generate monthly and yearly reports.

Select the report type you want (monthly or yearly) and specify the time period you're interested in.

Once you've made your selections, click or tap the "Generate Report" button.

Your report will be generated and displayed on the screen. You can view, save, or share it from there.

If you have any further questions or need assistance finding the reports, feel free to reach out to our support team.

How can I interpret the performance data for individual stocks?

Interpreting the performance data for individual stocks in your Asset Report is important for making informed investment decisions. Here's how you can interpret this data:

Stock Performance: Look at how each individual stock in your portfolio has performed over the selected time period. Positive numbers indicate gains, while negative numbers represent losses.

Percentage Change: This shows the percentage change in the stock's value during the selected time frame. A positive percentage indicates growth, while a negative percentage suggests a decline.

Comparison: Compare the performance of individual stocks with each other and with relevant market benchmarks. This can help you identify stocks that are outperforming or underperforming.

Charts and Graphs: Visual representations of stock performance trends can provide additional insights. Pay attention to trends, patterns, and any notable fluctuations.

Remember that past performance doesn't guarantee future results. It's essential to consider other factors and conduct research before making investment decisions based solely on the performance data.

Are the reports customizable to my preferences?

Yes, the reports in the OneStock app are customizable to suit your preferences and specific needs. You can typically tailor your reports in the following ways:

Time Period: Choose the time frame for your report, whether it's monthly, yearly, or a custom period.

Asset Selection: Customize which assets or stocks are included in the report. You can select specific assets, asset classes, or portfolios.

Graphs and Visuals: Depending on the app's features, you may be able to choose the type of visual representation you prefer, such as bar charts or line graphs.

Data Fields: Select the specific data fields you want to include in your report. Common fields include returns, volatility, and historical performance.

The goal is to provide you with flexibility so you can generate reports that align with your investment strategy and goals. If you need assistance with customizing your reports or have any specific preferences in mind, please don't hesitate to contact our support team for personalized guidance.

Can you guide me on accessing the quarterly reports in OneStock?

Quarterly reports can be accessed in OneStock by following these steps:

Open the OneStock app.

Navigate to the "Reports" section on the main menu.

You'll find an option to generate quarterly reports.

Select the desired quarter and year you want the report for.

Click or tap "Generate Report," and your quarterly report will be available for viewing.

I need help understanding the key metrics in the asset reports. What do terms like "alpha" and "beta" mean?

In the asset reports, "alpha" measures the investment's performance relative to a market index. A positive alpha indicates outperformance, while a negative alpha suggests underperformance. "Beta" measures a stock's volatility compared to the overall market. A beta of 1 means the stock moves in line with the market, while below 1 indicates lower volatility and above 1 indicates higher volatility.

Are there any fees associated with generating and accessing asset reports in the app? Generating and accessing standard asset reports in OneStock is typically free of charge. However, premium features or additional customization options may have associated fees. Please check the app's pricing section for details.

What are the available export options for the asset reports? Can I download them in PDF or Excel format?

Yes, you can export asset reports in commonly used formats such as PDF and Excel. After generating a report, look for the export/download options, usually represented by icons like a PDF symbol or an Excel spreadsheet symbol. Click or tap on the desired format to save the report to your device.

How often is the performance data in the reports updated? Can I get real-time data?

The frequency of performance data updates can vary, but it's typically not in real-time. Most reports provide data based on daily, monthly, or quarterly intervals. Real-time data may be available for specific premium services or features.

I'd like to see a breakdown of my portfolio's sector allocation in the reports. Is this information available?

Yes, you can usually find a breakdown of your portfolio's sector allocation in the asset reports. Look for a section or chart that displays the allocation of your investments across different sectors such as technology, healthcare, finance, etc.

Do the asset reports include historical performance data for stocks, or is it limited to recent performance?

Asset reports typically include both recent and historical performance data. You can often specify the time frame you want to analyze, allowing you to access data for different periods.

Is there a feature to set up automated email delivery of the monthly reports to my inbox?

Yes, many apps offer the option to schedule automated email delivery of your reports. Check

the settings or preferences section within the app, where you can configure email delivery preferences, including the frequency and recipients.

Monthly Savings Calculator

How can I use the monthly savings calculator to plan for a specific financial goal?

You can use the Monthly Savings Calculator in OneStock to plan for your financial goals in a few simple steps. Here's how:

- a. Open the OneStock app and navigate to the "Tools" or "Calculators" section.
- b. Select the Monthly Savings Calculator from the available tools.
- c. Input the details of your financial goal, including the target amount, the time frame you want to achieve it in, and any expected interest rate or investment return.
- d. The calculator will then compute the monthly savings amount you need to reach your goal within the specified timeframe.
- e. You can adjust the inputs and experiment with different scenarios to find the savings plan that best fits your financial situation and goals.

What factors does the calculator consider when making its calculations?

The Monthly Savings Calculator takes several important factors into account to provide you with accurate savings recommendations. These factors typically include:

Target Amount: The total amount of money you want to save for your goal.

Timeframe: The duration in months or years within which you aim to achieve your financial goal.

Interest Rate or Investment Return: If applicable, the expected rate of return on your investments, which can influence the required monthly savings amount.

Inflation: The calculator may consider inflation to adjust for the decreasing value of money over time.

Current Savings: If you have existing savings for the goal, it may be factored in to determine the remaining amount you need to save.

Can I adjust the savings plan if my financial situation changes?

Yes, you can definitely adjust the savings plan generated by the calculator if your financial situation changes. In fact, it's often recommended to revisit your savings plan regularly to accommodate changes in income, expenses, or investment returns. Here's how you can do it:

- a. Open the OneStock app and go to the Monthly Savings Calculator.
- b. Review and update the inputs, such as your current savings balance, the target amount, the timeframe, and the expected interest rate or investment return.
- c. The calculator will automatically recalculate the new monthly savings amount based on the revised inputs.
- d. You can save or note this adjusted plan to help you stay on track with your updated financial situation and goals.

Is the Monthly Savings Calculator suitable for short-term financial goals, or is it primarily for long-term planning?

The Monthly Savings Calculator in OneStock is versatile and can be used for both short-term and long-term financial goals. Whether you're saving for a vacation in the near future or planning for retirement several years down the line, the calculator can provide you with a savings plan tailored to your specific goal and timeframe.

Can I include one-time windfalls or bonuses in the calculator's calculations, or does it only consider regular monthly contributions?

While the Monthly Savings Calculator primarily focuses on regular monthly contributions, you can certainly include one-time windfalls or bonuses in your calculations. These extra contributions can accelerate your progress toward your financial goal and be factored into the overall plan.

How do I account for unpredictable expenses or emergencies when planning with the Monthly Savings Calculator?

To account for unexpected expenses or emergencies, it's wise to maintain a separate emergency fund. The Monthly Savings Calculator helps you plan for specific financial goals, so it's best to ensure your emergency fund is in place before allocating savings to other objectives.

Portfolio Analysis

What kind of recommendations can I expect from the portfolio analysis feature?

The Portfolio Analysis feature in our premium service offers personalized recommendations tailored to your unique investment portfolio. These recommendations typically include:

Asset Allocation: Suggestions on how to optimize your asset allocation based on your risk tolerance and financial goals.

Diversification: Insights into diversifying your investments to reduce risk and enhance potential returns.

Risk Assessment: An evaluation of the risk level of your portfolio, with recommendations for adjustments if needed.

Performance Improvement: Strategies to improve the overall performance of your investments.

These recommendations are designed to help you make informed decisions and achieve your financial objectives more effectively.

How frequently should I use the portfolio analysis for the best results?

The frequency at which you should use the Portfolio Analysis feature depends on your individual financial goals and the volatility of your investments. However, we recommend performing a portfolio analysis at least quarterly. This allows you to stay informed about the performance of your portfolio, make timely adjustments, and ensure that your investments align with your goals.

If you have a more actively managed portfolio or if market conditions are changing rapidly, you may consider using the feature more frequently, such as monthly. It's essential to strike a balance between staying informed and avoiding overtrading, which can lead to unnecessary fees and taxes.

Is the premium portfolio analysis feature available for all types of investments?

Our premium Portfolio Analysis feature is compatible with a wide range of investment types, including stocks, bonds, mutual funds, exchange-traded funds (ETFs), and various other securities. However, the applicability of specific recommendations may vary depending on the asset class and market conditions.

It's important to note that the quality of analysis and recommendations may be more robust for widely traded assets with readily available data. If you have investments in less common or exotic asset classes, the feature may still provide valuable insights, but the recommendations could be more limited.

Overall, our goal is to offer comprehensive portfolio analysis for as many types of investments as possible to cater to a diverse range of investors.

Can you provide examples of specific recommendations the portfolio analysis feature might suggest?

Certainly! The portfolio analysis feature can offer a range of recommendations based on your individual portfolio. For instance, it might suggest rebalancing your portfolio by selling some overperforming assets and reinvesting in underperforming ones to maintain your desired asset allocation. It may also recommend diversification by adding assets from different sectors or industries. Additionally, if your risk tolerance changes, it might suggest adjustments in your investments to align with your new risk profile.

How does the portfolio analysis handle tax-efficient strategies for investments in taxable accounts?

The portfolio analysis feature takes tax efficiency into account when providing recommendations. It may suggest tax-loss harvesting, where you sell investments at a loss to offset gains in your portfolio, reducing your tax liability. It can also recommend tax-efficient

investment options, such as municipal bonds or tax-advantaged accounts like IRAs, to optimize your after-tax returns.

Is there a minimum portfolio size or investment threshold required to access the premium portfolio analysis feature?

There is typically no minimum portfolio size required to access the premium portfolio analysis feature. OneStock aims to cater to investors of all levels, whether you have a small or large portfolio. This inclusivity ensures that even investors with modest assets can benefit from the advanced analysis and recommendations.

Can I customize the risk level that the portfolio analysis considers when providing recommendations?

Yes, you can customize the risk level within the portfolio analysis feature. You can specify your risk tolerance, and the analysis will tailor its recommendations accordingly. If you prefer a conservative approach, it will suggest a more risk-averse portfolio allocation, whereas if you're comfortable with higher risk, it may propose a more aggressive strategy. This customization ensures that the recommendations align with your individual risk preferences.

Are there any additional costs associated with using the premium portfolio analysis feature, apart from the premium subscription fee?

The premium portfolio analysis feature is included as part of your premium subscription, so there are no additional costs associated with its use. Once you subscribe to the premium service, you'll have full access to this feature, along with all the other premium services and benefits, without any hidden fees or charges.

What data sources does the portfolio analysis feature utilize to provide accurate recommendations?

The portfolio analysis feature relies on a robust set of data sources to provide accurate recommendations. It accesses real-time market data, historical performance data for various asset classes, economic indicators, and financial news sources. Additionally, it may use data from your linked accounts within OneStock, such as transaction history and asset holdings, to tailor recommendations specifically to your unique portfolio and financial situation.

Can I integrate external investment accounts not linked to OneStock for a comprehensive portfolio analysis?

Currently, the portfolio analysis feature primarily analyzes the accounts linked to OneStock. However, our development team is actively working on expanding the capability to integrate external accounts for a more comprehensive analysis. We anticipate offering this feature in the near future.

Is the portfolio analysis feature available for international investments and foreign currency accounts?

Yes, the portfolio analysis feature is designed to accommodate international investments and accounts denominated in foreign currencies. It can provide recommendations and insights for a globally diversified portfolio. Just ensure that you input accurate data regarding your international holdings for the most precise analysis.

Does the portfolio analysis take into account my short-term and long-term financial goals when making recommendations?

Yes, the portfolio analysis considers both your short-term and long-term financial goals when providing recommendations. It aims to align your investments with your specific objectives, whether they involve short-term savings for a major purchase or long-term retirement planning. The analysis will tailor suggestions accordingly.

Can I set up automated alerts to notify me when the portfolio analysis suggests significant changes to my investments?

Yes, you can set up automated alerts within the OneStock app. You can configure alerts to notify you when the portfolio analysis recommends substantial changes, ensuring that you stay informed and can take action promptly.

What metrics and benchmarks does the portfolio analysis use to evaluate the performance of my investments?

The portfolio analysis feature uses a range of performance metrics and benchmarks, including standard deviation, alpha, beta, and various risk-adjusted return measures. It compares your portfolio's performance to relevant market indices and industry benchmarks to provide a comprehensive evaluation.

Are there any educational resources or tutorials available to help me understand and maximize the benefits of the portfolio analysis feature?

Yes, we offer a comprehensive library of educational resources and tutorials within the app. These resources are designed to help you understand the portfolio analysis feature better and make the most of its capabilities. You can access these materials at any time.

Can I share the portfolio analysis results with my financial advisor for further guidance and collaboration?

Absolutely! You can easily share the portfolio analysis results with your financial advisor or any other trusted financial professional. Collaboration and consultation with experts are encouraged to make the most informed investment decisions.