**Simplified web client (display only)**

1. The general concept is to provide the client with portfolio information on a single page where sections can be expanded or contracted via “accordion control.” In this spec, the accordion controls are “-“ and “+.” The actual display could use plusses and minusses, right-facing and downward facing triangles, or some other intuitive visual. The sections of information can be nested – i.e. a section can contain sections, and so on.
2. In the spec, “@1,” “@2,” etc. denote levels. This is to clarify the spec only; presumably there’s no need in the display to denote levels. Brackets ([]) indicate comments.
3. When initially displayed, a section will either default to expanded (“-“) or contracted (“+”).
4. The interface will not allow any information to be changed. If a client sees something that should be changed, they will contact us. The only thing the client can change is the password, via the “Forgot password?” link which already exists.
5. As part of our daily processing, we will produce a csv for each client that includes all the information to be displayed. This will be uploaded to the server.
6. The interface will not allow any information to be changed. If a client sees something that should be changed, they will contact us. The only thing the client can change is the password, via the “Forgot password?” link which already exists.
7. As part of our daily processing, we will produce a csv for each client containing all the information to be displayed.
8. Client needs to be able to scroll down and right, but presumably the browser will provide this functionality.
9. Supported browsers: reasonably current versions of Internet Explorer, Chrome, Firefox, and Safari.
10. Insofar as is practical, changing the information displayed, sections, data formats, text, defaults for expanded/contracted, etc., should not require recoding the display software. In other words, all this should be driven by the csv file.
11. Login required – email, password. Plus “Forgot password?”
12. Timeout after 5 minutes – erase data from browser.
13. Need a logout button
14. Use of AssetView should not require Flash or any other plug-in or program.
15. Open issues: how to specify in the csv:

Font size

Color

Table (? And dimensions, field widths)

AssetView

- @1Summary

Family name: Smith Total value: $5,000,000

Holdings as of mm/dd/yyyy

Fixed income: current = 31% target: 35%

Percent legacy positions: 2%

**Account status**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | Sam & Mary Taxable | Sam IRA | Mary IRA | Outside | <up to n columns> |
| Total value | $n,nnn,nnn | $n,nnn,nnn | $n,nnn,nnn | $n,nnn,nnn |  |
| Securities | $n,nnn,nnn | $n,nnn,nnn | $n,nnn,nnn | $n,nnn,nnn |  |
| Available cash | $n,nnn,nnn | $n,nnn,nnn | $n,nnn,nnn | $n,nnn,nnn |  |
| Excess cash | $n,nnn,nnn | $n,nnn,nnn | $n,nnn,nnn | $n,nnn,nnn |  |
| Trading | Allowed | Allowed | Allowed | Blocked |  |

- @1 Current asset allocation

[note: each asset class has one row. If you expand it, you get a list of symbols under that asset class. The column descriptions on those symbols are not the same as for the asset class. If you expand a symbol, you get a list of lots. The column descriptions on those lots are not the same as for the symbol. Another way of saying this is that when you expand an asset class, a nested symbol table gets inserted below the row for that asset class. When you expand a symbol, a nested lot table gets inserted below the row for that symbol. The current Flash-based AssetView implements this by opening a new window.]

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Asset class | Of 100 | Target % | Current % | Balance | Sam and Mary taxable | Sam IRA | Mary IRA | Outside | <up to n columns> |
| +Name a | nnn.n% | nnn.n% | nnn.n% | High | $n,nnn,nnn | $n,nnn,nnn | $n,nnn,nnn | $n,nnn,nnn |  |
|  | Description | Type | Account | Shares | Current price | Value | Gain/loss |  |  |
| +symbol1 | name1 | -- | Sam IRA | n,nnn,nnn | $nn.nn | $n,nnn,nnn | -- |  |  |
| +symbol2 | name2 | Legacy | Sam and Mary taxable | n,nnn,nnn | $nn.nn | $n,nnn,nnn | $n,nnn,nnn |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  | Shares | Buy date | Buy price | Cost basis | Gain/Loss | Term |  |  |
|  | Lot1 | n,nnn,nnn | mm/dd/yyyy | $nn.nn | $n,nnn,nnn | -$n,nnn,nnn | LT |  |  |
|  | Lot2 | n,nnn,nnn | missing | missing | missing | missing | -- |  |  |
|  | Lotn |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
| +symbol3 | name | -- |  |  | $n,nnn,nnn | -$n,nnn,nnn | $n,nnn,nnn | $n,nnn,nnn |  |
| +symboln | name | -- |  |  | $n,nnn,nnn | $n,nnn,nnn | $n,nnn,nnn | $n,nnn,nnn |  |
|  |  |  |  |  |  |  |  |  |  |
| +Name b | nnn.n% | nnn.n% | nnn.n% | Low | $n,nnn,nnn | $n,nnn,nnn | $n,nnn,nnn | $n,nnn,nnn |  |
| +Name c | nnn.n% | nnn.n% | nnn.n% | -- | $n,nnn,nnn | $n,nnn,nnn | $n,nnn,nnn | $n,nnn,nnn |  |
| +Name d | nnn.n% | nnn.n% | nnn.n% |  | $n,nnn,nnn | $n,nnn,nnn | $n,nnn,nnn | $n,nnn,nnn |  |
| +Name e | nnn.n% | nnn.n% | nnn.n% |  | $n,nnn,nnn | $n,nnn,nnn | $n,nnn,nnn | $n,nnn,nnn |  |
| +Name f | nnn.n% | nnn.n% | nnn.n% |  | $n,nnn,nnn | $n,nnn,nnn | $n,nnn,nnn | $n,nnn,nnn |  |
| <up to m rows> |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |

+ @1 Settings

- @2 Allocation

+ @3 Equity………….70%

+ @4 US …………………..55%

|  |  |
| --- | --- |
| Sub class | Target |
| LargeCap | 60% |
| SmallValue | 40% |
|  | … |

+ @4 Developed………..25%

+ @4 Emerging…………..xx%

+ @4 REIT…………………..xx%

+ @3 Fixed-income…30%

|  |  |
| --- | --- |
| Sub class | Target |
| US market | 50% |
| Global Intermediate | 25% |
| CA Muni | nn% |
|  | … |

+ @2 Accounts

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Account name | Account number | Minimum cash | Taxable | Trading |
| Sam and Mary Taxable | nnnnnnnn | $n,nnn,nnn | Yes | Allowed |
| Sam IRA | nnnnnnnn | $n,nnn,nnn | No | Blocked |
| Mary IRA | nnnnnnnn | $n,nnn,nnn | No | Allowed |
| <up to n rows> |  |  |  |  |

+ @2 Security preferences

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Asset class | Subclass | Optimal choice for taxable accounts | Optimal choice for nontaxable accounts | Proxy security | Tax efficiency level |
| US | MarketTilt1 | xxxxx | xxxxx | xxxxx | 2 |
| US | SmallValue | xxxxx | xxxxx | xxxxx | 1 |
| Dev | MarketTilt3 | xxxxx | xxxxx | xxxxx | 4 |
| Emerging | MarketTilt3 | xxxxx | xxxxx | xxxxx | 3 |
|  |  |  |  |  |  |

+ @2 Security exceptions

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Security | Account# | Trading | Min $ | Redemption hold (days) |
| xxxxx | xxxx-xxxx | Blocked | $n,nnn,nnn | nnn |
| <up to n rows> |  |  |  |  |

+ @2 Heterogeneous funds

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Symbol | Trading | Asset class | % | Asset class | % | Asset class | % |
| xxxxx | Blocked | name1 | nn% | name2 | nn% | name3 | nn% |
| <up to n rows> |  |  |  |  |  |  |  |

- @1 Alerts

Cost basis is missing on some assets

Tax loss harvest potential: $nn,nnn