

About OptiFi

OptiFi is your personalized investment advisor. This app helps you create an optimized investment portfolio based on your risk profile and investment preferences.

Features:

- Risk Assessment:** Determine your risk tolerance and capacity.
- Portfolio Optimization:** Get recommendations for an optimal investment portfolio.
- Forecasts:** View stock price prediction for stocks in your portfolio.
- Monte Carlo Simulation:** See long-term projected returns based on Monte Carlo simulations.

How to Use:

- Enter your age, investment horizon, investment amount, and income.
- Complete the risk tolerance questionnaire.
- Run the portfolio optimization to get your recommended portfolio.
- Optionally, view forecasts and long-term projections.

Disclaimer:

- The Portfolio Creation, Forecasting and Long-term projections are based on historical data of 2 years up till the current date, making it dynamic. Hence, the results may take about 2 to 3 minutes to complete.
- This tool is for educational purposes only and should not be considered financial advice.

OptiFi: Your Personalized Investment Portfolio

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Welcome to OptiFi! Let's get started by collecting some information about you to determine your risk capacity.

Risk Capacity Assessment ?

Age ?

50

Select your investment horizon ?

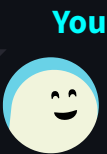
Short-Term ▼

Investment Amount ?

50000

Select your annual income range: ?

Less than \$30,000 ▼



You

I am 50 years old with an annual income of Less than \$30,000 and I am willing to invest USD\$50000 for an investment horizon of Short-Term

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You are over 18 years old! Enjoy the use of our investment portfolio generator!

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Based on your inputs, I have determined that you have a Low risk capacity.

Next, please complete the risk tolerance questionnaire below to allow me to determine your risk tolerance:

Risk Tolerance Questionnaire ?

13. Your trusted friend and neighbor, an experienced geologist, is putting together a group of investors to fund an exploratory gold mining venture. The venture could pay back 50 to 100 times the investment if successful. If the mine is a bust, the entire investment is worthless. Your friend estimates the chance of success is only 20%. If you had the money, how much would you invest?

Select an option:

- ☒ a. Nothing
- ☐ b. One month's salary
- ☐ c. Three month's salary
- ☐ d. Six month's salary

Previous

Submit

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Your risk tolerance score is 16, indicating a Low tolerance for risk.

Risk Tolerance Score: 16 (Low tolerance for risk)



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Your overall risk profile score is: 0.30

Based on your risk profile, I will now proceed to determine your portfolio type and the recommended allocations.

Please tick the checkbox below to run the portfolio optimization process

☒ Run Portfolio Optimization

Recommended Portfolio

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Based on the efficient frontier, your portfolio type is: Conservative

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Your portfolio allocation is as follows:

Optimal Portfolio Allocation:

	Asset	Weight (%)
0	ABBV	2.0000
1	AMZN	2.0000
2	COST	3.0000
3	CVX	3.0000
4	HD	2.0000
5	JNJ	13.0000
6	LLY	6.0000
7	MRK	8.0000
8	NVDA	3.0000
9	PG	16.0000
10	UNH	2.0000
11	V	5.0000
12	XOM	2.0000
13	^TNX	2.0000
14	^TYX	19.0000
15	WELL	1.0000
16	O	10.0000
17	CCI	1.0000

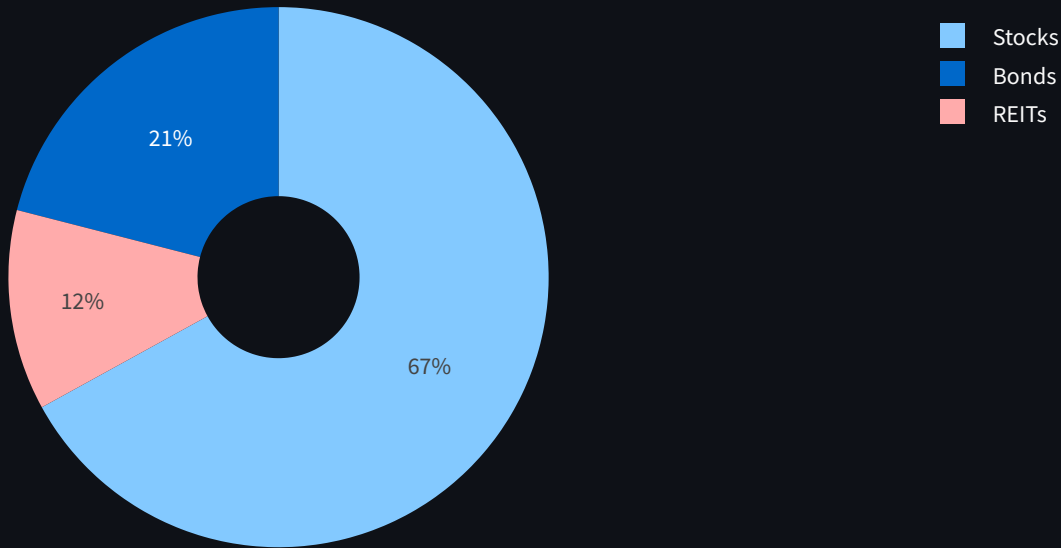
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The donut plot below shows the allocation of your investment amount across different asset classes.

This visual representation helps you understand the distribution of your investment in Stocks, Bonds, and REITs.

Portfolio Allocation



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The table below details the allocation of your investment amount in dollar terms.

It breaks down your investment into specific amounts allocated to Stocks, Bonds, and REITs based on the calculated percentages.

Investment Amount Allocation:

	Asset Class	Allocation (\$)
0	Stocks	33,500.0000
1	Bonds	10,500.0000
2	REITs	6,000.0000

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The portfolio allocation above is designed based on your risk profile to balance risk and return.

Higher percentages in stocks indicate a more aggressive approach, while higher percentages in bonds and REITs indicate a more conservative approach.

This allocation aims to achieve the optimal balance for your risk profile and investment horizon.

Please select an option from the dropdown menu



Yes

▼

You

Yes, I would like to view the forecasts



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Okay, I will process the forecasts now.

Stock Price Forecasts

Select a ticker to display the forecast:

ABBV

ABBV 30-Day Forecast



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Would you like to view the long-term projected returns of the recommended portfolio?

Please select an option from the dropdown menu

Yes

Yes, I would like to view the long-term projected returns



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Okay, I will process the long-term projected simulation.

Please enter the number of years you would like to project for, and to begin the processing, tick the checkbox to run the simulation

Long-term Project Returns Simulations

Number of years to simulate:

5

☒ Run Simulation

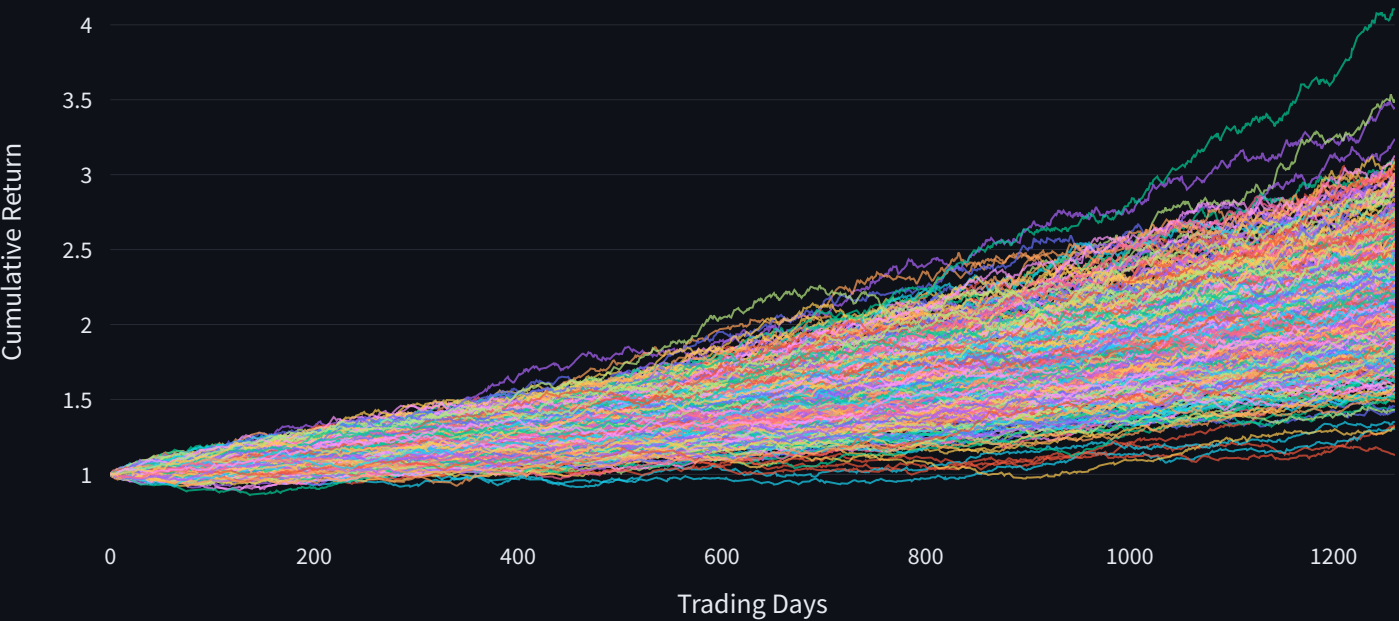
Running Monte Carlo simulations... 500/500

There is a 95% chance that an initial investment of \$50000.0 in the portfolio over the next 5 years will end within the range of: \$76127.51 to \$149524.97

Lower Implied Annual Return: 8.77%

Upper Implied Annual Return: 24.49%

500 Simulations of Cumulative Portfolio Return Trajectories Over the Next 1260 Trading Days.



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The simulation has been completed. The results are displayed above. When hovering over the plot, the values e.g. (130, 2.4362) represent the number of trading days and the cumulative return of the portfolio respectively.

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Thank you for using OptiFi! To create a new portfolio, please restart in a new session or amend your current inputs.