Strategic Product Requirements Document: MSN Global Markets

1. Executive Summary and Strategic Vision

1.1 Project Overview

MSN Global Markets serves as a pioneering financial technology firm positioned at the convergence of high-frequency algorithmic trading and traditional brokerage services. The operational mandate is to bridge the accessibility gap between institutional-grade quantitative strategies and the retail investment sector across the Middle East (UAE, GCC) and India. The core value proposition is defined by a "Bring Your Own Broker" (BYOB) architecture, allowing clients to leverage MSN's 18+ years of AI-driven trading expertise without relinquishing custody of their capital or suffering platform vendor lock-in.

This Product Requirements Document (PRD) outlines the comprehensive blueprint for developing a high-performance, compliance-centric public marketing website. The digital platform will be engineered using Next.js 14 (App Router) with a Static Site Generation (SSG) architecture hosted on GitHub Pages. The design philosophy strictly adheres to a "Dubai Global City" aesthetic—integrating dark, sophisticated visual tones with high-trust financial data visualization—to resonate with High Net Worth Individuals (HNIs) and tech-savvy retail traders.

1.2 Strategic Objectives

The development of the MSN Global Markets digital presence is driven by four primary strategic imperatives:

1. **Institutionalizing Trust through Transparency:** The algorithmic trading sector is often plagued by "black box" opacity. MSN Global Markets will differentiate itself by embedding third-party verified performance audits (via Myfxbook and FXBlue) directly into the user interface. By moving beyond static screenshots to interactive, verifiable data widgets, the platform will establish an evidentiary standard of trust that competitors in the GCC region often lack.
2. **Platform Agnosticism as a Competitive Moat:** Unlike traditional asset managers who force clients into proprietary, often opaque, ecosystems, MSN Global Markets operates as an Introducing Broker (IB) and Strategy Provider. The website must aggressively highlight this flexibility, showcasing partnerships with regulated entities like Mex Atlantic, AvaTrade, JKV Global, and Exness. This "Non-Custodial" model—where the client retains funds in their own name—is the single most significant risk-reduction feature for the user and must be central to the information architecture.
3. **Regulatory Friction Reduction:** The user journey must navigate complex regulatory

landscapes, particularly the restrictions on leveraged forex trading for Indian residents (under RBI FEMA regulations) and financial promotion rules in the UAE (SCA/DFSA). The site architecture will incorporate dynamic geo-fencing concepts and explicit risk disclosures (CFTC Rule 4.41 compliance) to ensure longevity and legal safety.

4. **Conversion Optimization for the "Hybrid" User:** The target demographic includes both "passive investors" seeking managed portfolios (MAM/PAMM) and "active traders" seeking algorithmic tools (Custom EAs). The UX must bifurcate these journeys early, guiding each persona to their specific conversion event—signing a Limited Power of Attorney (LPOA) for the former, or booking a technical consultation for the latter.

1.3 High-Level Technical Scope

To ensure speed, security, and zero-cost scaling, the platform will adopt a "Jamstack" architecture.

- **Core Framework:** Next.js 14+ utilizing the App Router for superior component modularity.
- **Rendering Strategy:** output: 'export' for purely static HTML/CSS/JS generation, eliminating server-side vulnerabilities and enabling hosting on GitHub Pages.[1]
- **Styling System:** Tailwind CSS configured with a custom "Nocturnal Gold" palette, utilizing CSS variables for efficient dark-mode implementation.[3]
- **UI Component Library:** shadcn/ui (Radix Primitives) to ensure WAI-ARIA accessibility compliance while allowing deep aesthetic customization.[5]
- **Data Integration:** Client-side fetching for Myfxbook widgets and broker spread comparison tables to bypass static generation limitations.[6]

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2. Comprehensive Market & Regulatory Analysis

2.1 The Hybrid Business Model: IB + Asset Manager

MSN Global Markets operates a hybrid model that is distinct from a standard broker or a standard hedge fund. Understanding this nuance is critical for the content strategy.

Feature	Standard Introducing Broker (IB)	Traditional Hedge Fund	MSN Global Markets (Hybrid)
Revenue Model	Rebates (Spread/Commission) from Broker.	Performance Fee (20%) + Management Fee (2%).	**Composite:** Spread Rebates cover OpEx; Performance Fees drive Profit.

Custody of Funds	Broker holds funds.	Fund Manager custodies or pools funds.	**Non-Custodial:** Client holds funds in their own Broker account.
Execution	Client trades manually.	Manager trades; funds are locked.	**LPOA Execution:** MSN trades via MAM; Client has 100% liquidity access.
Tech Stack	MT4/MT5 Vanilla.	Proprietary Terminals.	**AI Overlay:** Custom EAs running on standard MT4/MT5 terminals.

Strategic Insight: The "Non-Custodial" aspect is the strongest selling point for the skeptical investor persona. In a post-FTX financial world, clients are terrified of giving money to third parties. The website must emphasize that MSN Global Markets *never touches the client's capital*. The relationship is strictly technical (trading authority) and not custodial (transfer of assets). This distinction must be woven into the "Safety of Funds" narrative.

2.2 Regulatory Landscape & Compliance Requirements

The PRD mandates a "Compliance-First" design. The content must navigate the overlapping jurisdictions of the UAE, India, and global best practices.

2.2.1 UAE Financial Promotion (SCA/DFSA)

The UAE Securities and Commodities Authority (SCA) and the Dubai Financial Services Authority (DFSA) have strict rules regarding the promotion of financial services.[7]

- **Constraint:** Promoting "foreign funds" or "management services" without a specific license (Category 3C or 4) is restricted.
- **Mitigation Strategy:** The website copy must position MSN Global Markets primarily as a **Technology Provider** and **Introducing Broker**. The "Management" aspect is technically an automated copy-trading service facilitated by the regulated broker's PAMM system. We avoid terms like "Deposit with us" and use "Connect your account."
- **Disclaimer Requirement:** Footer must explicitly state: *"MSN Global Markets acts as a technology provider and Introducing Broker. All financial services and account custody are provided by our regulated partner brokers."*

2.2.2 India Regulatory Environment (SEBI/RBI)

The Reserve Bank of India (RBI) and SEBI strictly regulate forex trading.[10]

- **Constraint:** Resident Indians are prohibited from trading leveraged forex pairs (non-INR) on overseas electronic/online trading portals (FEMA Act).
- **Mitigation Strategy:** The "Global Markets" positioning must be careful. For Indian visitors (detected via IP or self-selection), the content should pivot towards "Algorithmic Strategy Design" (Education/Tech) or focus on permissible assets if applicable. We must include a specific risk warning: *"Services related to leveraged foreign exchange may be restricted in certain jurisdictions, including India. Residents of India should consult with a financial advisor regarding FEMA regulations before engaging in overseas trading."*
- **SEBI Algo Rules:** SEBI has tightened rules on "unregulated algos" promising guaranteed returns.[11] The site must avoid any language suggesting "Guaranteed Profits" and instead use "Historical Backtesting Performance."

2.2.3 Global Standard: Hypothetical Performance (CFTC Rule 4.41)

Since MSN utilizes AI-driven backtests to demonstrate 18+ years of experience, the site falls under the purview of global standards for presenting simulated results, specifically CFTC Rule 4.41.[13]

- **Requirement:** Any chart, graph, or statement regarding performance that was not achieved in a live account must be accompanied by the standard NFA/CFTC disclaimer.
- **Implementation:** A reusable UI component (<RiskDisclaimer type="hypothetical">) will be created to append this text automatically below every backtest chart.

Standard Wording to be used:

> "Hypothetical performance results have many inherent limitations, some of which are described below. No representation is being made that any account will or is likely to achieve profits or losses similar to those shown. In fact, there are frequently sharp differences between hypothetical performance results and the actual results subsequently achieved by any particular trading program... One of the limitations of hypothetical performance results is that they are generally prepared with the benefit of hindsight." [13]

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3. User Research and Persona Development

To design an interface that converts, we must understand the "Fear" and "Greed" cycles of our target demographics.

3.1 Persona A: "Faisal the Sovereign" (Primary Target - HNI)

- **Demographic:** Male, 45-60, UAE/GCC National or long-term expat. Business Owner or C-Suite. Net Worth > $2M.
- **Psychographics:** Values status, exclusivity, and capital preservation over aggressive growth. Skeptical of "internet money" but fears missing out on AI trends.
- **Technical Proficiency:** Low to Medium. Uses Bloomberg/CNBC for news but finds MT4/MT5 interfaces clunky.
- **User Goal:** "I want my money to work harder than a fixed deposit, but I don't want to stare at charts or risk a scam."
- **Website Requirements:**
  - **Visuals:** Needs to look like a Private Bank (Gold/Dark Navy).
  - **Content:** Focus on "Risk Management," "Drawdown Control," and "18 Years Experience."
  - **CTA:** Prefers "Book a Consultation" or "Request Institutional Deck" over "Sign Up Now."
  - **Trust Signal:** Pictures of real humans (The Team), physical office address in Dubai/GCC context.

3.2 Persona B: "Arjun the Tech-Optimist" (Secondary Target - Retail)

- **Demographic:** Male, 25-40, India/UAE resident. Software Engineer or Finance Professional.
- **Psychographics:** Analytical, data-driven. Loves the concept of "Passive Income." Follows fintwit and algo-trading communities.
- **Technical Proficiency:** High. Understands "Sharpe Ratio," "Latency," "VPS."
- **User Goal:** "I want access to the same tools hedge funds use. I want to verify the backtests myself."
- **Website Requirements:**
  - **Visuals:** Dark mode, data-dense dashboards, neon accents (Teal/Cyan).
  - **Content:** Deep dive into the "AI Methodology" (Neural Networks vs. Linear Regression). Comparisons of Broker Spreads (Mex vs. Exness).
  - **CTA:** "View Myfxbook," "Backtest Data," "Start with $500."
  - **Trust Signal:** Live Myfxbook widgets, tick-data quality assertions.

3.3 Persona C: "Sarah the Skeptic" (The Industry Veteran)

- **Demographic:** Female/Male, 35-50. Experienced trader who has blown accounts before.
- **Psychographics:** Highly cynical. Assumes every forex site is a "B-Book" bucket shop.
- **Technical Proficiency:** Expert. Knows about "Slippage," "A-Book vs. B-Book," "LP (Liquidity Provider) Bridge."
- **User Goal:** "Prove to me you aren't a scam."
- **Website Requirements:**
  - **Content:** Explicit details on "No Vendor Lock-in." Transparency on the IB rebate structure.
  - **Trust Signal:** Regulatory license numbers for the *Partner Brokers* (not just MSN).

Clear "Terms of Business."
- ○ **CTA:** "Read Risk Disclosure," "Check Broker Regulation."

3.4 User Journeys

Journey 1: The Trust-Building Loop (Faisal)

1. **Entry:** Lands on Home via LinkedIn link.
2. **First Impression:** Sees Dubai Skyline background. Reads "AI-Powered Fund Management." Feels "Home."
3. **Investigation:** Scrolls to "Our Partners." Recognizes "AvaTrade" or "Exness." *Trust established: "They work with big names."*
4. **Deep Dive:** Clicks "Managed Portfolios." Reads about "Conservative Strategy (Low Drawdown)."
5. **Conversion:** Clicks "Book a Consultation." Fills form.
6. **Outcome:** Sales team calls to explain the LPOA process.

Journey 2: The Verification Loop (Arjun)

1. **Entry:** Lands on "Performance" page via Google Search ("Best AI Forex Signal").
2. **Verification:** Interacts with the embedded Myfxbook widget. Toggles between "2023" and "2024" data. Checks "Drawdown" tab.
3. **Tech Check:** Visits "Partners & Platforms." Sees "Mex Atlantic - ECN Account." Compares spreads.
4. **Conversion:** Clicks "Open Account with Mex" (Affiliate Link).
5. **Onboarding:** Returns to MSN to fill "Connect Strategy" form with his new MT4 ID.

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4. Information Architecture and Sitemap

The sitemap structure draws inspiration from AvaTrade [16] but pivots the focus from "Do it Yourself" trading to "Managed Solutions."

4.1 Sitemap Hierarchy

1. **Home** (The Hub)
   - ○ Hero Section (Value Prop).
   - ○ Trust Bar (Broker Logos).
   - ○ Strategy Teaser (Performance Widgets).
   - ○ Why MSN? (AI + Experience).
2. **AI Fund Management** (Core Product Page)
   - ○ Concept: "The Intersection of Human Experience and AI Speed."
   - ○ The Strategies: Conservative vs. Balanced vs. Aggressive.
   - ○ The Tech: Machine Learning explanation.
   - ○ MAM/PAMM Technology Explained.

3. **Performance & Methodology** (The Evidence)
   - Live Track Record (Myfxbook embeds).
   - Historical Backtests (2008-2024).
   - Risk Management Protocols (Stop Loss, Equity Protection).
4. **Partners & Platforms** (The "No Lock-in" Guarantee)
   - Broker Comparison Table (Mex, Ava, Exness, JKV).
   - Safety of Funds (Segregated Accounts).
   - Guide: "How to Choose Your Broker."
5. **Custom Expert Advisors** (Service Page)
   - B2B Service: "We Build Your Strategy."
   - Case Studies (e.g., "90% Success Rate on Gold").
   - Request Quote.
6. **Education & Insights** (Trust/SEO)
   - Blog (Market Commentary).
   - "How Algo Trading Works."
   - FAQ (Focus on LPOA, Withdrawals, Risk).
7. **About Us**
   - Our Story (18 Years).
   - Leadership Team.
   - Mission & Vision.
8. **Contact**
   - Consultation Booking (Calendly embed).
   - Office Locations (Dubai/India).
   - Support Form.
9. **Legal Hub** (Footer Links)
   - Risk Disclosure.
   - Privacy Policy.
   - Terms of Use.
   - CFTC Rule 4.41 Statement.

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5. Visual Design Language and UI System

The visual system is critical for conveying "Institutional Trust." We will utilize a system based on **Tailwind CSS** and **shadcn/ui**, heavily customized.

5.1 Design Inspiration

- **Reference 1 (MultiBank/Dubai Skyline):** Represents the *Hero Section*. We need a full-width, high-quality image of the Dubai skyline at twilight (Blue hour) to evoke stability, wealth, and modernity.[17]
- **Reference 2 (Forex.com/AvaTrade Header):** Represents the *Navigation*. Clean, white/light grey text on a dark background, distinct "Login" and "Open Account" buttons.

5.2 Color Palette: "Nocturnal Gold"

The palette combines the trustworthiness of deep blue/navy with the premium feel of gold, avoiding the "cheap" bright yellows often seen in low-end crypto sites.

Color Name	Hex Code	Tailwind Equivalent	Usage	Psychology
Midnight Burj	#020617	slate-950	Main Background	Stability, Depth, Premium.
DIFC Glass	#0f172a	slate-900	Card/Section Backgrounds	Modernity, Tech.
Sovereign Gold	#B68A35	amber-600 (Custom)	Primary Buttons, Accents	Wealth, Success, prestige (Dubai Gold).
Falcon White	#f8fafc	slate-50	Primary Typography	Clarity, Transparency.
Steel Structure	#94a3b8	slate-400	Secondary Text, Borders	Engineering, Precision.
Alpha Teal	#2dd4bf	teal-400	Positive Numbers, Charts	Growth, Intelligence (AI).
Risk Red	#ef4444	red-500	Negative Numbers, Warnings	Caution, Compliance.

Dark Mode Strategy: The site will be "Dark Mode Default" to align with the "Fintech Dashboard" aesthetic favored by traders.[19] Light mode can be an option, but the brand identity is rooted in the dark, premium theme.

5.3 Typography System

- **Headings:** *Outfit* or *Manrope*. Geometric sans-serifs that feel modern and architectural.
- **Body:** *Inter*. The standard for UI legibility.
- **Data/Charts:** *JetBrains Mono*. Monospaced font is essential for financial tables to ensure numbers align vertically for easy comparison.

5.4 UI Component Library (shadcn/ui)

We will implement the following customized shadcn components [5]:

- **Cards:** Card component with a backdrop-blur-md and border-slate-800 to create a glassmorphism effect over the skyline background.
- **Data Tables:** Table component for the Broker Comparison, featuring sticky headers and row hover effects.
- **Accordion:** Accordion for the FAQ section to minimize visual clutter.
- **Tabs:** Tabs component to switch between "Conservative" and "Aggressive" strategy views on the Fund Management page.
- **Dialog/Modal:** For the "Risk Warning" popup on first entry (if required by compliance) or "Book Consultation" forms.

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6. Detailed Functional Requirements (Page-by-Page)

6.1 Global Elements

- **Navigation Bar:**
  - **Left:** MSN Logo (Gold icon + White Text).
  - **Center:** Dropdown Menus (Funds, Platforms, Resources).
  - **Right:** "Client Login" (Ghost Button), "Start Investing" (Gold Solid Button).
  - **Behavior:** Sticky on scroll with a backdrop-blur effect.
- **Footer:**
  - **Risk Warning:** Full-width, distinct background (e.g., very dark grey) containing the high-risk investment warning.[22]
  - **Quick Links:** Organized by Persona (For Investors, For Traders, Legal).
  - **Social Proof:** "Verified by Myfxbook" badge.

6.2 Page: Home

Goal: Establish Authority and Route Traffic.

- **Hero Section:**
  - **Background:** Dubai Skyline (Image 1 reference).
  - **Headline:** "AI-Powered Fund Management on Global Markets."
  - **Sub-headline:** "18 Years of Experience. Institutional Strategies. Your Broker, Your Custody."
  - **Primary CTA:** "View Strategies" (Scrolls to funds).

- ○ **Secondary CTA:** "Broker Partners" (Routes to IB page).
- **Trust Ticker:** Infinite scroll of broker logos (Mex, AvaTrade, JKV, Exness) in monochrome, turning color on hover.
- **Feature Grid (Bento Box Layout):**
  - ○ **Box 1 (AI):** "Deep Learning Algorithms" – Icon of a neural node.
  - ○ **Box 2 (Freedom):** "No Vendor Lock-in" – Icon of an open padlock.
  - ○ **Box 3 (Track Record):** "Audited Performance" – Mini Myfxbook chart graphic.
  - ○ **Box 4 (Support):** "Local Presence" – Map icon of UAE/India.

6.3 Page: AI Fund Management (Managed Portfolios)

Goal: Explain the Product and the Technology.

- **The "Black Box" De-mystified:** A section explaining *how* the AI works (e.g., "Pattern Recognition," "Sentiment Analysis," "News Parsing") without giving away the IP.
- **Strategy Cards:**
  - ○ **Conservative:** Risk 2/5, Target 15% APY, Max Drawdown <10%.
  - ○ **Aggressive:** Risk 4/5, Target 40% APY, Max Drawdown <25%.
  - ○ *UI:* Each card flips to show detailed stats.
- **The MAM Mechanism (Visual):** A diagram showing the flow:
  - ○ Client ($) -> Broker Account.
  - ○ MSN (Data) -> Broker MAM Master.
  - ○ Broker -> Executes trade on Client Account.
  - ○ *Insight:* This diagram is crucial for the "Safety of Funds" argument.

6.4 Page: Platforms & Partner Brokers

Goal: Validate the "Freedom of Choice" proposition.

- **Broker Analysis Table:**

Feature	Mex Atlantic	AvaTrade	Exness	JKV Global
Regulation	High (Multi-reg)	High (CBI, ASIC)	High (FCA, CySEC)	Offshore (FSC)
Leverage	Up to 1:500	Up to 1:400	Up to 1:Unlimited	Up to 1:500
Best For	ECN/Spreads	Global Trust	Speed/Withdrawals	Flexibility
Min Deposit	$500	$100	$10	$100

- **Requirement:** Each broker logo must link to the MSN Affiliate/IB URL for that broker.
- **Risk Note:** "Leverage availability depends on your region and client categorization (Retail vs. Professional)."

6.5 Page: Custom Expert Advisors (EAs)

Goal: Capture the active trader market.

- **Value Prop:** "Don't just invest. Build."
- **Services:**
  - MQL4/MQL5 Coding.
  - Strategy Optimization.
  - Backtesting Services.
- **Performance Highlight:** "Our internal Gold EA achieved 90% win rate in 2024 backtests."
  - *Compliance:* Must include the CFTC 4.41 hypothetical disclaimer immediately adjacent to this claim.[13]

6.6 Page: Performance & Methodology

Goal: The "Proof" Page.

- **Live Widgets:** Embed Myfxbook widgets for the main public strategies.[6]
- **Backtest Archive:** Downloadable PDF reports of historical performance (2008-2025).
- **Risk Management:** Explain the "Equity Protection" mechanisms (e.g., "We cut losses if equity drops by X%").

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7. Content Strategy and Copywriting Guidelines

7.1 Tone of Voice

- **Professional:** Use precise financial terminology (Drawdown, Sharpe Ratio, Alpha, Beta). Avoid slang.
- **Transparent:** Admit that losses happen. "We manage risk" is better than "We guarantee profits."
- **Localised:** Use spellings and references appropriate for the region (e.g., using "USD" as the base but referencing local contexts like "UAE Business Hours" or "IST Support").

7.2 Key Messaging Pillars

1. **"Decoupled Custody":** The client holds the money; MSN holds the expertise. This is the ultimate safety mechanism.
2. **"Algorithm + Oversight":** It's not "set and forget" AI. It is "AI monitored by 18-year veterans." This blends the allure of tech with the comfort of human oversight.

3. **"Institutional Grade for Retail":** Access the same strategies banks use, with a deposit as low as $500 (depending on broker).

7.3 Compliance Checklist (Must-Haves)

- **CFTC Rule 4.41:** Hypothetical performance disclaimer on *all* backtest charts.
- **Risk of Loss:** "Capital is at risk. Past performance is not indicative of future results."
- **Regional:** "This information is not intended for residents of the USA, Iran, North Korea, or any jurisdiction where such distribution would be contrary to local law or regulation."
- **FEMA (India):** "Indian residents are responsible for compliance with RBI FEMA regulations regarding overseas remittances and leveraged trading."

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8. Technical Architecture & Implementation

8.1 Stack Selection Rationale

- **Next.js (App Router):** Chosen for its component-based architecture and ease of maintenance.
- **Static Export (output: 'export'):**
  - *Reasoning:* Hosting on GitHub Pages is free, incredibly fast (served via CDN), and highly secure (no server to hack).[1]
  - *Trade-off:* We cannot use dynamic server-side rendering (SSR) or API routes.
  - *Mitigation:* All dynamic data (Broker spreads, Myfxbook stats) must be fetched client-side (React useEffect) or embedded via Iframe scripts.
- **Tailwind CSS:** Enables rapid styling with the custom design system. "Utility-first" prevents CSS bloat.

8.2 Non-Functional Requirements

- **Performance:** Google Lighthouse score > 90. Use next/image optimization (configured for static export via a loader like Cloudinary or unoptimized: true if strictly using GitHub raw storage).[1]
- **Responsiveness:** Mobile-first design. Complex tables (Broker comparison) must be scrollable or stacked on mobile.
- **SEO:** Proper semantic HTML (<article>, <section>, <h1>). Open Graph (OG) tags for nice sharing previews on WhatsApp/LinkedIn.

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9. Implementation Brief for AI IDE

Context for the AI: You are building a static Next.js 14 fintech website.

1. Project Setup:

- **Framework:** Next.js 14 (App Router).
- **Language:** TypeScript.
- **Styling:** Tailwind CSS + shadcn/ui.
- **Icons:** lucide-react.

2. Configuration (next.config.mjs):

JavaScript

```javascript
/** @type {import('next').NextConfig} */
const nextConfig = {
  output: 'export', // Mandatory for GitHub Pages
  images: {
    unoptimized: true, // Mandatory unless using a custom loader
  },
  // If hosting at username.github.io/repo-name, uncomment below:
  // basePath: '/msn-global',
};
export default nextConfig;
```

3. Visual System (Tailwind Config):

- Extend colors to include midnight-burj (#020617) and sovereign-gold (#B68A35).
- Set default font to Inter (Body) and Outfit (Headings).

4. Core Components to Build:

- Navbar: Sticky, glassmorphism, with mobile hamburger menu.
- Hero: Full viewport height, background image support.
- BrokerCard: Props for Logo, Spread, Leverage, and Affiliate Link.
- PerformanceWidget: Client-side wrapper for Myfxbook iframe.
- RiskDisclaimer: Reusable footer component with CFTC text.

5. Data Models (Types):

- Broker: { name: string, logo: string, regulation: string, minDeposit: number, affiliateLink: string }
- Strategy: { name: string, riskLevel: 'Low' | 'Med' | 'High', apy: number, description: string }

6. Routing Structure:

- / (Home)

- /strategies (AI Funds)
- /brokers (Platforms)
- /eas (Custom Expert Advisors)
- /track-record (Performance)
- /legal/risk-disclosure

7. Key Instruction:

Ensure all "Backtest" or "Past Performance" sections automatically append the <RiskDisclaimer type="hypothetical" /> component immediately after the content to ensure compliance.

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10. Future Enhancements

- **Phase 2:** Integration of a "Client Portal" (linked to the Broker's API if possible, or just a dashboard view) – *Note: This would require a separate backend or moving off GitHub Pages.*
- **Phase 3:** Automated "Strategy Recommender" Quiz using simple React state logic to guide users to Conservative vs. Aggressive funds.
- **Phase 4:** Multi-language support (Arabic/Hindi) using Next.js i18n routing (requires different export config or client-side switching).

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