Porta – Your Portfolio's AI Research Assistant (portfolio assistant)

Project Name

Everyday Investor Agent (working title)

Tagline: *"Bloomberg Terminal intelligence, personalized and reimagined for everyday investors."*

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1. Problem Statement

Everyday investors face:

- **Information overload** → Too many filings, earnings calls, and news.
- **Noisy data** → Hard to know which events actually matter for *their* holdings.
- **Unfair disadvantage** → Institutions have Bloomberg/FactSet/Rogo; retail investors don't.

👉Result: Retail investors make slower, less confident decisions compared to professionals.

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2. Solution

A **personalized, chat-based financial research & alert agent** that:

- **Understands the user's portfolio** (via simple ticker/watchlist upload).
- **Summarizes complex filings & news** into plain-English briefs tailored to *your holdings*.
- **Sends real-time alerts** on price moves, filings, and key news.
- **Explains "why it matters"** — with personalized context for the user's portfolio.
- **Runs stress tests** — simulates *"what if"* scenarios (interest rates rise, oil prices spike, market crashes) and shows how *your* portfolio could respond.

👉Always source-linked, neutral, and educational.\ **Not investment advice.**

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3. Target Users

- **Retail investors** using Robinhood, Fidelity, or DIY spreadsheets.
- **Finance enthusiasts** who want to stay informed but lack time.
- **Students/learners** wanting a tool to make sense of SEC filings & market events.

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4. Core Features (MVP Scope)

1. **Personalized Portfolio Input**

2. CSV upload or manual entry (tickers + optional weights).

3. Tailors all insights and alerts to *your unique portfolio*.

4. **Portfolio-Aware News & Filings**

5. Summarize latest SEC filings, news, or events **specific to tracked tickers**.

6. **Personalized Alerts**

7. Triggers when:

   - Price moves > X% in a day.
   - New 10-Q/10-K/8-K filing is published.
   - News with risk terms (e.g., "investigation", "guidance cut").

8. Alerts are **ranked by portfolio weight and relevance to the user.**

9. **Filing Delta (Personalized)**

10. Automatically compares new vs. old filings.

11. Highlights only the changes that matter most to *your* portfolio.

12. **Chat Q&A**

13. Users can ask: "What changed in Apple's latest 10-Q?" → AI surfaces deltas & summary.

14. Or: "Summarize today's NVDA news."

15. **Stress Test Simulator (Unique Angle)**

16. Users can ask: *"What if oil prices jump 20%?"* or *"What if the Fed raises rates by 1%?"*

17. Agent shows expected portfolio impact based on sector/industry heuristics.
18. Provides 😢/😐/👆 severity ratings personalized per holding.

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5. Stretch Features (if time allows)

- **Earnings Call Quote Extractor:** Sentiment & key quotes from transcripts.

- **Thematic Mapper:** "If new regulations on semiconductors pass, who in my portfolio is impacted?"
- **Weekly Digest:** Auto-generated portfolio story in plain English.

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6. Tools / Agent Capabilities

Toolbelt:

- `get_portfolio()` – Load tickers.
- `get_news(ticker, lookback_days)` – Fetch news.
- `get_filings(ticker, type)` – SEC filings.
- `diff_filings(old, new)` – Show changes.
- `set_alert(ticker, rule_type, params)` – Configure alerts.
- `run_stress_test(event, portfolio)` – Simulate "what if" scenarios.
- `explain_event(event, portfolio)` – Contextual impact summary.

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7. Differentiation

- **Not Rogo / Bloomberg / FactSet:**
- They serve institutions with enterprise licenses.
- We target *everyday retail investors* with an accessible, **personalized agent**.
- **Not an "AI Companion":**
- Strictly finance-focused.
- No personal/life chat.
- Always "insights, not advice."
- **Unique Twist:** Filing deltas **personalized to your holdings**, **Personalized Alerts ranked by portfolio impact**, and a **Stress Test Simulator** that lets retail investors run "what if" scenarios usually reserved for pros.

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8. Data & Tech Partners (Hackathon Leverage)

- **Anthropic (Claude):** Filings & news summarization.
- **Brave Search API:** Fresh financial news.
- **Nebius Cloud:** AI inference / embeddings.
- **Rogo (inspiration):** "Secure AI for finance," but enterprise → we democratize it.

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9. Hackathon Demo Flow

1. **Onboarding:** User uploads watchlist (AAPL, NVDA, JPM).
2. **Ask:** "What changed for AAPL since last quarter?"
3. AI shows filing delta → 3 bullets + quotes + links.
4. **Trigger Personalized Alert:** Simulate NVDA price drop.

5. Alert card: "NVDA down 5% today. Since NVDA is your largest holding, this is a high-priority alert."
6. **Stress Test:** User asks "What if oil prices spike 20%?"
7. Agent outputs: Airlines 🤔Negative, Energy stocks 🙄Positive, Tech 🙃Neutral, ranked by portfolio weights.
8. **Ask:** "Summarize today's JPM news for me."
9. AI pulls Brave headlines → concise digest.

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10. Guardrails (Important for Judges)

- Disclaimer: **Not investment advice. Educational only.**
- Only finance-specific chat; reject out-of-scope requests.
- Always cite sources (filings, news, tickers).
- Store only portfolio + alert preferences. No sensitive PII.

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11. Why This Idea is Strong

- **Big problem:** Retail investors lack institutional tools.
- **Feasible MVP:** News/filings + alerts in 24h hackathon build.
- **Wow factor:** Personalized Filing Deltas + Personalized Alerts + Stress Test Simulator = unique edge.
- **Scalable vision:** Could evolve into a premium retail investor research product.

👎 Pitch Line: *"We don't just summarize markets — we personalize insights, explain changes, stress-test your portfolio, and tell you what really matters for your holdings. Everyday investors finally get the institutional edge."*