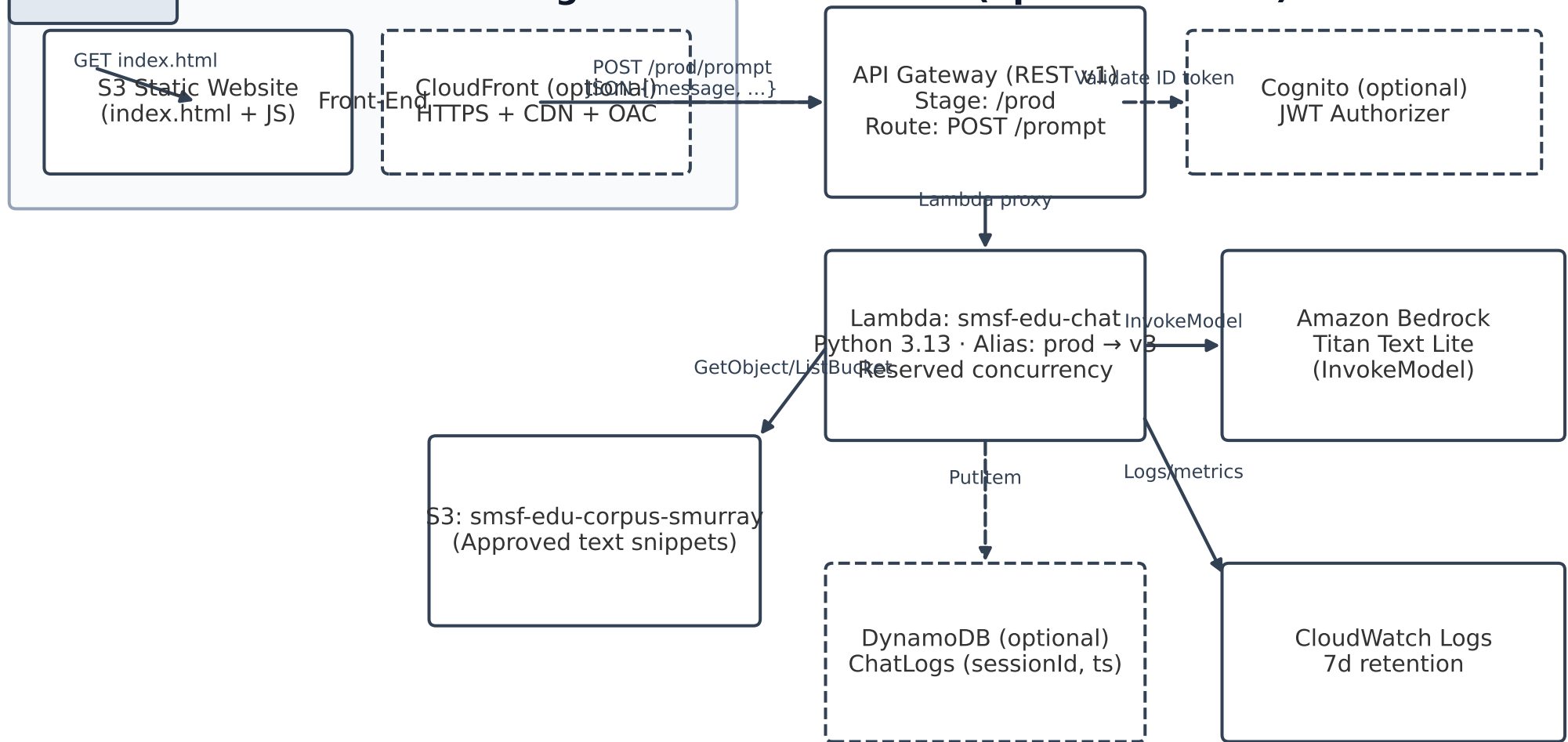


SMSF Educational Chat — High-Level Architecture (ap-southeast-2)



— Primary path

- - - Optional / future

Governance-by-design: • Advice deflection regex • Educational disclaimer • S3 only citations • Cost-safe: low tokens, throttling, reserved concurrency

Security notes: lock S3 behind OAC when using CloudFront; enable Cognito authorizer for API; clamp inputs server-side (tokens/temperature).
Guardrails: regex deflection + disclaimer + citations