

Financial Planning Application - Technical Specification

1. Core Concept

A financial planning SaaS platform designed for financial professionals. The app allows advisors to model retirement scenarios for unlimited clients, track income sources, assess IRMAA surcharges, and optimize Social Security decisions all with built-in Medicare cost modeling and IRMAA calculations.

2. Core Modules & Features

- Advisor Subscription & Client Management
- Unlimited clients and scenarios
- Client Profile Management
- Income & Asset Tracking
- Roth Conversion Planning
- IRMAA Threshold Forecasting
- Client Read-only Portal
- Social Security Optimization
- Social Security Break-even Analysis
- Long-Term Care Cost Planning

3. User Roles & Permissions

- Admin: Full access, including viewing advisor reports
- Advisor: Access to own clients and scenarios
- Client: Read-only access to own plan via login

4. Data Structure

Financial Planning Application - Technical Specification

Stores client demographics, income/asset details, growth rates, COLA, Social Security data, IRMAA calculations, historical Medicare data, and simulation results. Refactoring existing PHP logic into Python.

5. Tech Stack

- Frontend: Vue.js (Front Admin theme)
- Backend: Django REST Framework
- Database: PostgreSQL
- Libraries: Chart.js, Pandas
- Hosting: AWS EC2
- Dev: Local, Docker

6. Third-Party Integrations

- CRM: Redtail, Wealthbox
- Payment: Stripe
- Email: SendGrid
- Lead Capture: Facebook Ads CRM
- AI Tools: Lead vetting + texting (future)

7. Key Workflows

Advisor signs up Pays Creates client Adds scenario with demographics Inputs income sources Runs calculations Views 5 outputs:

1. Financial overview
2. Medicare year-by-year costs
3. Social Security + IRMAA

Financial Planning Application - Technical Specification

- 4. Income source breakdown
- 5. Roth conversion impact (if applicable)

8. Frontend Requirements

- Welcome screen
- Client list dashboard
- Client detail with scenarios
- Scenario input/results screen
- Uses Front Admin Bootstrap theme

9. Security & Compliance

HIPAA and SOC 2 compliant practices. Encryption and secure login required. Stores PII and financial data.

10. MVP vs. Future Features

MVP:

- Core modules, scenario builder, PDF reports, client portal, Stripe billing, admin tools

Future:

- CRM pipeline, lead tracking, AI auto-responses and scheduling

11. Hosting & Deployment

AWS EC2 for production, Docker containers, local development environment, future monitoring and scaling to be scoped.