# Product Requirements Document (PRD)

**Project Name:** Family Investment Tracker (working title)  
**Platform:** iPad (iPhone support in future roadmap)  
**Version:** MVP v1.0

## 1. Overview

The **Family Investment Tracker** is an iPad app designed to help family members record, track, and monitor their investments across multiple asset classes. The app supports multi-user portfolios (Jerry, Carol, Ray, Family), manual entry of buy/sell/dividend/deposit transactions, and automatic fetching of real-time market prices. It provides performance analytics, allocation breakdowns, and dividend history while ensuring security via Face ID/Touch ID and private local/iCloud storage.

## 2. Objectives

* Allow each family member to manage their own portfolio.
* Consolidate investment records across asset classes (stocks, ETFs, bonds, mutual funds, deposits, crypto).
* Provide intuitive visualizations of allocation, gains/losses, and dividend history.
* Secure data storage with privacy-first design (local storage + optional iCloud sync).
* Offer real-time market value updates at **zero cost** (using free public APIs).

## 3. User Roles

* **Primary User (Admin):** Can create and manage portfolios, add/edit/delete transactions, enable iCloud sync.
* **Family Users:** Each has a separate portfolio. Can view and add transactions to their own portfolio.
* **Shared Family Portfolio:** For joint investments.

## 4. Core Features (MVP)

### 4.1 Portfolio Management

* Create multiple portfolios (Jerry, Carol, Ray, Family).
* Support asset types:
  + Stocks
  + ETFs
  + Bonds
  + Mutual Funds
  + Deposits (savings, CDs)
  + Cryptocurrencies
  + Other custom/alternative assets

### 4.2 Transactions

* Manual input of:
  + **Buy / Sell** (qty, price, date, fees, notes)
  + **Dividend / Interest** (amount, date, notes)
  + **Deposit / Withdrawal**
* Auto-calculation of:
  + Average cost basis
  + Realized & unrealized gains/losses
  + Dividend yield (based on manual entries)

### 4.3 Market Data

* Auto-fetch current market prices (via free public APIs like Yahoo Finance, Alpha Vantage, or CoinGecko for crypto).
* Update portfolio valuation in real-time.
* No automatic dividend fetching (users enter manually for accuracy).

### 4.4 Reports & Visualization

* **Portfolio Allocation Pie Chart** (by asset class, by family member).
* **Profit/Loss Line Graph** (over time).
* **Dividend/Interest Income History** (monthly, yearly).
* Export to **CSV/PDF** (for tax/accounting).

### 4.5 Security & Privacy

* Face ID / Touch ID authentication.
* Local storage on iPad.
* Optional iCloud sync (encrypted) for sharing across devices.

## 5. Future Features (Roadmap)

* iPhone support (universal app).
* Push notifications (e.g., dividend payment reminders).
* Watchlist of potential investments.
* Tax report generator.
* Customizable dashboards per user.

## 6. Non-Functional Requirements

* **Performance:** Handle up to 10,000 transactions per portfolio smoothly.
* **Scalability:** Easy to expand to iPhone and Mac versions.
* **Cost:** Use free APIs for real-time market data (avoid subscription fees).
* **Privacy:** All sensitive data stored locally and synced only via iCloud.

## 7. UI / UX Concept (MVP)

### Screen Layouts (Figma-like description)

1. **Login & Security**
   * Screen: Face ID / Touch ID prompt.
   * Option: fallback to passcode.
2. **Portfolio List**
   * Cards for each portfolio: *Jerry / Carol / Ray / Family*.
   * Button: ➕ Add Portfolio.
3. **Portfolio Dashboard**
   * Header: Current Portfolio Value.
   * Sections:
     + Allocation Pie Chart
     + Profit/Loss Summary
     + Recent Transactions list.
4. **Transactions List**
   * Filter tabs: *All / Buy / Sell / Dividend / Deposit*.
   * Table-style list with date, type, asset, amount.
   * Floating button: ➕ Add Transaction.
5. **Add Transaction Form**
   * Fields: Asset name/symbol, transaction type, qty, price, fees, date, notes.
   * Save button.
6. **Reports Screen**
   * Tabs: *Allocation / Profit-Loss / Dividends*.
   * Charts with export button.
7. **Settings**
   * Options: iCloud sync toggle, export data, base currency, theme.

## 8. Technical Notes

* **Frontend:** SwiftUI for iPad app.
* **Backend:** Local Core Data/SQLite storage.
* **Cloud Sync:** iCloud with CloudKit.
* **Market Data API:** Yahoo Finance / Alpha Vantage (free tier).
* **Export:** CSV/PDF via iOS share sheet.