

Project Proposal: Cosmic Trajectories

Cultivating Financial Analysis Tools for the Investment Advisors Niche

Course: EPPS 6354 - Information Management

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Introduction & Motivation

Today, investment advisor representatives (IARs) use a plethora of tools to handle the data ecosystem needed to run a registered investment advisory firm (RIA). A mix of sales software for data collection and analysis of the whole financial well-being of RIAs and their clients has become mainstream, such as Arch, Salesforce, and Addepar. Meanwhile, market analysis tends to be done using market analysis software such as Bloomberg, Thinkorswim, or Koyfin. Only after both the market and business/client data are collected are they finally analyzed in tandem, typically through workbook software such as Google Sheets or Excel.

This means in order for IARs to truly analyze a client's portfolio, they must pull information from at least two separate software programs into a workbook that is usually driven entirely by the IAR leading the case. There are advantages to this model. Workbooks are incredibly accessible; although hard to master, they are easy to learn. This means clients and IARs without a technical background can easily work with the end deliverable of an IAR running a portfolio analysis. The software used for client/RIA data collection can usually also run the reports needed for the RIA to run their operations effectively and with confidence in the direction of the business (as long as data entry remains clean and factual). However, this system is also limited from more advanced modeling that could save IARs time-value and maximize the output of the RIA's more technically skilled employees.

This is where *Cosmic Trajectories* comes in. Cosmic Trajectories' end goal would be to become a one-stop shop for client portfolio analysis that can become an essential part of an RIA's data ecosystem. It would handle all the market data management and analysis the IARs need after being fed client portfolio data from the RIA's sales software—replacing both the market analysis software and the workbooks.

Project Design

The most essential design feature of Cosmic Trajectories will be quality data management. Data must be easy to extract and run so that new tools can be designed with ease. Cosmic Trajectories will mostly act as a tools library IARs can use to quickly run reports on client portfolios or market data in general. This is an ambitious design, so for this class, only a pilot tool will be set for completion.

Pilot Tool

Correlation Dashboard

The pilot tool of Cosmic Trajectories will be a correlation dashboard IARs can use to compare portfolios, funds, and financial securities to set indexes. The dashboard will return a correlation's beta, alpha, and a few visualizations to provide a more complete picture.

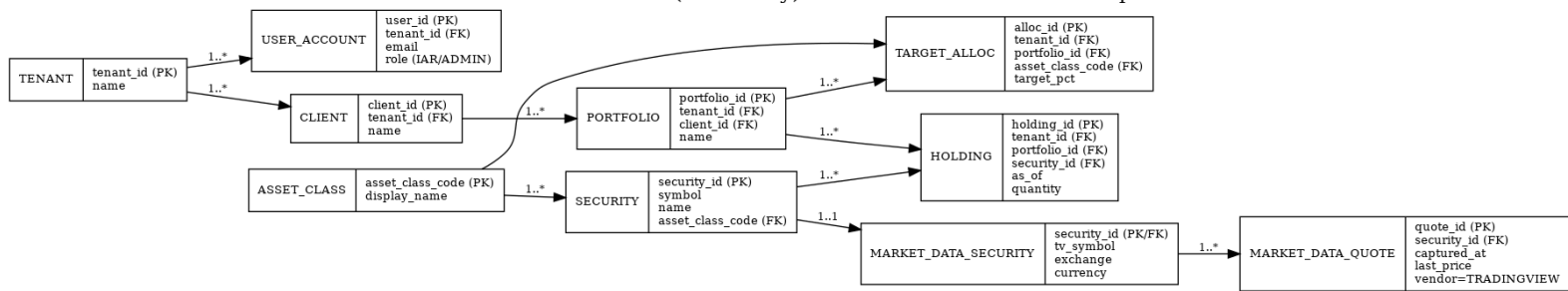
Data Management

Data will be pulled from two sources: the market data will be pulled from TradingView widgets, and the client portfolio data must be provided to Cosmic Trajectories via data entry. At first the

latter will be handled via manual data entry, with plans to build out a bulk data entry alternative. Client portfolios must be cleanly segregated from each other and other funds. Holdings of mutual funds and exchange-traded funds must also be categorized under the fund, including the percentage of holdings.

Portfolios must also have assigned target allocations, which IARs customize. The asset classes for target allocations will be as follows: public equities, public credit (fixed income), public real estate, private equity, private credit, and private real estate. Each asset class can have a target allocation of 0-100% of the portfolio. All allocations must equal 100% when added together. Each security should be assigned an asset class so portfolios can accurately show their current allocation.

Proposed Schema



A.I. Disclosure

Artificial intelligence (AI) software is used in the development of Cosmic Trajectories, including, but not limited to, debugging code, drafting marketing material, and brainstorming. All final product art will be manmade. AI will continue to be used as a tool for developers throughout the project.

References

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