

ACTIVE

Dashboard

Portfolios

Investments

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Accounts

Analytics

Rebalancing

Tax

Households

Reports

Insights

New account

Wealth Dashboard

Net Worth

\$2.48M +6.2%

Invested Assets

\$1.94M +3.9%

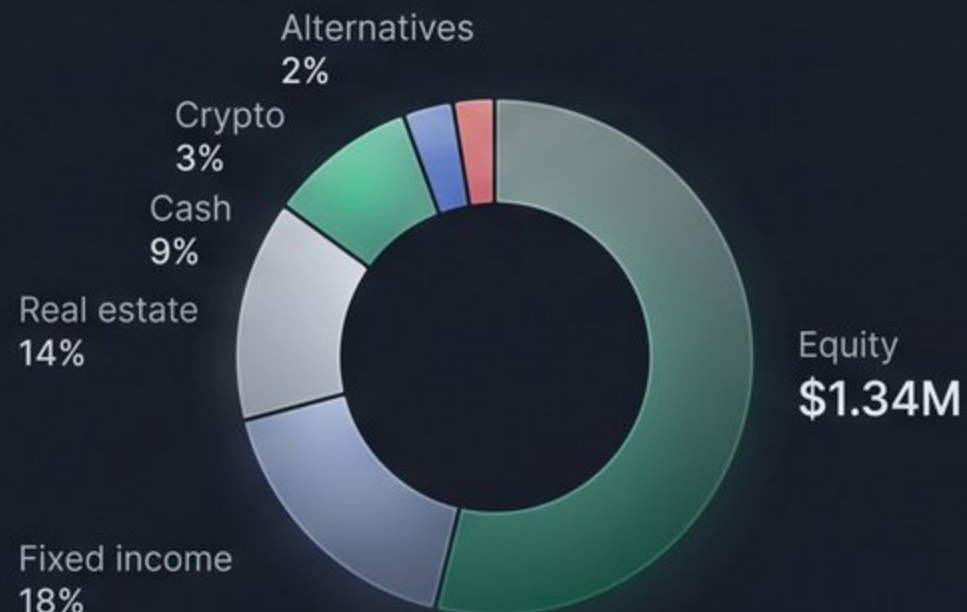
Cash & Liquidity

\$412K +1.1%

Linked Accounts

9

Net worth by asset class



Needs attention

Portfolio drift 6.4% — Growth Portfolio

HIGH

Concentration risk: AAPL 18%

MEDIUM

Tax-loss harvesting opportunity

INFO

Goals on track

Retirement 2045 72%

Home Down Payment 41%

Kids Education 63%

 Dashboard Portfolios Investments Goals Accounts Analytics Rebalancing Tax Households Reports Insights

Accounts — linked bank, brokerage and retirement accounts

[New account](#)

Total accounts

9

Total cash

\$412K

Active

9/9

Institutions

6

Account	Type	Institution	Cash balance	Status	Actions
Vanguard Brokerage	BROKERAGE	Vanguard	\$184,200	ACTIVE chip	...
Fidelity 401(k)	RETIREMENT	Fidelity	\$96,400	ACTIVE	...
Chase Checking	BANK	Chase	\$28,900	ACTIVE	...
Coinbase	CRYPTO	Coinbase	\$54,100	ACTIVE	...
Zerodha Demat	BROKERAGE	Zerodha	\$41,700	ACTIVE	...
HDFC Savings	BANK	HDFC	\$19,300	ACTIVE	...

[Load more](#)

Dashboard

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Accounts

Total gains

\$10B,900 ↗

Losses

- EF4444

Total

\$18

Account

Vanguard Brokerage

\$184,2

Vanguard Brokerage

\$183,3

Vanguard Brokerage

\$128,1

Vanguard Brokerage

\$184,2

Vanguard Brokerage

\$184,5

Vanguard Brokerage

\$

Account Detail



Vanguard Brokerage

BROKERAGE

Cash balance

Institution: Vanguard

\$184,200

Holdings

Transactions

Documents

Holding

Balance

Price

AAPL

120

at \$228.40

=

\$27,408

VTI

310

at \$268.10

=

\$83,111

MSFT

85

at \$415.20

=

\$35,292

BND

400

at \$72.10

=

\$28,840

Record transaction

Documents



Q2-2026-statement.pdf



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New portfolio

Portfolios

4

Total value

\$1.94M

Avg drift

4.1%

Growth Portfolio — ACTIVE

...

Base

\$948K — +12.4%

— drift 6.4%

View holdings

Balanced Income — ACTIVE

...

Base

\$612K — +8.1%

— drift 2.2%

View holdings

Capital Preservation — ACTIVE

...

Base

\$284K — +5.2%

— drift 1.1%

View holdings

ESG Tilt — DRAFT

...

Base

\$96K — +3.8%

— drift 0.9%

View holdings

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Portfolios

Market value
\$948K

Holdings
12

Equity target

Fixed income
20%

Cash
9%

Growth Portfolio

ACTIVE

Base currency: USD

Drift threshold: 5%

Market value
\$948K

Holdings
12

Drift
6.4%

Target vs actual allocation

Equity target	70%	76%
Fixed income	20%	15%
Cash	10%	9%

Holdings

Add holding

Symbol	Name	Asset class	Qty	Last	Market value	Cost basis	Gain
AAPL	Apple	EQUITY	420	\$228.40	\$95,928	\$71,200	+\$24,728
MSFT	Microsoft	EQUITY	180	\$415.20	\$74,736	\$60,100	+\$14,636
NVDA	Nvidia	EQUITY	60	\$121.30	\$7,278	\$9,900	-\$2,622

Tags

Search tags

growth

us-equity

taxable

Comments

...

Advisor note: The
your as ane advisor
growth.

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New model

Investments — Model Portfolios

Aggressive Growth — GROWTH



- Equity 85
- Fixed 10
- Alt 5

Equity 85 / 10 / Alt 5

Active ☒

Balanced 60/40 — BALANCED



- Equity 60
- Fixed 35
- Cash 5

Equity 60 / Fixed 35 / ...

Active ☒

Conservative ... CONSERVATIVE



- Fixed 60
- Equity 25
- Cash 15

Fixed 60 25 / Cash 15

Active ☒

Conservative Income — CONSERVATIVE



- Fixed 60
- Equity 25
- Cash 15

Fixed 60 / Equity 25 / Cash 15

Active ☒

All-Weather —

MODERATE



- Equity 40
- Fixed 30
- Commodity 15 / Alt-esttc
- Real estate 15

- 40%
- 30%
- 15%
- 15%

Equity 40 / Fixed 30 / Commodity 15 / Real ...

Active ☒

Aggressive Growth —

+10B981

All-Weather —

+10B981

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New goal

Goals

Retirement 2045

— RETIREMENT —

Projection



target date
\$1,500,000
funded 72% — ON TRACK

Monthly contribution: \$1,000

...

Home Down Payment

— HOME —

BEHIND



target date
\$120,000
41% — BEHIND

Monthly contribution: \$2,000

...

Kids Education

— EDUCATION —

Projection



target date
\$260,000
63% — ON TRACK

Monthly contribution: \$1,000

...

Emergency Fund

— EMERGENCY FUND —

ACHIEVED



target date
\$60,000
100% — ACHIEVED

Monthly contribution: \$60,000

...

Dream Sabbatical

— MAJOR PURCHASE —

AT RISK



target date
\$45,000
28% — AT RISK

Monthly contribution: \$45,000

...

Kind goal

— FAMILY —

Projeccion



target date
\$11,000
63% — ON TRACK

Monthly contribution: \$5,000

...



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Goals

Retirement 2045

Target

\$1,500,000

Portfolios

\$1,080,000

Funded

\$1089

Monthly contribution

\$2,400

Last

-EF444

Target date

Dec 20

Retirement 2045

RETIREMENT

ON TRACK

Target

\$1,500,000

Funded

\$1,080,000 (72%)

Monthly contribution

\$2,400

Target date

Dec 2045

72%

Funding sources

Account

Allocation

Vanguard Brokerage —

60% allocation

Fidelity 401(k) — fixed

\$400/mo

Link funding

Recalc projection

Projection chart



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Households

[New household](#)

Households

12

Total AUM

\$18.6M

Active

8

Prospects

3

Household	Status	Risk profile	AUM	Primary contact	Advisor
Sundaram Family	ACTIVE	BALANCED	\$4.2M	Meera Sundaram	You
Krishnan Household	ACTIVE	GROWTH	\$6.1M	R. Krishnan	You
Menon Family Office	ONBOARDING	CONSERVATIVE	\$3.4M	A. Menon	You
Rao Trust	PROSPECT	MODERATE	—	S. Rao	You
Iyer Family	ACTIVE	AGGRESSIVE	\$2.8M	K. Iyer	You
Load more					

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+ Get Household

☐ Name☐ Vanguard Brok
\$184K ▲\$10B98☐ Fidelity 401(k)
\$96K ▲\$10B981☐ Chase Checkin
\$29K ▼EF4444☐ Householding
\$29M☐ Reports
\$1.08K ▼EF444

Sundaram Family

ACTIVE

BALANCED

AUM

\$4.2M

primary contact

Meera Sundaram

Accounts

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Documents

Notes

Vanguard Brokerage
\$184K

\$184K

Fidelity 401(k)
\$96K

\$96K

Chase Checking
\$29K

\$29K

Tags

hnw

retirement

taxable

taxable

Comments/Notes



Timestoip 2:33 AM

Advisor note to see
releer the amounts in
the fun.

Timestaip 2:00 PM

Advisor note to see
retear the amounts in
the fun.

Compose hote...



Documents

KYC file

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Rebalancing

[New proposal](#)

Portfolio	Household	Drift	Status	Rationale	Actions
Growth Portfolio	Sundaram Family	6.4%	PROPOSED	Trim equity, add fixed income	...
Balanced Income	Krishnan Household	3.1%	APPROVED	Cash drag reduction	...
ESG Tilt	Iyer Family	5.8%	DRAFT	Realign to model	...
Capital Preservation	Menon FO	2.0%	EXECUTED	Quarterly rebalance	...

Risk insights

Concentration risk:
AAPL 18%

Cash drag
12% idle

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Q Search

Name

Growth

Portfolio

Rebalancing

Tax

Households

You

Household
Sundaram Family

Losses
- EF4444

DETAIL

Growth Portfolio — Rebalance proposal

RejectCancel

DRAFT

PROPOSED

APPROVED

EXECUTED

Drift
6.4%

Portfolio
Growth Portfolio

Household
Sundaram Family

Proposed by
You

Proposed trades

Action	Househol	Galue	Actions
SELL	AAPL	40	(\$9,136)
SELL	MSFT	20	(\$8,304)
BUY	BND	250	(\$18,025)

Rationale

Reduce equity overweight and single-name concentration; add duration.

Approve

Reject

Cancel

Audit-trail

- 11:38:25 AM • Growth Portfolio — Rebalance proposal
- 11:38:26 AM • Growth Portfolio — Rebalassed proposed; approved
- 11:38:20 AM • Growth Portfolio — Rebalance proposal executed

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ACTIVE

Insights

Severity-ranked signals inbox dashboard

Severity ▾

Status ▾

Type ▾

New insight

Open 7

Critical 1

Resolved 24



DRIFT — HIGH

Growth Portfolio drift 6.4% exceeds

— subject: Portfolio

Acknowledge

Resolve

Dismiss



CONCENTRATION RISK — CRITICAL

AAPL is 18% of total holdings

— subject: Household Sundaram

Acknowledge

Resolve

Dismiss



TAX OPPORTUNITY — INFO

3 lots eligible for tax-loss harvesting

— subject: Account

Acknowledge

Resolve

Dismiss



TAX OPPORTUNITY — INFO

3 lots eligible for tax-loss harvesting

— subject: Account

Acknowledge

Resolve

Dismiss



CASH DRAG — MEDIUM



12% idle cash across accounts

Acknowledge

Resolve

Dismiss



GOAL AT RISK — MEDIUM



Home Down Payment behind schedule.

Acknowledge

Resolve

Dismiss

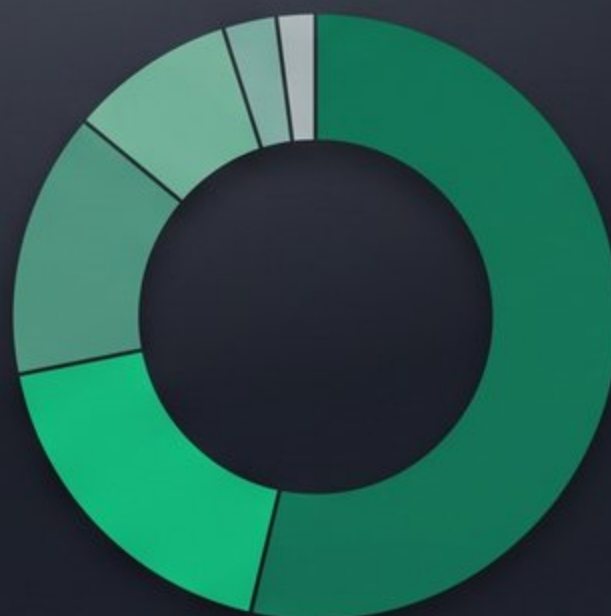
Wealth Analytics

Create new category

Allocation Cash Flow Performance

Net Worth
\$2.48MInvested
\$1.94MCash
\$412KNet Cash Flow
+\$8,900

Asset allocation



Equity	54%	\$1.34M
Fixed income	18%	\$446K
Real estate	14%	\$347K
Cash	9%	\$223K
Crypto	3%	
Alternatives	2%	

Asset	Weight	Market value
Equity	54%	\$1.34M
Fixed income	18%	\$446K
Real estate	14%	\$347K
Cash	9%	\$223K
Crypto	3%	3%
Alternatives	2%	2%

Based on 342 transactions across 9 accounts.



BrainyRich

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- Accounts
- Analytics**
- Rebalancing
- Tax
- Households
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- Insights

☰ Burdenoff / Wealth



VT

Cash Flow

Allocation **Cash Flow** Performance Meamarks

Inflows vs Outflows by month



DEPOSIT	+\$42,000
DIVIDEND	+\$6,300
INTEREST	+\$1,150
BUY	-\$68,000
SELL	+\$21,400
WITHDRAWAL	-\$9,000
FEE	-\$820

Total inflows
\$70,850

Total outflows
\$77,820

Net -\$6,970

Derived from the real transaction ledger.

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Wealth Analytics

Action Center

Performance

Allocation

Cash Flow

Holdings

Holding	Market value	Cost basis	Unrealized gains/losses
AAPL	\$95,928	\$71,200	+\$24,728 (+34.7%)
VTI	\$83,111	\$76,400	+\$6,711
MSFT	\$74,736	\$60,100	+\$14,636
NVDA	\$7,278	\$9,900	-\$2,622 (-26.5%)
BTC	\$54,100	\$38,000	+\$16,100

Top gainers

+\$10B9811

AAPL +\$24,728 / +34.7%

BTC +\$16,100 / +42.3%

Top losers

-\$EF4444

NVDA -\$2,622 / -26.5%

TSLA -\$4,310 / -15.8%

Total unrealized gain

+\$318,420

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Tax Center

New tax insight

Opportunities

Unrealized

Realized

Open opportunities

3

Realized proceeds

\$21,400 (12 sales)

Investment income

\$7,450

Estimated harvestable loss

\$6,200

TAX OPPORTUNITY

Harvest \$2,622 loss on NVDA (26 lots) — acknowledge / resolve / dismiss

TAX OPPORTUNITY

Long-term gain reached on VTI — hold 14 more days

TAX OPPORTUNITY

Idle cash \$54,100 — consider tax-efficient placement

Realized gains YTD

\$24,900 +10B981

Realized gains -EF4444

🗄️

Dashboard

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Reports & Statements

Print / Export

Download CSV

Net Worth

Holdings

Ledger

Net Worth Statement — as of Jul 6 2026

\$2.48M

By asset-class	Total
Equity	\$1.34M
Fixed income	\$446K
Real estate	\$347K
Cash	\$223K
Crypto	\$74K
Alternatives	\$50K
Totals	\$2.48M

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Accounts

 Search

Name ?

Vanguard Broke
BROKERAGEVanguard Broke
BROKERAGESundaram Fam
BROKERAGE Create account

CREATE ACCOUNT

New account

Name

Vanguard Brokerage

Type

BROKERAGE



Currency

USD

Institution

Vanguard

Cash balance

184200

Account mask

••••4021

HOUSEHOLD

Sundaram Family



Cancel

Create account

 AAPL
Quarterly buy

AARP

×

Record

\$120.00

\$100

228.40

2284.00

1.20

BrainyRich

Portfolios

Search

Portfolio ↑

Growth Po
Growth PoGrowth Po
Long-horizPortfolio P
Growth it'sSundaram
Sundaram

+ New portfolio

Create portfolio

CREATE PORTFOLIO

New portfolio

Name

Growth Portfolio

Base currency

USD

Description

Long-horizon US equity tilt

Drift threshold %

5

Model portfolio

Aggressive Growth

Household

Sundaram Family

Target allocation: Equity 70, Fixed 20, Cash 10

Cancel

Create portfolio

Dashboard

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Portfolios

Total value

\$208,118.00

+ \$2,48% (+11,33%)

Portfolios

 Name AAPL AAPL AAPH AAPL

ADD HOLDING

Add holding

Account *

Vanguard Brokerage

Symbol *

AAPL

Name

Apple Inc.

Asset class

EQUITY

Quantity

120

Last price

\$228.40

Cost basis

\$178.00

Market value = \$27,408

Cancel

Add holding

+ Add holding

 Show detail

Portfolios

Actions

...

Quantity

Total basis

Actives

20

\$1,788.20

Ledit

...

20

\$1,100.00

Ledit

...

20

\$1,331.76

Ledit

...

\$228.40

\$178.00

\$2,623.00

Ledit

...



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Search

Investment

Investments

Asset class

ALLOCATION ROW

Balanced 60/40

Fixed Income

Cash

Balances 60/40

+ Add allocation

CREATE MODEL PORTFOLIO

New model portfolio

Name

Balanced 60/40

Risk profile

BALANCED

Base currency

USD

Description

Classic diversified core

ALLOCATION ROWS

Equity

60

Fixed income

35

Cash

5

+ Add allocation

Total: 100% ✓

Cancel

Create model



BrainyRich

+ New model

+ Add portfolio

Base currency

Action

+10,907.24

-\$1,316.20

-\$1,310.90

- 5,858.90



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CREATE GOAL



New goal

Name

Retirement 2045

Type

RETIREMENT

Target amount

1500000

Target date

Dec 2045

Monthly contribution

2400

Priority

1

Currency

USD

Household select

Sundaram Family

Notes

Cancel

Create goal



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Burdenoff / Wealth

Goal

Goal details

Goal

How saved

\$1,080,000

Portfolio

Total

GOAL FUNDING management panel

Funding sources — Retirement 2045

Account	Allocation	Fixed amount	
Vanguard Brokerage —	60% —	—	
Fidelity 401(k) —	— —	\$400/mo	

Link funding

Account	Allocation %	Fixed amount	
Chase Checking	20		Link

\$1,080,000 of \$1,500,000 (72%)



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BrainyRich

Households

 Search

Inv Name

Sundaram Family
BalancedSundaram Family
meera@sundaramSundaram Family
Prospect

Sundaram Family

[+ Create household](#) Add input

CREATE HOUSEHOLD

New household

Name

Sundaram Family

Risk profile

BALANCED



Status

PROSPECT



Primary contact name

Meera Sundaram

Primary contact email

meera@sundaram.family

Currency

USD



Notes

Referred by existing client

Tags

hnw ×

retirement ×



Cancel

[Create household](#)

BR

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☒ Growth Portfolio

☐ Sundaram Family

☐ Next rebalance

There are no rebalances for

Rebalancing up to 10

CREATE REBALANCE PROPOSAL

New rebalance proposal

Portfolio *

Growth Portfolio



Household

Sundaram Family



Drift %

6.4

Rationale

Trim equity overweight; add fixed income duration

Trades (JSON)

```
[
  {action:"SELL",symbol:"AAPL",qty:40},
  {action:"BUY",symbol:"BND",qty:250}
]
```

Cancel

Create proposal

Add proposal

Rebalanced 1

Actions

87.48%

...

81.32%

...

BR

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Insights

Search

Title ↑

Concentr

AAPFollow

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New insight

Title

Concentration risk in AAPL

Type

CONCENTRATION RISK

Severity

HIGH

SUBJECT PICKER

Household · Sundaram Family

Detail

AAPL is 18% of total holdings — above 10% policy

Metrics (optional)

{ "metric": "json", "optional" }

Cancel

Create insight

Create insight

Status

Severity

10 days

Exceeds High

12 months

Concentration risk

12 months

Concentration risk

12 months

High

12 months

Concentration risk

12 months

Concentration risk

12 months

Concentration risk

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Insights

New Insight

DETAIL

×

AAPL concentration risk

CRITICAL

CONCENTRATION RISK

Subject · Household · Sundaram Family

Severity · CRITICAL

Status · OPEN

Created · 2h ago

AAPL is 18% of total holdings, exceeding the 10% single-name policy.

AAPL weight
18% vs 10% policy

Acknowledge

Resolve

Dismiss

OPEN → ACKNOWLEDGED → RESOLVED



Burdenoff / Wealth

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Documents — Sundaram Family



Drop statements, KYC or tax documents here,
or click to upload.

 KYC-Meera-Sundaram.pdf · 1.2 MB · Jul 2	 
 Q2-2026-statement.pdf · 840 KB · Jul 1	 
 Risk-profile-questionnaire.pdf · 220 KB · Jun 28	 

Upload

 Secured via BrainyRich Files



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BrainyRich

\$16,000.78 (+7.69%)

Total card
\$1,47,794.80

Earnings
+412.33%

Total amounts
\$13,359.99

Goals

Goals

Accounts

\$2451.16

-5.47%

Analytics

\$1,008.00

-14.45%

Rebalancing

\$123.00

-3.72%

COLLABORATION



Tags

growth ×

us-equity ×

taxable ×

Add tag

Suggestions ▾

Comments

Discussion

VT

Trimmed AAPL to reduce concentration. — 2h ago

MS

Client approved the plan on our call. — 1h ago

Post



BrainyRich Accounts

New account

Account	Status	Holdings	Total amount	
 Coinbase transactions goals	Active		\$43,137.30	Active
 Coinbase transactions goals	Active		\$30,800.00	Active
 Ethereum transactions goals	Active		\$28,500.30	Active
 Bitcoin transactions goals	Active		\$12,475.80	Active
 Ethereum transactions goals	Active		\$79,224.90	Active
 Coinbase transactions goals	1 active	\$2.53M	\$15,500.30	Active
 Coinbase transactions goals	1 active	\$7.53M	\$20,299.33	Active
 Coinbase				



CONFIRM

Archive account?

This will archive "Coinbase". Its holdings and transactions stay on record but it is removed from active lists. This cannot be easily undone.

Cancel

Archive account

BR

Burdenoff / Wealth



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[New account](#)

Normal accounts

Account name	Account ↕	Amount ↕	Last date	
Vanguard Brokerage Premunt Brokerage	\$9,000.00	\$10,537.92	11/24/2022	...
Demalt Reach Premunt Brokerage	\$8,600.00	\$9,657.38	11/28/2022	...
Elternal Holdings Confirmt	\$2,000.00	\$256.75	11/28/2022	...
Vanguard Brokerage Confirmt	\$3,000.00	\$7,538.56	11/23/2022	...
Vanguard Broker Confirmt	\$1,470.00	\$1,722.32	11/23/2022	...



Account created

Vanguard Brokerage was added.



Could not archive account

Account has linked holdings — resolve them first.



Burdenoff / Wealth

 Dashboard

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Goals



No financial goals yet

Create your first goal to start tracking progress toward a milestone.

New goal



Burdenoff / Wealth

 Dashboard

 Portfolios

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 Goals

 Accounts

 Analytics

 Rebalancing

 Tax

 Households

 Reports

 Insights

TAX-LOSS HARVESTING

TAX-LOSS HARVESTING

Roadmap

Harvest candidates

Symbol	Lots	Unrealized loss	Wash-sale risk	Est. tax saved
NVDA	26	-\$2,622	Low	~\$630
ARKK	12	-\$1,410	Medium	~\$338
BND	40	-\$980	Low	~\$235

Suggested replacement

Intelligent recommendations to mitigate wash sales to mitigate wash sales.

Create rebalance proposal

Automated TLH detection deepening on the roadmap.



Burdenoff / Wealth



B

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FIRM SUPERVISION

Consolidated AUM control room

Firm view

Practice overview

Firm AUM

\$86.4M

Households

128

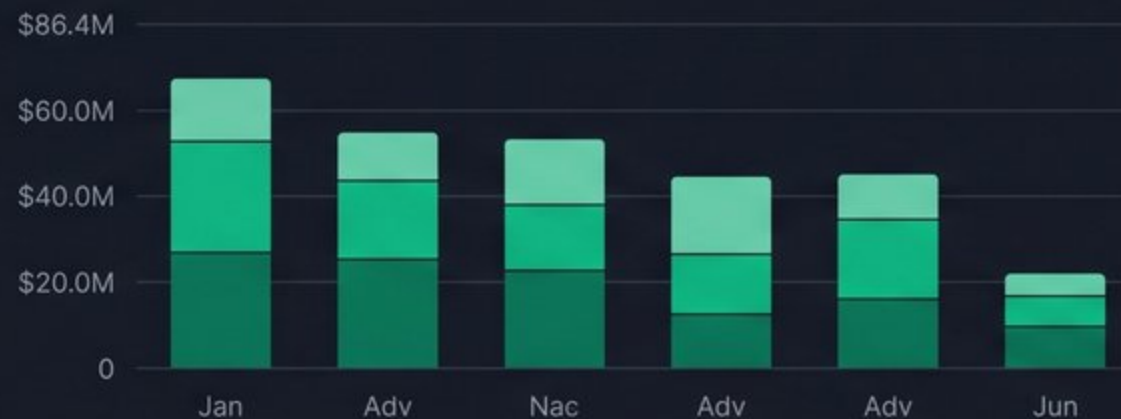
Advisors

6

+ Net new AUM (30d)

+\$2.1M

AUM by advisor



Needs attention

Suitability review due — Rao Trust

Large withdrawal flagged — Iyer Family

3 proposals awaiting approval



Compliance and audit-trail strip tax rollup over entire household book.





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Burdenoff / Wealth

Search



RBAC & GOVERNANCE / audit

Roles & access



Role	Members	Scope
Investor	1	self
Advisor	6	assigned households
Compliance	2	firm read + audit
Firm Admin	1	all

	Set	Edit	Tax	Acc	Log
View/ edit	✓	✓	✓	✓	✓
View/ edit	✓	✓	✓	🔒	🔒
View/ edit	✓	✓	✓	🔒	🔒
Vial resource	✓	✓	🔒	🔒	🔒

AUDIT TRAIL



You · updated · Growth Portfolio · 2h ago

A. Menon · created · Rebalance proposal · 4h ago

Compliance · viewed · Sundaram Family · 5h ago



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Sundaram Family — Wealth Statement · Q2 2026



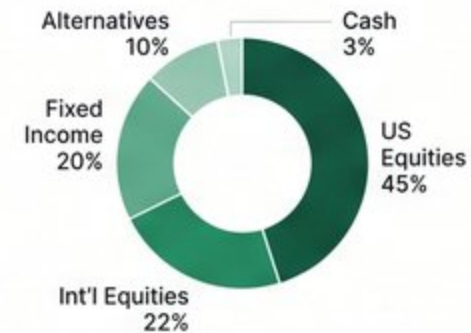
Net Worth

\$4.2M +5.3% Q2



Q2 2022 - Q3 2026

Asset Allocation



Performance

Portfolio	Return	Return	Benchmark
Core Equity	\$1.8M	+6.1%	+5.8%
Diversified Bonds	\$1.2M	+2.4%	+2.2%

Progress-to-Goals

Retirement		72%
Home Purchase		41%
College Fund		19%

Branded & scheduled
delivery on the roadmap

[Download PDF](#)

WEALTH MANAGEMENT

Your whole financial picture, in one console.

Unified net worth, goal-based planning, and clean, governed rebalancing on a single data model. Launching 2026 — join the waitlist for early access.

[Join the Waitlist](#)[Sign In](#)

Net worth



Portfolios



Goals



Rebalancing



Insights



Households

9:41



BR BrainyRich

VT

Net Worth

\$2.48M

+6.2%



Invested

\$1.94M

Cash

\$412K

Asset allocation



Equity	54%
Fixed	18%
Real estate	14%
Cash	9%

Needs attention

HIGH

Portfolio drift 6.4%



Home



Accounts



Goals



Insights



More

10:09



Accounts



Total cash \$412K



Vanguard Brokerage ·

BROKERAGE

\$184,200



Fidelity 401(k) · RETIREMENT

\$96,400



Chase Checking · BANK

\$28,900



Coinbase · CRYPTO

\$54,100



Zerodha Demat · BROKERAGE

\$41,700



Home



Accounts



Goals



Insights



More

9:16



Goals



Retirement 2045 · 72% ·

ON TRACK



Home Down Payment ·

41% · BEHIND



Kids Education · 63% ·

ON TRACK



Emergency Fund ·

100% · ACHIEVED



Dream Sabbatical · 28% ·

AT RISK

+ New goal



Home



Accounts



Goals



Insights



More



Burdenoff / Wealth

Sundaram Family Office

Search accounts, portfolios, goals



VT

Dashboard

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Portfolios

Growth 80/20

₹4,82,15,000

YTD +11.4%

Drift 6.2%

Balanced 60/40

₹2,17,40,500

YTD +6.8%

Drift 1.9%

Income Ladder

₹96,20,000

YTD +4.1%

Drift 0.7%

BrainyRich Assistant

Ask about your accounts, portfolios, goals, or insights.

Page: /brainyrich/portfolios

Entity: Portfolio · pf_8c41

Am I over-concentrated in US equity?

Equity is 68.4% of your ₹7,95,75,500 net worth, and US large-cap alone is 41.2%. That is above your Growth 80/20 target of 34%. Two open insights already flag this.

braNetWorthSummary

Insight · CONCENTRATION_RISK · HIGH

Ask anything about your wealth...



Send

Answers are decision aids, not investment advice. Credits: 412 remaining.

Insights

Typed, severity-ranked signals across your households

 Roadmap

Generate insights

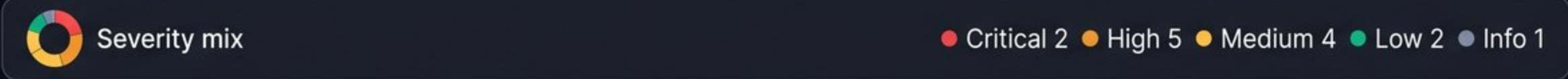
New insight

Open
14

Critical
2

High
5

Resolved this month
23



- CONCENTRATION_RISK

HIGH

AI

Confidence 0.86

Portfolio · Growth 80/20

Rationale: US large-cap is 41.2% of net worth against a 34% target; NVDA and MSFT contribute 19.8% between them.
- DRIFT

MEDIUM

RULE

Confidence —

Portfolio · Growth 80/20

Rationale: Equity weight 86.2% vs target 80.0%; drift 6.2% exceeds the 5% threshold.
- CASH_DRAG

MEDIUM

RULE

Confidence —

Account · Fidelity Cash Reserve

Rationale: Cash is 9.4% of net worth, above the 5% band, for 41 days.
- TAX_LOSS_HARVESTING

HIGH

RULE

Confidence 0.71

Portfolio · Balanced 60/40

Rationale: Estimated K net realized capital gains YTD. Unrealized losses of \$7.2k available for harvesting across multiple securities.

Rebalancing

Proposals awaiting review

ON

Overnight advisory loop

Roadmap

Nightly · 02:00 IST

Drafts only. Approval is always human.

Last run 02:00 · 38 households scanned · 11 insights raised · 6 proposals drafted · correlation run_2f9c14

Portfolio	Household	Drift	Trades	Source	Status	Created	Action
Growth 80/20	Sundaram Family	6.2%	4	AI-drafted	DRAFT	02:04	Review
Balanced 60/40	Krishnan Trust	5.4%	3	AI-drafted	DRAFT	02:04	Review
Income Ladder	Menon HUF	5.1%	2	AI-drafted	DRAFT	02:05	Review
Global Equity	Rao Family	7.8%	5	AI-drafted	DRAFT	02:05	Review
Conservative 40/60	Iyer Trust	3.1%	2	Manual	PROPOSED	Yesterday	Review

No autonomous run advances a proposal past DRAFT.

Morning digest

Critical 1 · High 3 · Medium 7

- Retirement 2045 moved to **BEHIND**
- Growth 80/20 drift 6.2% over threshold
- Fidelity Cash Reserve idle 41 days

Modules

Dashboard

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Households

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Growth 80/20 · Rebalance proposal

AI-drafted

ID: rp_7d21ab

DRAFT



PROPOSED



APPROVED



EXECUTED



REJECTED / CANCELLED

Proposed trades

Symbol	Action	Quantity	Est. value	Target weight
NVDA	SELL	40	₹18,40,000	6.0%
MSFT	SELL	25	₹9,10,000	8.0%
VTI	BUY	60	₹14,20,000	34.0%
AGG	BUY	120	₹11,90,000	20.0%

Provenance

Source

AI

Generated at

2024-05-15 09:30 AM

Requested by

System Automations

Rationale

AI

Confidence 0.84

Equity weight is 86.2% against an 80.0% target, and US large-cap concentration is 41.2% against 34.0%. Trimming NVDA and MSFT and adding VTI and AGG returns both to band while realising ₹1,84,200 of harvestable loss.

Model-written rationale. Projections are decision aids, not guarantees.

Agent access · MCP

Tools exposed to external AI clients, running on your permissions.

Server brainyrich-mcp

Transport stdio

Tools 44

Connected clients

Claude Desktop	advisor-laptop	Last used 14 min ago	Actor app	Revoke
Ops automation	svc-menon-01	Last used 2 h ago	Actor app	Revoke

Tool inventory

Accounts 5

Portfolios 5

Households 5

Goals 9

Holdings 4

Transactions 2

Model portfolios 3

Rebalance 3

Insights 6

Analytics 1

System 1

⚠ Confirmation gate is not enabled for this server. Destructive tools execute on first call. Tracked as a launch blocker.

Tool	Class	Confirmation	Last call
accounts_list	Read-only	—	14 min ago
analytics_net_worth_summary	Read-only	—	14 min ago
insights_acknowledge	Reversible write	—	1 h ago
holdings_delete	Destructive	Not enforced (amber)	—
accounts_archive	Destructive	Not enforced (amber)	—
households_archive	Destructive	Not enforced (amber)	—
rebalances_transition	Destructive · trade path	Not enforced (red)	3 d ago

Guided workflows

Household onboarding —
household → accounts →
holdings → goals → funding
→ net worth

Portfolio review —
positions vs target → triage
drift → propose rebalance
→ refresh projections

Modules


Dashboard


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AI operations


Roadmap

Spend, provenance, and evaluation for this workspace

AI credits remaining

412 of 1,000
41%

Spend this month

\$18.44

Runs this month

126

Failed runs

2

Quota alignment

- 
Gate checks
brainyrich.ai.credits
- 
Catalogue declares
brainyrich.ai.operations

Mismatch — must be reconciled before plans are seeded.

Evaluation gate

Not configured

- 
7 insight-type fixtures
- 
Prompt-injection case
- 
MCP tool coverage
- 
CI blocking on regression

Agent run ledger

Run	Trigger	Model	Tokens	Latency	Cost	Outcome	Correlation
run_2f9c14	scheduled	shared runtime	1,842 / 610	3.9s	\$0.014	11 insights · 6 drafts	run_2f9c14
run_2f9b03	assistant	shared runtime	940 / 288	1.6s	\$0.006	answered	—
run_2f9a77	scheduled	shared runtime	1,780 / 588	4.1s	\$0.013	8 insights · 3 drafts	run_2f9a77
run_2f99c1	assistant	shared runtime	610 / 0	0.4s	\$0.002	failed: quota key missing	—

Declared quotas

accounts 120/250

goals 34/100

holdings 812/2,000

households 38/50

insights retained 214/500

portfolios 2