

Your money, guided by AI.

An integrated wealth platform for Vietnamese retail investors — six asset classes, goal-based planning, risk profiling and an AI coach in one place.

The problem

Vietnam's financial landscape has been marked by a surge in retail investors and expanded access to credit lately. However, this rapid transition toward mass participation has significantly outpaced financial literacy, leaving many individuals vulnerable to poor decision-making and exploitation. This imbalance highlights the need for an integrated solution that combines personalized investment guidance.

Objectives

- 01 Hold cash, savings, stocks, funds, commodities and crypto in a single portfolio view.
- 02 Turn a life goal into a month-by-month feasibility forecast, not a slogan.
- 03 Measure risk tolerance, then check the real portfolio against it.
- 04 Explain every recommendation in language a first-time investor can act on.

Key features

Multi-asset portfolio

Six asset classes with live weights, valuations and realised P/L per transaction.

Market overview

Fear & Greed index alongside equities, funds, commodities and crypto quotes.

Goal planning & forecast

Projected value at maturity, monthly shortfall and a $\pm 1\sigma$ confidence band.

Risk profiling

A 13-question questionnaire scored into a tolerance band that drives allocation.

Allocation advice

Current versus target weights, with buy and sell adjustments sized in VND.

Cash flow & loans

Income against expense, plus amortisation schedules for every active debt.

Inside the product

Cash Flow

~ 60.933.333 đ

Monthly Income

74.000.000 đ

Monthly Expense

13.066.667 đ

Income

Expenses

XUDHDF 4.000.000 đ ABCDXYZ 100.000 đ

Quarterly test 30.000.000 đ Gói Pornhub 200.000 đ

Thương nam 120.000.000 đ Dịch vụ Claude Pro Max 2.000.000 đ

Lương tháng 30.000.000 đ Gói ChatGPT Plus 500.000 đ

Netflix 100.000 đ

Cà phê hàng tuần 500.000 đ

Tiền nhà 8.000.000 đ

Cash flow & goals

Financial Goals

6 Goals

Mua xe Mercedes Benz GH259

● automobile goal

900.000.000 đ

Progress 76%

01/12/2026 98 days

Mua ô tô

● automobile goal

800.000.000 đ

Progress 45%

31/12/2029 1224 days

Mua nhà

● home purchase

2.000.000.000 đ

Progress 66%

31/12/2029 1224 days

Mua nhà

● home purchase

2.500.000.000 đ

Progress 46%

30/06/2032 2136 days

Học phí con

● education goal

600.000.000 đ

Progress 57%

01/09/2035 3294 days

Quy hưu trí

● retirement goal

3.000.000.000 đ

Progress 87%

01/01/2050 8530 days

Cash flow & goals

Portfolio

EN TR

Asset allocation recommendation

Compares the portfolio's actual risk against its target

By portfolio target

By risk profile

Risk too high

Current volatility 16.0%

Target 11.6% (risk score 59/100)

The portfolio is moving more than its target.

0%

Suitable band 8.6% – 14.6%

22.0%

Current vs target allocation

ASSET CLASS	CURRENT	TARGET	DIFFERENCE
Stocks	7.6%	12.0%	+4.4%
Funds	6.6%	13.2%	+6.6%
Commodities	61.6%	44.7%	-16.9%
Crypto	1.3%	0.7%	-0.6%
Term deposit	22.8%	29.4%	+6.6%

Suggested adjustment

BÁN

Commodities 37.105.860 đ

MUA

Term deposit 14.467.302 đ

MUA

Funds 14.451.023 đ

MUA

Stocks 9.596.969 đ

Allocation advice

Dự đoán

Mua xe Mercedes Benz GH259

Có đủ rồi

MỤC TIÊU

900 tr

HIỆN CÓ

761.3 tr

DỰ KIẾN KHI ĐẾN HẠN

819.2 tr

CẦN THÊM MỖI THÁNG

26.9 tr

Đến hạn

12/26

Tài sản khả dụng dự kiến (tiền mặt, tiết kiệm, cổ phiếu, quỹ, hàng hóa, crypto) trừ phần đã dành cho các mục tiêu đến hạn trước. Vùng mờ là khoảng ±1σ theo biến động của tài sản; đường đỏ là mục tiêu. Còn thiếu 80.764.127 đ.

Goal forecast

Gợi ý

Tăng tiến tiết kiệm hàng tháng

Tăng thêm 10% có thể giúp đạt mục tiêu sớm hơn.

Đa dạng đầu tư

Cần nhắc quỹ index để tăng trưởng dài hạn.

Quỹ khẩn cấp

Nên có ít nhất 6 tháng chi phí dự phòng.

Marketplace

EN TR

22 thg 5

3 thg 6

15 thg 6

25 thg 6

7 thg 7

17 thg 7

29 thg 7

10 thg 8

21 thg 8

5 Days

+5.14%

1 Month

+4.81%

6 Months

-9.17%

YTD

-9.17%

1 Year

-9.17%

3 Years

-9.17%

5 Years

-9.17%

All

-9.17%

Key Metrics

Reference	Floor	Ceiling	Change	% Change
15.350	14.300	16.400	+1.000	+0.07%
Volume	Market Cap	Sector	Exchange	
359.493	1.50 nghìn tỷ	Hàng Tiêu dùng	HOSE	

Marketplace

TEAM

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