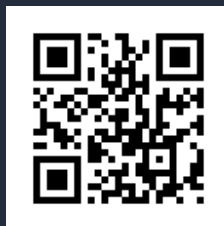# About Us

WealthGuide's mission is to drive a '**Finance for Good Society**'.
As a **B2B fintech company**, we are committed to providing the best solutions to our partners, helping their customers solve financial challenges and achieve their goals by combining our patented **Personal Finance Management (PFM) engine with Generative AI technology**.
Our core values are **innovation** and **trustworthiness**, which we strive to uphold always.

Exploring the future of finance powered by AI

AI

Contact Us

📞 +82-2-6105-7748

✉️ contact@wealthguide.co.kr

📍 Seoul National University, 1 Gwanak-ro, Seoul, Republic of Korea

WEALTH GUIDE

WEALTH GUIDE

Your Personal Financial Management AI Partner

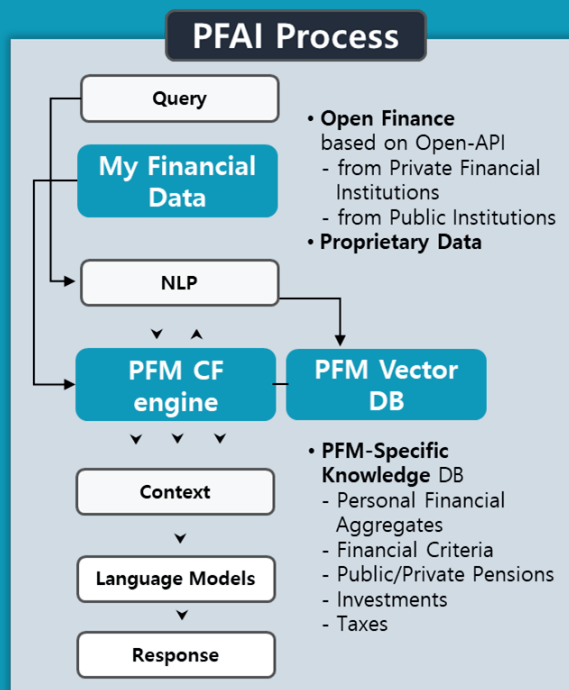www.pfai.co.kr

Financial Management with GenAI-PFAI

PFAI-as-a-Service is an interactive **Personal Financial Management (PFM)** service offered to individual customers in partnership with B2C service providers, primarily financial institutions.

- Financial Planning and Simulation
- Expense Tracking and Budgeting
- Investment and Asset Management
- Debt and Liability Management
- Risk and Insurance Management
- Retirement and Long-Term Planning

PFAI is an **AIaaS** solution secured within **Microsoft Azure** and has been recognized as a **Microsoft ISV partner**

The PFAI Process

1. **Data and Queries**: Integrate public·private financial data (via the Open Finance API) and receive customer queries.
2. **Real-Time Analysis**: The **PFM-RAG** model analyzes customer financial information and queries in real-time.
3. **Components of the Analysis**
   - **NLP (Natural Language Processing)**: Analyze customer query intent and generate actionable instructions.
   - **PFM Engine**: Process financial information and deliver insights.
   - **Vector DB**: Leverage relevant PFM knowledge to offer enhanced recommendations.
4. **Simulation and Recommendations**: Drive optimal decision-making through various long-term financial scenarios (financial planning, income, expenses, or investments).

PFAI Process

```
Query
  │
My Financial
Data
  │                    • Open Finance
  │                      based on Open-API
  │                      - from Private Financial
  │                        Institutions
  │                      - from Public Institutions
  │                    • Proprietary Data
NLP
  │
PFM CF ──── PFM Vector
engine          DB
  │
  │                    • PFM-Specific
Context                  Knowledge DB
  │                      - Personal Financial
  │                        Aggregates
Language Models          - Financial Criteria
  │                      - Public/Private Pensions
Response                 - Investments
                         - Taxes
```

PFM-RAG Model

Overcoming the limitations of LLMs, enhancing the fact-checking and generation capabilities of AI systems

01 LLM-based PFM-specific model

Apply NLP optimized for understanding user intent

Augmented Context Generation with PFM CF Engine & Vector DB

02 Improve Accuracy

Prevent Hallucination through RAG model and reflection of PFM know-how

03 Enhance Safety

Utilize anonymized analytical data to protect customer privacy

Clarification of responsibilities at each stage of provision and creation

04 High Flexibility

Customized response to various PFM needs such as pensions, housing, expenditures, etc.