

CLAIMS

1. An asset allocation strategy acquisition computer-implemented method, comprising:

acquiring a financial product grade of a target financial product according to current
5 attribute information of the target financial product and a preset financial product grade model, wherein the financial product grade model is obtained by performing model pre-training according to history attribute information of a first financial product and a financial product grade corresponding to the history attribute information;

acquiring a trend of the target financial product according to a current indicator state of
10 the target financial product and a preset financial product trend model, wherein the financial product trend model is obtained by performing model pre-training according to a history indicator state of a second financial product at a history moment and a history trend corresponding to the history moment; and

acquiring an asset allocation strategy according to the financial product grade of the
15 target financial product and the trend of the target financial product;

wherein the method further comprises:

acquiring a history price time series of the second financial product within a preset time after the history moment, wherein the history price time series includes (n+1) prices;

obtaining a trend judgment parameter by calculation according to the history price time
20 series, wherein the trend judgment parameter includes a price standard fraction or includes a price standard fraction and a variation action coefficient;

acquiring the history trend corresponding to the history moment according to the trend judgment parameter; and

forming training data by means of the history indicator state of the second financial
25 product at the history moment and the history trend corresponding to the history moment and

performing model training according to the training data to obtain the financial product trend model;

wherein, the price standard fraction is obtained by dividing the difference between a (n+1)th price in the history price time series and an average of the history price time series by a standard deviation of the history price time series, the variation action coefficient is obtained by dividing an absolute value of the difference between a tth price and a first price in the history price time series by the sum of absolute values of the differences between adjacent prices from the first price to the tth price, t is equal to n or (n+1), and n is a positive integer.

2. The method according to Claim 1, wherein the step of acquiring a history trend corresponding to the history moment according to the trend judgment parameter comprises:

obtaining a rising history trend corresponding to the history moment when the price standard fraction is greater than a first preset threshold and the variation action coefficient is greater than a second preset threshold;

obtaining a fluctuating history trend corresponding to the history moment when an absolute value the price standard fraction is smaller than the first preset threshold and the variation action coefficient is smaller than the second preset threshold; or

obtaining a falling history trend corresponding to the history moment when the price standard fraction is smaller than the first preset threshold and the variation action coefficient is greater than the second preset threshold;

wherein, the first preset threshold and the second preset threshold are greater than 0 and small than or equal to 1.

3. The method according to Claim 1, wherein the step of acquiring a trend of the target financial product according to a current indicator state of the target financial product and a preset financial product trend model comprises:

acquiring the trend of the target financial product according to the current indicator state of the target financial product and the preset financial product trend model when the financial product grade of the target financial product is higher than or equal to a preset grade;

the step of acquiring an asset allocation strategy according to the financial product grade of the target financial product and the trend of the target financial product comprises:

acquiring an asset allocation strategy of buying the target financial product when the financial product grade of the target financial product is higher than or equal to a preset grade and the trend of the target financial product is rising.

4. The method according to Claim 3, wherein the step of acquiring an asset allocation strategy according to the financial product grade of the target financial product and the trend of the target financial product further comprises:

determining a transaction volume corresponding to the target financial product according to the trend of the target financial product and/or the financial product grade of the target financial product.

5. An asset allocation strategy acquisition apparatus, comprising:

a grade acquisition unit used for acquiring a financial product grade of a target financial product according to current attribute information of the target financial product and a preset financial product grade model, wherein the financial product grade model is obtained by performing model pre-training according to history attribute information of a first financial product and a financial product grade corresponding to the history attribute information;

a trend acquisition unit used for acquiring a trend of the target financial product according to a current indicator state of the target financial product and a preset financial product trend model, wherein the financial product trend model is obtained by performing model pre-training according to a history indicator state of a second financial product at a history moment and a history trend corresponding to the history moment; and

a strategy acquisition unit used for acquiring an asset allocation strategy according to the financial product grade of the target financial product and the trend of the target financial product;

wherein the apparatus further comprises:

- 5 a price time series acquisition unit used for acquiring a history price time series of the second financial product within a preset time after the history moment, wherein the history price time series includes $(n+1)$ prices;

a trend judgment parameter calculation unit used for obtaining a trend judgment parameter by calculation according to the history price time series, wherein the trend
10 judgment parameter includes a price standard fraction or includes a price standard fraction and a variation action coefficient;

a history trend acquisition unit used for acquiring the history trend corresponding to the history moment according to the trend judgment parameter; and

a second model training unit used for forming training data by means of the history
15 indicator state of the second financial product at the history moment and the history trend corresponding to the history moment and performing model training according to the training data to obtain the financial product trend model;

wherein, the price standard fraction is obtained by dividing the difference between a $(n+1)$ th price in the history price time series and an average of the history price time series by
20 a standard deviation of the history price time series, the variation action coefficient is obtained by dividing an absolute value of the difference between a t th price and a first price in the history price time series by the sum of absolute values of the differences between adjacent prices from the first price to the t th price, t is equal to n or $(n+1)$, and n is a positive integer.

25 6. The apparatus according to Claim 5, wherein the history trend acquisition unit is

particularly used for:

obtaining a rising history trend corresponding to the history moment when the price standard fraction is greater than a first preset threshold and the variation action coefficient is greater than a second preset threshold;

- 5 obtaining a fluctuating history trend corresponding to the history moment when an absolute value the price standard fraction is smaller than the first preset threshold and the variation action coefficient is smaller than the second preset threshold; or

obtaining a falling history trend corresponding to the history moment when the price standard fraction is smaller than the first preset threshold and the variation action coefficient
10 is greater than the second preset threshold;

wherein, the first preset threshold and the second preset threshold are greater than 0 and small than or equal to 1.

7. The apparatus according to Claim 5, wherein trend acquisition unit is particularly used for:

- 15 acquiring the trend of the target financial product according to the current indicator state of the target financial product and the preset financial product trend model when the financial product grade of the target financial product is higher than or equal to a preset grade;

strategy acquisition unit is particularly used for:

- acquiring an asset allocation strategy of buying the target financial product when the
20 financial product grade of the target financial product is higher than or equal to a preset grade and the trend of the target financial product is rising.

8. The apparatus according to Claim 7, wherein strategy acquisition unit is also used for:

determining a transaction volume corresponding to the target financial product

according to the trend of the target financial product and/or the financial product grade of the target financial product.

9. A computer device, comprising a memory and a processor, wherein a computer readable instruction is stored in the memory, and the processor executes the computer
5 readable instruction to implement the following steps:

acquiring a financial product grade of a target financial product according to current attribute information of the target financial product and a preset financial product grade model, wherein the financial product grade model is obtained by performing model pre-training according to history attribute information of a first financial product and a financial
10 product grade corresponding to the history attribute information;

acquiring a trend of the target financial product according to a current indicator state of the target financial product and a preset financial product trend model, wherein the financial product trend model is obtained by performing model pre-training according to a history indicator state of a second financial product at a history moment and a history trend
15 corresponding to the history moment; and

acquiring an asset allocation strategy according to the financial product grade of the target financial product and the trend of the target financial product;

wherein the processor further implements the following steps:

acquiring a history price time series of the second financial product within a preset time
20 after the history moment, wherein the history price time series includes (n+1) prices;

obtaining a trend judgment parameter by calculation according to the history price time series, wherein the trend judgment parameter includes a price standard fraction or includes a price standard fraction and a variation action coefficient;

acquiring the history trend corresponding to the history moment according to the trend
25 judgment parameter; and

forming training data by means of the history indicator state of the second financial product at the history moment and the history trend corresponding to the history moment and performing model training according to the training data to obtain the financial product trend model;

5 wherein, the price standard fraction is obtained by dividing the difference between a $(n+1)$ th price in the history price time series and an average of the history price time series by a standard deviation of the history price time series, the variation action coefficient is obtained by dividing an absolute value of the difference between a t th price and a first price in the history price time series by the sum of absolute values of the differences between
10 adjacent prices from the first price to the t th price, t is equal to n or $(n+1)$, and n is a positive integer.

10. The computer device according to Claim 9, wherein the step, implemented by the processor, of acquiring a history trend corresponding to the history moment according to the trend judgment parameter comprises:

15 obtaining a rising history trend corresponding to the history moment when the price standard fraction is greater than a first preset threshold and the variation action coefficient is greater than a second preset threshold;

20 obtaining a fluctuating history trend corresponding to the history moment when an absolute value the price standard fraction is smaller than the first preset threshold and the variation action coefficient is smaller than the second preset threshold; or

obtaining a falling history trend corresponding to the history moment when the price standard fraction is smaller than the first preset threshold and the variation action coefficient is greater than the second preset threshold;

25 wherein, the first preset threshold and the second preset threshold are greater than 0 and small than or equal to 1.

11. The computer device according to Claim 9, wherein the step, implemented by the processor, of acquiring a trend of the target financial product according to a current indicator state of the target financial product and a preset financial product trend model comprises:

acquiring the trend of the target financial product according to the current indicator state
5 of the target financial product and the preset financial product trend model when the financial product grade of the target financial product is higher than or equal to a preset grade;

the step, implemented by the processor, of acquiring an asset allocation strategy according to the financial product grade of the target financial product and the trend of the target financial product comprises:

10 acquiring an asset allocation strategy of buying the target financial product when the financial product grade of the target financial product is higher than or equal to a preset grade and the trend of the target financial product is rising.

12. The computer device according to Claim 11, wherein the step, implemented by the processor, of acquiring an asset allocation strategy according to the financial product grade of
15 the target financial product and the trend of the target financial product further comprises:

determining a transaction volume corresponding to the target financial product according to the trend of the target financial product and/or the financial product grade of the target financial product.

13. One or more nonvolatile readable storage media, having a computer readable
20 instruction stored therein, wherein the computer readable instruction is executed by one or more processors to implement the following steps:

acquiring a financial product grade of a target financial product according to current attribute information of the target financial product and a preset financial product grade model, wherein the financial product grade model is obtained by performing model pre-
25 training according to history attribute information of a first financial product and a financial

product grade corresponding to the history attribute information;

acquiring a trend of the target financial product according to a current indicator state of the target financial product and a preset financial product trend model, wherein the financial product trend model is obtained by performing model pre-training according to a history
5 indicator state of a second financial product at a history moment and a history trend corresponding to the history moment; and

acquiring an asset allocation strategy according to the financial product grade of the target financial product and the trend of the target financial product;

wherein the processor also implements the following steps:

10 acquiring a history price time series of the second financial product within a preset time after the history moment, wherein the history price time series includes $(n+1)$ prices;

obtaining a trend judgment parameter by calculation according to the history price time series, wherein the trend judgment parameter includes a price standard fraction or includes a price standard fraction and a variation action coefficient;

15 acquiring the history trend corresponding to the history moment according to the trend judgment parameter; and

forming training data by means of the history indicator state of the second financial product at the history moment and the history trend corresponding to the history moment and performing model training according to the training data to obtain the financial product trend
20 model;

wherein, the price standard fraction is obtained by dividing the difference between a $(n+1)$ th price in the history price time series and an average of the history price time series by a standard deviation of the history price time series, the variation action coefficient is obtained by dividing an absolute value of the difference between a t th price and a first price
25 in the history price time series by the sum of absolute values of the differences between

adjacent prices from the first price to the t th price, t is equal to n or $(n+1)$, and n is a positive integer.

14. The storage medium according to Claim 13, wherein the step, implemented by the processor, of acquiring a history trend corresponding to the history moment according to the trend judgment parameter comprises:

obtaining a rising history trend corresponding to the history moment when the price standard fraction is greater than a first preset threshold and the variation action coefficient is greater than a second preset threshold;

obtaining a fluctuating history trend corresponding to the history moment when an absolute value the price standard fraction is smaller than the first preset threshold and the variation action coefficient is smaller than the second preset threshold; or

obtaining a falling history trend corresponding to the history moment when the price standard fraction is smaller than the first preset threshold and the variation action coefficient is greater than the second preset threshold;

wherein, the first preset threshold and the second preset threshold are greater than 0 and small than or equal to 1.

15. The storage medium according to Claim 13, wherein the step, implemented by the processor, of acquiring a trend of the target financial product according to a current indicator state of the target financial product and a preset financial product trend model comprises:

acquiring the trend of the target financial product according to the current indicator state of the target financial product and the preset financial product trend model when the financial product grade of the target financial product is higher than or equal to a preset grade;

the step, implemented by the processor, of acquiring an asset allocation strategy according to the financial product grade of the target financial product and the trend of the target financial product comprises:

acquiring an asset allocation strategy of buying the target financial product when the financial product grade of the target financial product is higher than or equal to a preset grade and the trend of the target financial product is rising.

16. The storage medium according to Claim 15, wherein the step, implemented by the processor, of acquiring an asset allocation strategy according to the financial product grade of the target financial product and the trend of the target financial product further comprises:

determining a transaction volume corresponding to the target financial product according to the trend of the target financial product and/or the financial product grade of the target financial product.