

WHAT IS CLAIMED IS:

1. A method for generating and validating customized investment portfolios, which is executed by a server, the method comprising:

5 (a) receiving an investment idea from a user terminal;

(b) selecting an investment product corresponding to the investment idea, and selecting an asset investment ratio distribution method for each investment product to generate the investment portfolio;

10 (c) validating risk and profitability of the investment portfolio in accordance with a past period and predetermined criteria, and providing generation results and validation results of the investment portfolio to the user terminal; and

(d) setting the investment portfolio to be exposed to another user terminal connected to the server in accordance with a request of the user terminal

wherein prior to the process (a), an investment idea receiving interface for receiving the investment idea is provided to the user terminal, and the investment
15 idea is received by the investment idea receiving interface, through any one of an option method of giving options for the investment idea, a text input method of directly inputting a text by the user, and a text input method based on voice recognition through a microphone of the user, wherein when the investment idea
20 receiving interface is implemented through the text input method, in the process (a), key words for calculating the investment portfolio are extracted from a plurality of texts input by the user terminal as the investment idea, and whether or not the key words meet predetermined requirements for selecting a country, a type, and an item name of the investment product is determined from the

investment idea, and if there are insufficient requirements, key words extracted from the investment idea previously received and used from other user terminal having a predetermined similarity with the investment idea input by the user terminal are determined as the investment idea.

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2. The method for generating and validating customized investment portfolios, which is executed by a server, according to claim 1,

wherein the step (b) includes:

(b-1) a step of searching for the investment product corresponding to the investment idea;

(b-2) a step of removing and filtering the investment product that is determined not to meet the investment idea based on predetermined criteria, among the investment products as a result of the search; and

(b-3) a step of setting the asset investment ratio distribution method for the filtered investment product.

3. The method for generating and validating customized investment portfolios, which is executed by a server, according to claim 2,

wherein in the step (b-1),

predetermined key words for searching for the investment product are extracted from the investment idea and calculating the investment product that matches the key words.

4. The method for generating and validating customized investment

portfolios, which is executed by a server, according to claim 2,

wherein in the step (b-2),

the investment product is excluded in which one or more of a divided ratio to a deficit and a profit ratio of equity to a market average of the investment products is lower than a predetermined value.

5. The method for generating and validating customized investment portfolios, which is executed by a server, according to claim 2,

wherein in the step (b-3),

the investment portfolio is completed by setting a ratio distribution method of the investment assets based on predetermined criteria, among the investment products.

6. The method for generating and validating customized investment portfolios, which is executed by a server, according to claim 2,

wherein in the step (b-3),

the distribution ratio of the investment assets that yield an optimal profit ratio, among the investment products included in the investment portfolio, is set through predetermined artificial intelligence.

7. The method for generating and validating customized investment portfolios, which is executed by a server, according to claim 1,

wherein the step (c) includes:

(c-1) a step of quantitatively analyzing the investment portfolio in a past

period designated by the user;

(c-2) a step of executing a characteristic analysis of the investment portfolio in accordance with predetermined criteria; and

(c-3) a step of validating the risk and profitability of the investment portfolio.

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8. The method for generating and validating customized investment portfolios, which is executed by a server, according to claim 7,

wherein prior to the step (c-1),

the past period for validating the risk and profitability is received from the

10 user terminal, and

wherein in the step (c-1),

a quantitative result value is calculated by applying the past period to the investment portfolio.

15 9. The method for generating and validating customized investment portfolios, which is executed by a server, according to claim 7,

wherein in the step (c-2),

a predetermined result value for the characteristic analysis of the investment portfolio is calculated, and

20 wherein the predetermined result value uses, as a result value, at least one or more of a value analysis, a profit indicator, a growth indicator, an activity indicator, a safety indicator, a dividend indicator, a price indicator, a separation degree, and a technical analysis indicator of the investment products.

10. The method for generating and validating customized investment portfolios, which is executed by a server, according to claim 7,

wherein in the step (c-3),

the stability and profitability of the investment portfolio are determined to
5 be low when the result of the quantitative analysis calculated in the step (c-1) has
a variability of a predetermined value or more, or when the quantitative indicator
matching the item of the investment product constituting the investment portfolio
is the predetermined value or less.

10 11. The method for generating and validating customized investment portfolios, which is executed by a server, according to claim 7,

wherein the step (c-1) to step (c-3) are performed regardless of the order
or performed simultaneously.

15 12. The method for generating and validating customized investment portfolios, which is executed by a server, according to claim 1,

wherein prior to the step (d),

personal information of the user further is received from the user terminal,

and

20 wherein in the step (d),

the investment portfolio is shared with another user terminal registered
with other personal information having similarity of a predetermined value or less
with the personal information, and

wherein the personal information is information including at least one or

more of a user's gender, an age, a place of residence, a hobby, interests, a size of assets, an interest investment product, and a type of invested product in the current investment.

5 13. The method for generating and validating customized investment portfolios, which is executed by a server, according to claim 12,

 wherein in the step (d),

 a predetermined ratio to the costs used for the purchase is provided to the user terminal that registered the investment idea, when the other user
10 terminal purchases the investment portfolio.

 14. An apparatus for generating and validating customized investment portfolios, the apparatus comprising:

 a memory in which a program for providing a method for generating and
15 validating customized investment portfolios is stored; and

 a processor that provides the method for generating and validating customized investment portfolios by executing the program stored in the memory,

 wherein the processor is set such that an investment idea a is received from a user terminal; an investment product corresponding to the investment idea
20 is selected, and an asset investment ratio distribution method is selected for each investment product to generate the investment portfolio; and risk and profitability of the portfolio are validated in accordance with a past period and predetermined criteria, and generation results and validation results of the investment portfolio to the user terminal are provided; and the investment portfolio is set to be exposed

to another user terminal connected to the server in accordance with a request of the user terminal,

wherein prior to the process receiving an investment idea from a user terminal, an investment idea receiving interface for receiving the investment idea is provided to the user terminal, and the investment idea is received by the investment idea receiving interface, through any one of an option method of giving options for the investment idea, a text input method of directly inputting a text by the user, and a text input method based on voice recognition through a microphone of the user,

wherein when the investment idea receiving interface is implemented through the text input method, in the process receiving an investment idea from a user terminal, key words for calculating the investment portfolio are extracted from a plurality of texts input by the user terminal as the investment idea, and whether or not the key words meet predetermined requirements for selecting a country, a type, and an item name of the investment product is determined from the investment idea, and if there are insufficient requirements, key words extracted from the investment idea previously received and used from other user terminal having a predetermined similarity with the investment idea input by the user terminal are determined as the investment idea.

15. A computer-readable storage medium storing a program for executing the method for generating and validating customized investment portfolios, the program being executed by the server according to claim 1.