Bridge – Product Spec

1. Product Overview

Bridge is a B2B SaaS platform for UK financial adviser firms that outsource client investments to Model Portfolio Service (MPS) providers.

The UK MPS market is approximately £150bn in assets and continues to grow.

Bridge provides independent, specialist investment research and oversight on these portfolios in a structured, scalable format. It enables adviser firms to:

- Save time
- Improve the quality of portfolio selection and monitoring
- Satisfy Consumer Duty and regulatory requirements
- Demonstrate to clients that specialist oversight is in place
- Ultimately improve client outcomes

The current version has been built cost-effectively using freelance developers to validate demand and refine the analytical framework. There is already interest in rolling it out more broadly across adviser groups.

The next phase is to strengthen and scale the platform.

2. Problem

UK financial advisers increasingly outsource client investments to MPS providers.

However:

- Independent, high-quality research on MPS solutions is limited.
- Oversight processes are time-consuming and inconsistent.
- Consumer Duty increases scrutiny around both selection and ongoing monitoring.
- Advisers often rely on provider-produced material or basic data comparisons.
- There is no standardised, specialist oversight layer available at scale.

Bridge exists to provide institutional-grade analytical depth, delivered through software.

3. Target Users

Primary

UK financial adviser firms that outsource to MPS providers.

Within larger firms, this may be:

- Centralised Investment Proposition teams
- Oversight or governance committees

Future Target Segments

- UK financial adviser firms that outsource to Multi Asset Funds (MAFs)
- UK financial adviser firms that manage investments in-house
- Asset managers and distribution teams

4. Core Product Modules (Launch Scope)

At launch, Bridge consists of three core modules:

A. MPS Selection

Allows adviser firms to filter the universe of MPS solutions available on the platform.

Users can filter based on criteria such as:

- Platforms supported
- Risk profile range
- Investment style
- Other structural characteristics

The goal is to allow advisers to quickly narrow the universe of solutions to those relevant for their firm before deeper analysis.

B. MPS Analysis

For each approved MPS provider, users can access structured analytical dashboards.

Each provider contains multiple Analysis Tabs.

Each tab reflects a different section of the analytical framework and includes:

- Interactive charts
- Structured data tables

- Written commentary providing interpretation and context
- Clear articulation of strengths and considerations
- A downloadable PDF report suitable for satisfying regulatory requirements around both selection and ongoing monitoring

All users have access to the full database of providers.

Users can "subscribe" to specific providers to receive alerts about changes or updates.

C. Insights

A separate section containing:

- Weekly market commentary
- One-off thought pieces
- Thematic analysis
- Broader investment views

This content can be used by advisers:

- Internally
- As part of client communications
- As supporting context to portfolio oversight

5. Current Data Handling (MVP State)

Data is currently:

- Received directly from MPS providers
- Supplied in Excel/CSV format
- Reformatted manually before upload
- Uploaded manually into the system

Performance data, holdings, and allocations are structured from provider data.

Much of the written analytical commentary is manually written, particularly for sections that are relatively static.

This approach has been intentional to validate:

- User demand

- Analytical framework
- Workflow

However, it is not designed for long-term efficiency or scale.

6. Phase 2 – Strengthening & Scaling the Platform

The next phase of development should focus on:

1. Rebuilding the platform more robustly

- Cleaner internal structure
- Better data organisation
- Improved scalability

2. Automation

- More efficient data ingestion
- Reduced manual reformatting
- Automated update processes
- Better tracking of portfolio changes over time

3. UX Improvements

- More intuitive dashboard experience
- Faster navigation
- Clearer visual presentation
- Improved responsiveness

The objective is to retain the analytical depth while making the platform operationally efficient and technically scalable.

7. Phase 3 – Expansion & Advanced Features

Future development opportunities include:

A. AI-Enhanced Commentary & Interaction

- AI allowing users to amend commentary based on their own technical knowledge

- "Explain this chart/table to me" functionality
- AI-generated summaries of provider analysis
- AI-assisted regulatory reports that are customisable rather than static PDFs
- Tailored Consumer Duty reports based on firm type and client base

B. Communication Layer

- Integrated messaging system for users to send questions directly to me
- Messaging functionality to allow advisers to contact MPS providers directly through the platform
- Dashboard buttons to:
    - Message the MPS provider
    - Message Bridge directly

(Messaging ideally included at or near launch.)

C. Expanded Insights & Market Commentary

- Integration of high-level market data
- Enhanced weekly commentary
- Tools allowing advisers to generate client-facing commentary
    - Example: "Write 200 words on Trump's tariffs and implications for clients invested in XYZ MPS"

D. Portfolio Change Analysis

- AI analysis of portfolio changes over time
- Identification of noteworthy themes or structural shifts
- Automated highlighting of unusual allocation or fund changes
- Potential to package these insights as standalone reports for additional revenue

E. Broader Data Ambition

Long-term opportunity:

- Gather structured data across the full universe of UK MPS providers (including those not formally approved on the platform)
- Create a comprehensive MPS dataset
- Potential monetisation of this dataset for:
    - Other fintech tools
    - Asset managers
    - Research providers
    - Infrastructure platforms

This represents a potentially significant strategic asset beyond the adviser-facing SaaS product.

8. Commercial Model

- Subscription-based
- Firm-wide licence
- Tiered pricing based on adviser count
- Clear regulatory tailwinds driving demand
- Early interest in broader rollouts

Bridge is positioned as:

- An independent research infrastructure layer
- A governance support tool
- A time-saving solution
- A client outcome enhancer