

AdviceBridge is a streamlined, digital financial advice service. This document summarises the service you are being offered, who it is appropriate for and how you would pay for it should you proceed.

Our Service

- Our advice relates to helping you prepare for your retirement and as such it is restricted in scope. We will not consider your broader financial circumstances and therefore cannot make personal recommendations on all of the specific financial products which may be suitable for you such as life insurance or other protection products.
- The service begins with asking you a few basic questions so we can better understand your financial circumstances and build a picture of your long term financial goals and preferences
- After analysing your financial circumstances we will create a personal financial plan for you. Your plan will show you:
 - how much you can spend in retirement when life expectancy is unknown
 - how to make the most of your tax allowances
 - the most efficient way to draw income in retirement
 - It will also include recommendations of specific financial products from a carefully selected list of providers. This is “Restricted Advice” as we only recommend certain products and product providers. However, it is unbiased as we do not receive any commission, compensation or incentives from them
- Our financial plan is a one-off service and does not include any ongoing reviews or monitoring of your portfolio of investments

Who we are able to advise

- We are only able to advise you if:
 - You are 65 years of age or under
 - You are resident and domiciled in the UK and not a “U.S. person” .
 - You are generally in good health with no known medical issues
 - You do not have any unsecured loans, such as credit cards (which you do not clear in full every month) or personal loans.
 - You or your employer are not still contributions to a pension with safeguarded benefits such as a “final salary” pension
 - You are not an additional rate taxpayer or subject to the tapered annual pension allowance
 - You do not own assets other than your home and savings and investment, such as buy to let property and private business
 - You do not have an interest only mortgage
 - You have not protected your pension Lifetime Allowance (LTA)
 - You are not in receipt of any means tested benefits (this does not include child benefit)
 - You manage your finances on a sole basis
 - You are not a company Director
- **Cost for the service**
 - We provide a comprehensive, personalised financial plan for £300 inc VAT
- **Financial plan and reports**
 - The Financial Advice given is reliant upon the information that you will provide. Should either your circumstances change or the information be inaccurate, the recommendations may no longer suitable

- **Contacting us**

- Please email us at support@advicebridge.com if you have any questions or comments about our service
- As the full security of email cannot be assured please do not include or attach any personally sensitive information by email.

- **Regulation**

- “AdviceBridge” is delivered under license by NB Dhanuka Investment Management.
- NB Dhanuka Investment Management is registered in England & Wales with company number 10465716 and we are authorised and regulated by the Financial Conduct Authority (FCA). Our FCA registration number is 779505

- **Risks**

- Past performance where mentioned, is by no means an indication or a benchmark for future performance and return
- Investment performance can vary, so can go up as well as down. Therefore you may get back less than what you invested

- **Complaints**

- If you have a complaint about our services please contact us by emailing complaints@advicebridge.com. We will acknowledge your complaint within 5 working days. We will send you a final response within 8 weeks. Should you not be satisfied with our final response, you may be entitled to refer the matter to the Financial Ombudsman Service (FOS) within 6 months of the date of our final response. Further information is available at www.financial-ombudsman.org.uk and you may contact the FOS by writing to: The Financial Ombudsman Service,

Exchange Tower, London E14 9SR; telephone: 0800 023 4567 or 0300 123 9 123; email:
complaint.info@financial-ombudsman.org.uk

- **Financial Services Compensation Scheme (FSCS)**
 - We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the nature of the services provided and the type of business transacted and the circumstances of the claim.
 - Further information about the compensation scheme and the compensation limits that apply to the various types of business can be found on the FSCS website – www.fscs.org.uk or by contacting them on 0800 678 1100.