

A Meeting of Minds Advisory Distributors

Thursday 26 June 2025 – Tylney Hall Hotel & Gardens, Ridge Lane, Hook, RG27 9AZ

Oak Room Restaurant	25 June	Drinks and Formal Dinner	Dinner will be served at 19:45
Schedule of the Day			
Library Bar	0815-0900	Breakfast	Informal networking - Over breakfast and coffee
Tylney Suite	0900-0920	Keynote	Welcome - Incorporating the highlights of the Scene Setter research. With James Goad , MD, Owen James
Tylney Suite	0920-1000	Keynote	A timely analysis of impact on the UK and Europe following the return of Trump. With Professor Anand Menon , Director of UK in a Changing Europe
Breakout Rooms	1005-1115	Roundtable Session	<i>Please refer below to get a feel for the topics that will be tabled for discussion within the roundtables</i>
Library Bar	1115-1135	Coffee	Grab a refreshment and catch up with your peers
Tylney Suite	1135-1205	Networking	Structured networking - An opportunity to meet some new faces
Breakout Rooms	1210-1320	Roundtable Session	<i>Please refer below to get a feel for the topics that will be tabled for discussion within the roundtables</i>
Chestnut Suite	1320-1420	Lunch	A seated formal lunch
Tylney Suite	1430-1500	Keynote	How to stay cool in a crisis, using knowledge to dispel fear. With Ben Timberlake , author of <i>High Risk: A True Story of the SAS, Drugs and Other Bad Behaviour</i>
Breakout Rooms	1505-1615	Roundtable Session	<i>Please refer below to get a feel for the topics that will be tabled for discussion within the roundtables</i>
Tylney Suite	1620-1650	Keynote	AI at the Crossroads: Strategy, competition, and the race for advantage. With Sara Africk , head, Private Wealth Management Digital Transformation, Goldman Sachs
Library Bar	1700-1800	Farewell and Fizz	We thank you for joining us over a glass of bubbly

A MEETING OF MINDS ADVISORY DISTRIBUTOR

ROUNDTABLE THEMES

Thursday 26 June, Tylney Hall

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ROUNDTABLE THEMES TABLED FOR DISCUSSION

GEOPOLITICS, THE ECONOMY AND REGULATION

1. Tax and wealth planning in a changing UK landscape

With ongoing shifts in government policies and consultations around inheritance tax (IHT), business relief, and pensions, financial advisers must adapt to an increasingly uncertain tax environment. This session will explore the impact of potential changes on estate planning and provide strategies for resilient wealth transfer and intergenerational planning, including:

- The potential impact of IHT, business relief and pension changes on estate planning
- Adapting tax-efficient investment strategies in a shifting landscape

Expert: Triple Point

2. Navigating the new geopolitical & economic order

With the return of Trump, and the wider global shift to the right, this session will explore how business leaders need to adapt to risks stemming from US-China relations, European economic struggles and other global dynamics – not least the implications of trade tensions from Trump's tariff increases, including:

- How new US tariffs and fiscal policies affect global trade and investment opportunities
- Strategies to mitigate geopolitical risks and uncover opportunities in a fragmented global market
- The weakening link between open economies and wealth generation

Expert: Wellington

3. Navigating Regulatory Change: Aligning Compliance, Growth, and Innovation

With the FCA's regulatory landscape shifting to support growth and innovation, firms face mounting pressure to evolve their compliance strategies without compromising client outcomes. This session will unpack the latest regulatory developments—from the Advice Guidance Boundary Review to the FCA's changing role amid pro-growth government policy—and explore how firms can transform these challenges into strategic opportunities. During this session you will explore:

- How firms are adapting investment guidance to meet evolving FCA expectations
- Strategies to integrate governance and compliance as drivers of trust and resilience
- The impact of shifting FCA priorities on adviser accountability, inclusion, and consumer protection
- Practical ways to stay agile, innovative, and compliant in a fast-changing environment

YOUR BUSINESS

4. Optimising Pricing Strategies in a Changing Regulatory Environment

In an evolving financial advice landscape shaped by Consumer Duty and shifting client expectations, firms must develop pricing strategies that balance profitability, compliance, and clear communication of value. This session will explore innovative approaches to pricing that help advisers remain competitive and client-focused while meeting regulatory demands. During this session we will look to cover:

- Designing sustainable and transparent fee models, including subscription-based, capped, performance-based, modular, and hourly structures
- Aligning pricing with client segmentation and service delivery to optimise profitability without compromising client satisfaction
- Leveraging technology and AI to enhance pricing transparency, operational efficiency, and regulatory compliance
- Strategies to comply with Consumer Duty through transparent, fair, and flexible charging models
- Overcoming challenges from legacy fee structures and improving collaboration between advisers and product providers to support adaptive pricing frameworks

5. Overcoming organic growth barriers with strategic expansion

Business growth often encounters plateaus due to regulatory demands and operational inefficiencies. This session will focus on strategies to overcome these barriers, emphasising streamlining processes and leveraging technology and partnerships, including:

- The role of clear business models and customised client propositions in driving sustainable growth
- Navigating time constraints and operational limitations to scale effectively

Expert: SEI

6. Consolidation in the wake of the FCA's review and market shifts

With private equity reshaping deal dynamics and the FCA's review influencing consolidation trends, financial firms must adapt their strategies to ensure sustainable growth and smooth transitions. This session will explore how firms can successfully manage mergers, acquisitions and integration while maintaining client service and operational efficiency, with focus on:

- Structuring deals to preserve business value and facilitate seamless transitions
- Managing risks in M&A transactions, including due diligence, regulatory compliance, and adviser retention
- Responding strategically to consolidation trends and evolving FCA expectations
- Identifying succession planning opportunities and positioning firms for long-term growth and success

Expert: SEI and Solve

7. Enhancing productivity in an increasingly complex industry

In a rapidly evolving financial services landscape, firms face pressures to meet regulatory requirements, improve client engagement, and boost productivity. This roundtable will focus on strategies to thrive in this environment, with discussions covering:

- Adapting to regulatory changes while maintaining competitiveness and compliance in advisory services
- The role of AI, machine learning and data tools in enhancing personalised client experiences and boosting productivity
- The shift towards holistic wealth management, integrating financial planning with discretionary fund management to meet client expectations
- Effective retention strategies for younger generations and women, with a focus on personalised engagement
- Best practices for managing diverse client segments and delivering high-quality, tailored services

Expert: Dynamic Planner

YOUR CLIENTS

8. Managing client emotions in financial decision-making

Financial anxiety can influence clients to make impulsive or overly cautious decisions, affecting their long-term financial goals. This roundtable will explore how advisers can address emotional biases and manage client concerns to encourage more rational financial planning, including:

- Understanding psychological factors contributing to financial anxiety and their impact on decision-making
- Communication techniques to ease client concerns and promote long-term financial strategies
- Using behavioural finance insights to help clients navigate emotional biases in investing and planning

Expert: GSAM

9. Engaging with the next generation's evolving expectations

As wealth is transferred from baby boomers to younger generations, financial advisers must adjust their approach to meet the expectations of these heirs. This session will focus on strategies to maintain client relationships and address generational differences, ensuring smooth wealth transitions, including:

- Identifying generational differences in financial values, communication preferences and service expectations
- Building trust with younger clients through financial education and digital tools
- Planning family wealth transfer strategies to ensure continuity across generations

YOUR PROPOSITION

10. Is it time to retire old attitudes to retirement planning?

As clients transition into retirement, their preferences for income security and flexibility are evolving. This session will explore how advisers can create customised retirement plans to address these shifting preferences, with a focus on balancing guaranteed income with adaptable withdrawal strategies, including:

- Client attitudes toward income security versus flexibility and how to tailor retirement strategies accordingly
- Evaluating the suitability of different retirement income products (annuities, drawdown strategies, hybrid solutions)
- Innovative approaches to decumulation planning beyond traditional risk profiling methods

Expert: LV=

11. The future of sustainable investing in the face of regulatory, economic, and political shifts

Sustainable investing continues to evolve, with growing client demand, regulatory shifts, and increasing scrutiny on how ESG strategies are implemented. The UK's Sustainability Disclosure Requirements (SDR) are set to bring greater transparency and standardisation, but how will they impact advisers, investment managers, and product providers? As greenwashing concerns persist and ESG definitions remain complex, firms must adapt to ensure sustainable investment strategies align with both regulatory requirements and client expectations.

This session will explore the opportunities and challenges of sustainable investing in a rapidly changing environment, helping advisers stay ahead of regulatory requirements and client needs, through discussion of the following:

- The latest developments in SDR and what they mean for investment products and advice.
- How SDR will interact with international ESG frameworks like SFDR and TCFD
- How advisers can communicate the benefits of sustainable investing more effectively to different client segments

Expert: Liontrust

12. Future proofing your UK wealth business through private markets

With private markets having recently reached c.\$25tr in AUM, they have very much become a mainstream portfolio allocation. Against a backdrop of structural growth, private markets are estimated to make up 30% of all global fund AUM by 2032. Companies are staying private for longer and the number of publicly listed companies is in decline, leading to higher public market concentration. In fact, 87% of all companies in the US with over \$100m p.a. are in private ownership, which means accessing private markets is of growing importance

for investors. In the UK, new private market product structures, regulatory change and new technology are facilitating greater access to private markets for private investors.

This session will consider the shifting private markets landscape in the UK, as well as the commercial and investment opportunities for UK wealth businesses, discussing:

- The government policy agenda which is set to drive and support future growth in private market allocations
- The product innovation, regulatory backdrop and technological disruption fuelling change in the UK wealth market
- Why we expect the private client portfolio of the future will likely have higher allocations to private markets
- The investment case and growing commercial opportunity for wealth businesses offering private markets

Expert: James Lowe – Director, Private Markets, Schroders Capital and Richard Fox – Head of Public Policy, Schroders

TECHNOLOGY & INNOVATION

I3. Future-proofing your organisation. Experimenting with emerging technology to drive business and client outcomes

The financial services industry is on the brink of a technological revolution. From generative AI and quantum computing, to blockchain and spatial computing, a wave of transformative technologies is reshaping how institutions operate, compete, and deliver value.

But how can large, complex organisations move from hype to hands-on experimentation? This session will explore:

- Barriers to experimentation in large, risk -averse environments and how to overcome them
- Cross-functional collaboration between IT, innovation, and business units
- Innovate or die: How client demand will force traditional organisations to be more innovative in order to compete
- Case study: How Vanguard is approaching blockchain and tokenisation

Expert: Vanguard

I4. The emergence of the adviser-controlled platform, is it here to stay?

As the adviser-controlled platform model gains traction, firms are exploring its potential benefits and challenges. This session will examine the legal requirements, oversight responsibilities, and practical steps involved in setting up an adviser-controlled platform, as well as:

- The pros and cons of the adviser-controlled platform model and its long-term viability

- Gaining insights from real-world case studies on the practical benefits and efficiencies achieved through this model

Expert: SS&C

15. Finding the human-AI balance in financial advice

As AI continues to play a larger role in financial services, advisers must find a balance between automation and human expertise. This session will explore how AI can enhance financial advisory services without replacing the crucial personal touch, addressing concerns around data security, trust, and ethics. Topics include:

- Balancing AI capabilities with client expectations for personalised advice
- Best practices for integrating AI tools without compromising trust and personalisation in client relationships

16. Embracing AI's evolution: navigating opportunities and challenges

As AI continues to evolve rapidly, wealth managers must understand its transformative potential and the challenges it presents. This session will delve into how AI can be harnessed to enhance services, improve efficiency, and drive client outcomes. Topics include:

- Understanding the evolution of AI from assistive to generative models
- Real-world applications of AI in financial advice and customer service
- Strategies to overcome adoption challenges, including data privacy concerns and regulatory hurdles
- The role of democratised AI tools in reshaping financial services

YOU & YOUR PEOPLE

17. Staff recruitment and retention as costs continue to rise

As rising workforce costs and increasing regulatory pressures impact financial firms, the challenge of attracting and retaining top talent becomes even more critical. This session will explore strategies for managing recruitment, training, and retention in this challenging environment, including:

- Practical strategies for managing workforce training and development amidst increasing costs and regulatory changes
- Effective retention strategies for advisers, including contracts, incentives, and cultural alignment
- Addressing the challenge of recruiting paraplanners, given their increasing preference for self-employment

I 8. Future-proofing financial advisers for the great wealth transfers

With an estimated \$84 trillion set to transfer from baby boomers to younger generations, financial advisers need to adapt to generational shifts and refine their communication strategies. This session will focus on how advisers can manage this wealth transition while maintaining strong relationships with younger clients, including:

- Implications of the wealth transfer and how to engage new generations of wealth recipients
- Strategies for handling generational differences in values, expectations, and communication styles
- Integrating digital tools to engage younger clients while meeting the needs of more traditional, complex clients

Expert: Seccl