A Meeting of Minds Advisory Distributors

Thursday 26 November 2026 – Down Hall, Matching Road, Hatfield Heath, Essex, CM22 7AS

Bridgeman Suite	1900-2200	**Drinks and Formal Dinner**	Dinner will be served at **19.45**
Schedule of the Day			
Bridgeman Suite	0815-0900	**Breakfast**	**Informal networking** - Over breakfast and coffee
Bridgeman Suite	0900-0930	**Keynote**	**Welcome** - Incorporating the highlights of the Scene Setter research. With **James Goad,** Managing Director, Owen James and **Tessa Lee**, Managing Director, Moneyinfo
Bridgeman Suite	0930-1015	**Keynote**	**Geopolitics, Markets and what comes next**
Breakout Rooms	1020-1130	**Roundtable Session**	*Please refer below to get a feel for the topics that will be tabled for discussion within the roundtables*
Bridgeman Suite	1130-1145	**Coffee**	Grab a refreshment and catch up with your peers
Bridgeman Suite	1145-1215	**Networking**	**Structured networking** - An opportunity to meet some new faces
Breakout Rooms	1220-1330	**Roundtable Session**	*Please refer below to get a feel for the topics that will be tabled for discussion within the roundtables*
Bridgeman Suite	1330-1430	**Lunch**	A seated formal lunch
Bridgeman Suite	1430-1500	**Keynote**	**Beyond the Numbers - Designing a fulfilling retirement**
Breakout Rooms	1505-1615	**Roundtable Session**	*Please refer below to get a feel for the topics that will be tabled for discussion within the roundtables*
Bridgeman Suite	1620-1650	**Keynote**	**The science of workplace happiness**
Bridgeman Suite	1650-1800	**Farewell and Fizz**	We thank you for joining us over a glass of bubbly

a meeting of MINDS

owenjames

A MEETING OF MINDS ADVISORY DISTRIBUTORS

ROUNDTABLE THEMES

Thursday 26 November, Down Hall Hotel, Bishops Stortford

Contents:

Agenda Overview:

With firms facing increasing pressure to improve productivity, demonstrate value more clearly and deliver sustainable growth in an increasingly competitive market, building stronger operating models, using data and technology more intelligently, developing future-ready talent and creating propositions that are both commercially sustainable and genuinely centred on client outcomes are the responses now needed.

This agenda has been designed around these changing priorities, moving the discussions to explore the capabilities that will enable firms to execute more effectively, integrating people, data, processes and leadership into well-designed businesses - those that combine operational excellence, clear propositions, intelligent use of technology and strong client relationships to deliver consistent long-term value.

ROUNDTABLE THEMES TABLED FOR DISCUSSION

GEOPOLITICS & ECONOMICS

1. Long-term portfolio construction in a world of geopolitical uncertainty

Geopolitical instability, persistent inflation and structural economic change continue to challenge many of the assumptions that have underpinned portfolio construction over the past decade.

Rather than attempting to predict geopolitical events, firms are increasingly redesigning portfolios to remain resilient across a much wider range of possible outcomes. This session will explore:

- How geopolitical fragmentation is reshaping portfolio construction
- Building resilient portfolios rather than forecasting markets
- Managing concentration risk and improving diversification
- The evolving role of active management
- Helping clients remain invested during uncertainty
- Communicating long-term investment confidence in volatile markets

2. The economic outlook – what really matters for advice businesses?

Economic headlines continue to dominate markets, but which structural trends genuinely matter for advisory firms? Rather than reacting to short-term news flow, firms must understand which macroeconomic changes will have the greatest impact on client behaviour, business growth and long-term planning.

This session will explore:

- Inflation, interest rates and fiscal policy
- Consumer confidence and retirement behaviour
- The outlook for UK wealth creation
- Economic uncertainty and client decision making
- Building resilient advice businesses
- Separating short-term noise from long-term opportunity

REGULATORY CHANGE

3. Advice, guidance and Targeted Support – can firms make the new middle ground pay?

The Advice Guidance Boundary Review and Targeted Support have the potential to reshape how financial advice is delivered.

The challenge is no longer understanding the regulation - it is designing commercially viable propositions that extend advice to more consumers while maintaining trust, governance and profitability. This session will explore:

- The true economics and cost-to-serve of regulated advice
- Which clients remain commercially viable for full advice
- Using segmentation to align service, complexity and cost
- Designing commercially sustainable Targeted Support propositions
- Using technology and AI to lower cost-to-serve
- Whether Targeted Support can open new markets without cannibalising full advice
- Demonstrating fair value and good outcomes across different service models

4. Are we moving beyond the annual review?

The annual review has long been the foundation of ongoing advice, but changing client expectations, Consumer Duty and technology are challenging whether one servicing model remains appropriate for everyone.

Firms are increasingly asking whether more personalised servicing can improve both client outcomes and commercial sustainability. This session will explore:

- Whether annual reviews should remain the default
- Building more flexible servicing models
- Client segmentation and personalised engagement
- Demonstrating fair value across different review frequencies
- Using technology to manage multiple service propositions
- Balancing efficiency with trusted client relationships

YOUR BUSINESS

5. Rethinking organic growth – how do firms scale without simply adding more advisers?

Organic growth is becoming an organisational capability rather than simply the responsibility of individual advisers. The firms growing fastest are combining data, AI, marketing, leadership and operational discipline into repeatable commercial systems. This session will explore:

- Creating scalable growth engines rather than relying on individual rainmakers

- Increasing adviser capacity
- Removing low-value activity from adviser roles
- AI, automation and outsourcing
- Using data to improve commercial decision-making
- Marketing, referrals and lead conversion
- Measuring productivity and cost-to-serve
- Building growth cultures across the organisation

6. What kind of firm will be most valuable in three years' time?

Business value is increasingly determined by much more than assets under management. Buyers are placing greater emphasis on operational maturity, technology, leadership, culture and AI readiness when assessing future value.

This session will explore:

- What buyers increasingly value
- AI capability as a valuation driver
- Data quality and operational resilience
- Leadership, succession and culture
- Recurring revenue and business quality
- Building businesses designed for long-term value

7. Integration after the deal – where value is really won or lost

Completing an acquisition is only the beginning. Increasingly, long-term value depends on successfully integrating people, technology, propositions and operating models while demonstrating that the benefits promised before the transaction have actually been delivered.

As regulatory scrutiny of consolidation increases, firms must be able to evidence that scale has improved rather than compromised client outcomes. This session will explore:

- Preparing for post-integration FCA scrutiny
- Evidencing that promised client, operational and commercial benefits have been delivered
- Integrating propositions, systems and data
- Adviser autonomy versus group-wide standardisation
- Maintaining adviser engagement and culture
- Protecting service standards and client relationships
- Using MI to measure integration outcomes
- Knowing when integration is actually complete

- Balancing adviser autonomy with group-wide propositions, processes and service standards

YOUR CLIENTS

8. Strategies for client retention, acquisition and long-term value

Winning new clients is becoming harder and more expensive. The strongest firms are redesigning the entire client journey to improve acquisition, deepen existing relationships and maximise long-term client value while making better use of adviser capacity.

This session will explore:

- Creating frictionless client journeys
- Improving lead conversion and referral strategies
- Adviser productivity and capacity planning
- Client segmentation and lifetime value
- Aligning incentives with long-term relationships
- Building commercially sustainable growth models

9. Client value in a fee-sensitive world – what are firms actually defending?

As technology reduces the cost of advice delivery and Consumer Duty increases scrutiny of charging, firms are increasingly challenged to articulate exactly what clients are paying for.

Relationships, judgement and outcomes may become more valuable than investment performance alone. This session will explore:

- Demonstrating value beyond investment returns
- The future of adviser charging
- Consumer Duty and fair value
- Behavioural coaching as a differentiator
- Relationship-led propositions
- How AI may reshape pricing models

10. Women, wealth and winning the next generation of clients

Demographic change continues to reshape where future growth will come from. Firms that successfully engage women, younger generations and wider family networks will be better positioned to retain assets and build stronger long-term client relationships.

This session will explore:

- The growing economic influence of women
- Building relationships across the whole family

- Intergenerational engagement strategies
- Later-life planning and family support
- Technology that strengthens family relationships
- Designing propositions around changing client needs

TECHNOLOGY & INNOVATION

11. AI after the pilot phase – what does scaled adoption actually look like?

The conversation has moved beyond experimenting with AI. Firms are now focused on embedding AI safely across the organisation, redesigning workflows and creating measurable commercial value rather than isolated productivity gains.

This session will explore:

- Moving from AI pilots to enterprise-wide adoption
- Building AI-enabled operating models
- Data quality as the foundation of successful AI
- Governance, oversight and regulatory confidence
- Integrating AI across advice, compliance and operations
- Measuring business value rather than technology activity

12. From platform user to platform owner – what does control really buy you?

Platforms are becoming strategic infrastructure rather than administration tools. Firms are increasingly asking whether greater ownership of technology, data and client journeys creates sustainable competitive advantage.

This session will explore:

- Platform strategy versus platform dependency
- Data ownership and control
- Building connected technology ecosystems
- Improving client journeys through integration
- Commercial advantages of greater technology control
- Future platform operating models

YOU & YOUR PEOPLE

13. The future adviser pipeline – are firms building the wrong talent model?

The profession faces significant demographic change while AI is reshaping the skills advisers require. Tomorrow's most valuable advisers may be distinguished less by technical knowledge and more by judgement, communication and commercial thinking.

This session will explore:

- Redefining adviser capability in an AI-enabled profession
- Building stronger commercial awareness
- Critical thinking and behavioural coaching
- Apprenticeships and structured development programmes
- Creating long-term career pathways
- Building cultures that attract and retain future talent

14. Behavioural nudges to improve investor outcomes

Many of the biggest barriers to successful investing remain behavioural rather than technical. Firms are increasingly redesigning client journeys, communications and digital experiences to encourage better financial decisions while improving engagement and trust.

This session will explore:

- Behavioural science in financial advice
- Simplifying investment decisions
- Using data and AI to personalise engagement
- Improving client confidence
- Redesigning communications for better outcomes
- Creating advice experiences around real human behaviour

PRODUCTS & PROPOSITION

15. Retirement income at scale – is the traditional drawdown model still fit for purpose?

As growing numbers of clients move from accumulation into decumulation, advice firms face a fundamentally different set of investment, suitability and commercial risks. Sequencing risk, longevity, inflation and sustained withdrawals can rapidly change client outcomes – particularly when market falls occur early in retirement.

For larger advice businesses, the challenge is not only designing robust retirement strategies, but delivering and evidencing them consistently across thousands of clients. This session will explore:

- Managing sequencing risk and sustainable withdrawals
- Capacity for loss in decumulation
- Stress-testing retirement plans across different market scenarios
- Downside-risk management and the role of guaranteed income

- Creating consistent retirement frameworks without removing adviser judgement
- Evidencing good retirement outcomes under Consumer Duty
- How falling markets and withdrawals affect both client outcomes and recurring adviser revenues
- Building scalable retirement propositions for longer and less predictable retirements

16. Proposition simplification – are clients paying for complexity or clarity?

As advice businesses become increasingly sophisticated, many firms are questioning whether additional products, services and processes genuinely improve client outcomes, or simply increase cost and complexity.

The next generation of successful propositions may be those that deliver greater clarity, consistency and scalability without compromising personalisation. This session will explore:

- Simplifying propositions while enhancing client value
- Aligning investment, retirement and estate planning into one coherent advice proposition
- Designing scalable propositions that remain personalised
- Balancing flexibility with operational consistency
- Demonstrating value through simpler client experiences
- Balancing adviser judgement and personalisation with centralised propositions and standardised processes
- Building propositions that support sustainable long-term growth