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			
Breakout Rooms	0815-0900	**Breakfast Briefing**	**Mitigating the risk to retirement income when asset classes fall together.** With **Milliman**			
Bridgeman Suite	0900-0925	**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	0925-1005	**Keynote**	**Lessons from decades of unbiased fund research and ratings.** With **Rory Maguire,** founder of headline sponsor, Fundhouse			
Breakout Rooms	1010-1120	**Roundtable Session**	*How to build a brilliant brand*	*Where is value being left on the table?*	*The Next-Generation Challenge - Are advisers ready for the great wealth transfer?*	*The next advice opportunity - Turning investor confidence into client growth*
Bridgeman Suite	1120-1145	**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**	*Rethinking organic growth – scaling without advisers?*	*Are we moving beyond the annual review?*	*Long-term portfolio construction in a world of geopolitical uncertainty*	*Proposition simplification - are clients paying for complexity or clarity?*
Bridgeman Suite	1330-1430	**Lunch**	A seated formal lunch			
Bridgeman Suite	1430-1500	**Keynote**	**The art of spending: Why helping clients use their wealth is the next frontier for financial advice.** With **Dan Haylett,** financial planner, author, podcast host & retirement thought-leader.			
Breakout Rooms	1505-1615	**Roundtable Session**	*AI after the pilot phase - what does scaled adoption actually look like?*	*Integration after the deal - where value is really won or lost*	*Independence doesn't mean going it alone – The power of strategic partnerships*	
Bridgeman Suite	1620-1650	**Keynote**	**Happy teams, better business: The leadership secret most firms overlook.** With **Richard Clarke**, the Workplace Happiness Expert			
West Wing Lounge	1650-1800	**Farewell and Fizz**	We thank you for joining us over a glass of bubbly			

This document is the copyright of Owen James. If you would like to input your ideas into this document, we would love to hear from you. Do call us on 01483 862 691 or email rebeccaleitch@owenjamesgroup.com.

a meeting of MINDS

owenjames

A MEETING OF MINDS ADVISORY DISTRIBUTORS

ROUNDTABLE THEMES

Thursday 26 November, Down Hall Hotel, Bishops Stortford

Contents:

GEOPOLITICS & ECONOMICS 1

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

REGULATORY CHANGE 2

2. Are we moving beyond the annual review? 2

YOUR BUSINESS 2

3. Where is value being left on the table? 2
4. Rethinking organic growth – how do firms scale without simply adding more advisers? 3
5. Integration after the deal – where value is really won or lost 3
6. Independence doesn't mean going it alone – the power of strategic partnerships 4
7. How to build a brilliant brand 4

YOUR CLIENTS 5

8. The next advice opportunity - turning investor confidence into client growth 5
9. The Next-Generation Challenge – are advisers ready for the great wealth transfer? 5

TECHNOLOGY & INNOVATION 6

10. AI after the pilot phase – what does scaled adoption actually look like? 6

PRODUCTS & PROPOSITION 6

11. Mitigating the risk to retirement income when asset classes fall together 6
12. Proposition simplification – are clients paying for complexity or clarity? 7

ROUNDTABLES

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

This document is the copyright of Owen James. If you would like to input your ideas into this document, we would love to hear from you. Do call us on 01483 862 694 or email rebeccaleitch@owenjamesgroup.com.

- 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

Expert: Alistair Irvine, Jupiter

REGULATORY CHANGE

2. 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

Expert: Moneyinfo

YOUR BUSINESS

3. Where is value being left on the table?

As advice businesses grow, acquire and integrate, opportunities to create additional value are emerging across advice, platforms and investments. However, capturing more of the value chain can also bring greater cost, complexity, risk and responsibility.

The challenge for senior leaders is deciding where greater control genuinely creates competitive advantage, where partnerships can deliver better outcomes, and how to build an operating model that supports sustainable, profitable growth without unnecessary complexity.

This roundtable will explore:

- Where the greatest unrealised opportunities for value creation exist across advice, platforms and investments.
- Which capabilities advice firms should own, develop or access through strategic partnerships.

- Whether greater control of the value chain necessarily translates into greater profitability.
- How firms can reduce duplication, operational friction and unnecessary cost.
- Balancing the commercial benefits of scale with the additional complexity and responsibility it creates.
- Aligning incentives between advice businesses and their strategic partners.
- What makes a partnership genuinely valuable as firms grow and evolve.
- Whether the ability to orchestrate capabilities, rather than own them all, will become a competitive advantage.

Expert: AJ Bell

4. 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

Expert: Unbiased

5. 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

6. Independence doesn't mean going it alone – the power of strategic partnerships

As firms grapple with growth, succession, adviser recruitment, technology investment and rising client expectations, remaining independent does not have to mean building every capability alone. Strategic partnerships can provide access to expertise, scale and infrastructure while allowing firms to retain their identity, culture and control.

The challenge is knowing where partnerships create genuine long-term value and where they risk introducing complexity, dependency or compromising the independence they are designed to protect. In this interactive roundtable, we'll explore:

- Where partnerships can accelerate growth and unlock new capabilities.
- How firms can maintain independence while benefiting from external expertise and scale.
- The difference between partnerships that create long-term value and those that simply add cost and complexity.
- How firms are strengthening client propositions through carefully selected strategic relationships.
- What to look for in a partner beyond products, platforms and commercial terms.
- Whether the future belongs to firms that do everything themselves, or those that build powerful ecosystems around their business.

Expert: Tom Hawkins, Director of Business Management, Raymond James

7. How to build a brilliant brand

In a crowded advice market, a brilliant brand is far more than a logo or a marketing campaign. It is the reputation a firm earns through every interaction, the clarity of its proposition and the confidence it creates for clients.

This session will explore:

- How adviser firms can define what makes them distinctive, turn client experience into advocacy, build visibility and influence
- How to use new tools such as AI without losing the human qualities that make a brand credible and memorable

Experts: Peg Mehan, Global Brand Lead and Charlie Murray, Brand and Campaigns Manager, Aviva Investors

YOUR CLIENTS

8. The next advice opportunity - turning investor confidence into client growth

An estimated £218bn of surplus cash is held by UK consumers who could potentially benefit from investing, while 68% of non-investing savers say they intend to start within the next two years. The opportunity is significant, but intent is not yet translating into action.

As Targeted Support opens new ways to engage consumers beyond traditional full advice, this roundtable will draw on Vanguard's British Money Mindset research to explore what is holding potential investors back and how firms could turn greater confidence into engagement, new client relationships and sustainable growth.

The discussion will include:

- Where is the next client opportunity? Who are the investor curious consumers sitting between saving and investing, and what could this audience represent for advisory firms and distributors?
- Why isn't investment intent converting into action? Exploring how perceptions of risk, complexity, effort and access to trusted guidance prevent interested consumers from taking the next step.
- Can Targeted Support unlock new demand? How more proportionate support could help firms engage consumers who may not currently seek or require traditional full advice.
- Are firms segmenting future clients in the right way? How attitudes, confidence and financial experience could complement traditional segmentation by wealth, age and life stage.
- Can better communication improve conversion? What Vanguard's research reveals about the impact of plain English, clearer risk communication and simpler starting points on investor confidence and willingness to act.
- Who will consumers trust to help them take the first step? Exploring the respective roles of advisers, platforms, digital tools and AI in building confidence and engagement.
- How does a first investment become a longer-term relationship? How firms can help consumers build confidence through experience and progress towards deeper support as their circumstances and needs evolve.

Expert: Vanguard

9. The Next-Generation Challenge – are advisers ready for the great wealth transfer?

As wealth passes between generations, advice firms face a growing risk of losing assets and client relationships. Younger wealth holders have different expectations around investing, communication and the value of advice, while spouses and other family decision-makers are often overlooked.

For larger advice businesses, the challenge is ensuring advisers are equipped to engage the next generation, strengthen relationships across families and protect long-term client value.

This session will explore:

- Understanding the changing expectations and priorities of the next generation of wealth holders.
- Identifying the risks and opportunities associated with intergenerational wealth transfer.

- Equipping advisers to build stronger relationships across generations.
- Rethinking the advice proposition to remain relevant to future clients.
- Balancing adviser capacity with more personalised, relationship-led engagement.
- Turning wealth transfer into an opportunity for sustainable growth and client retention.

Expert: Marie-Laure Humbert, Head of Business Strategy EMEA, Goldman Sachs Asset Management

TECHNOLOGY & INNOVATION

10. 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

Expert: Pictet

PRODUCTS & PROPOSITION

11. Mitigating the risk to retirement income when asset classes fall together

Diversification remains central to portfolio construction, but periods of market stress can challenge its effectiveness as correlations shift and asset classes move together. For clients drawing retirement income, the combination of market falls and ongoing withdrawals can have lasting consequences for portfolio sustainability.

Drawing on new Milliman research, this session will explore whether diversification alone provides sufficient protection in decumulation and how additional approaches to managing downside risk could strengthen retirement outcomes, including:

- Why diversification may offer less protection during periods of market stress.
- How changing correlations and sequencing risk affect sustainable withdrawals.
- Whether institutional approaches to managing market exposure have a role in retail retirement portfolios.
- The benefits, costs and trade-offs of combining diversification with additional downside-risk management.

- How advisers can assess the effectiveness of different approaches to protecting retirement income.
- Incorporating additional risk-management techniques into existing centralised retirement propositions without adding unnecessary complexity.

Expert: Milliman

12. 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

Expert: Rathbones