

Meeting of Minds Wealth Management and Private Banking

Thursday 23 April 2026, Rudding Park, Harrogate, HG3 1JH

Crosby Suite	1900-2200	Networking Drinks and Dinner	Seated for dinner at 19:45
Schedule of the Day			
Radcliffe Room	0830-0900	Coffee and pastries	Informal networking over coffee
Radcliffe Room	0900-0920	Keynote	Welcome - incorporating the highlights of the Scene Setter research. With James Goad , Managing Director, Owen James Events
Radcliffe Room	0920-1000	Keynote	Expert insights on the geopolitical and economic landscape
	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>
Radcliffe Room	1115-1135	Morning Coffee	Grab a refreshment and catch up with your peers
Radcliffe Room	1135-1210	Networking	Structured networking - an opportunity to meet some new faces
	1215-1325	Roundtable Session	<i>Please refer below to get a feel for the topics that will be tabled for discussion within the roundtables</i>
Crosby Suite	1330-1430	Lunch	A seated formal lunch
Radcliffe Room	1435-1505	Keynote	Disruptive thinking to challenge the status quo
	1510-1620	Roundtable Session	<i>Please refer below to get a feel for the topics that will be tabled for discussion within the roundtables</i>
Radcliffe Room	1625-1655	Keynote	A focus on productivity, performance and wellness
Crosby Suite	1655-1800	Fizz and Farewell	We thank you for joining us and bid you farewell

A MEETING OF MINDS: PRIVATE BANKING NORTH

ROUNDTABLE THEMES

Thursday 23 April, Rudding Park Hotel, Harrogate

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ROUNDTABLE THEMES TABLED FOR DISCUSSION

GEOPOLITICS & THE ECONOMY

I. Geopolitics as strategy: What you need to plan for

For UK wealth management CEOs, geopolitical uncertainty and regulatory divergence are now central to business strategy. Shifting UK-EU and UK-US dynamics, evolving sanctions and trade policy, fiscal pressure and elections are shaping not only markets, but the direction of regulation, client confidence and long-term planning.

This roundtable will focus on how UK firms should respond strategically as political and regulatory paths diverge — and what this means for governance, client engagement and resilience. **This session will discuss:**

- The geopolitical and regulatory risks most material to UK wealth management businesses
- How regulatory divergence is influencing client behaviour, advice models and operating complexity
- How to adapt strategy, governance and communication in a more fragmented environment

REGULATORY CHANGE

2. Designing journeys clients will actually use

Regulatory reform is reshaping how firms can engage clients, deliver advice and support investment decisions. While new boundaries create opportunity, they also raise questions around liability, economics and client understanding. This session will discuss:

- How firms are redesigning advice and guidance journeys under evolving regulation
- How to balance commercial viability with regulatory expectations
- Practical approaches to delivering clearer, more engaging client experiences

3. Pricing, value & Consumer Duty: Can firms still defend margins?

Fee pressure continues to intensify as transparency, regulation and client scrutiny increase. Firms are being forced to articulate value more clearly while protecting commercial sustainability. This session will discuss:

- How firms are redefining value beyond performance alone
- Pricing models and segmentation strategies under Consumer Duty
- Ways to protect margins while improving client outcomes

YOUR BUSINESS

4. Growth without acquisition: Can organic growth still scale?

As consolidation slows and referral-led growth weakens, many firms are questioning whether organic growth can still deliver meaningful scale. CEOs are reassessing propositions, productivity and economics to build more reliable growth engines. This session will discuss:

- Why organic growth is proving harder to achieve across the sector
- What needs to change in propositions, incentives and client segmentation
- Practical strategies for making organic growth more repeatable and scalable

5. The productivity paradox: Why technology spend isn't translating into capacity

Despite significant investment in platforms, automation and AI, adviser and RM productivity remains stubbornly low. Many firms are struggling to convert technology spend into meaningful capacity gains. This session will discuss:

- Why productivity gains are failing to materialise despite heavy investment
- How firms can better measure and unlock adviser “golden time”
- Common implementation mistakes and practical fixes

YOUR CLIENTS

6. Designing propositions for the new client majority

Client demographics are shifting rapidly, with older clients, next-generation inheritors and female wealth holders all bringing different expectations. Many propositions no longer reflect who the real client base is today. This session will discuss:

- How demographic change should influence service design and portfolio construction
- How client expectations around engagement, transparency and values are evolving
- How firms can adapt propositions without overcomplicating delivery

7. Trust, technology & the human adviser: Where does the edge really sit?

As AI and automation reshape advice, reporting and research, firms must decide where technology genuinely enhances outcomes - and where human judgment remains critical to trust. This session will discuss:

- Where automation adds value versus where it risks eroding trust
- How advisers' roles are evolving in a more technology-enabled model
- How firms can combine efficiency with strong client relationships

YOU & YOUR PEOPLE

8. Building enterprise capacity: The CEO's people agenda

People challenges are increasingly about execution capacity rather than hiring. CEOs are grappling with change fatigue, capability gaps and the limits of traditional organisational structures. This session will discuss:

- Where execution breaks down and why capacity is now the binding constraint
- How CEOs are aligning incentives, accountability and leadership behaviours
- The cultural shifts needed to sustain performance in a high-demand environment

TECHNOLOGY & INNOVATION

9. Governance in a data-rich world: How much oversight is enough?

As investment processes become more data-driven and increasingly outsourced, governance models are being tested. Leaders must balance speed, accountability and oversight in more complex operating environments. This session will discuss:

- How governance models are evolving in data and vendor-rich ecosystems
- How boards and committees can maintain oversight without slowing decisions
- Where technology can strengthen - or weaken - governance

10. Cyber, data & operational readiness

Cybersecurity and operational resilience have become core to client trust, not just compliance. Firms must assume disruption and build readiness into everyday operations. This session will discuss:

- How firms assess their true digital and operational risk exposure
- How resilience can be embedded into culture, processes and partnerships
- Practical steps to protect continuity and client confidence

PRODUCTS & PROPOSITION

11. Fixed income re-written: From shock absorber to strategic return engine

With yields at multi-decade highs, fixed income has re-emerged as a meaningful source of return - but with new risks linked to policy intervention, duration and credit quality. Firms are reassessing the role fixed income plays in portfolios and balance sheets alike. This session will discuss:

- How firms are repositioning fixed income in a higher-yield, higher-volatility environment
- The trade-offs between income, liquidity and capital preservation
- How fixed income strategies should evolve alongside changing macro conditions