

Meeting of Minds: Winning Advisers

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

Oak Room Restaurant	1900-2200	Drinks and 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 , Managing Director, Owen James
Tylney Suite	0920-1000	Keynote	The Rise of the Right and Defence Threats. How economic anxiety, zero-sum thinking, and intergenerational pessimism are fuelling political polarisation. With James Kanagasooriam , Focaldata
Breakout Rooms	1005-1115	Roundtable Session	<i>Please refer below to get a feel for the topics that will be tabled for discussion with 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</i>
Oak Room Restaurant	1320-1420	Lunch	A seated formal lunch
Tylney Suite	1430-1500	Keynote	The Future of Work: How businesses can build the workforce skills for the economy of tomorrow. With Jimmy McLoughlin OBE , host of <i>Jimmy's Jobs of the Future</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	Fresh perspectives on wellness and performance
Library Bar	1700-1800	Farewell & Fizz	We thank you for joining us over a glass of bubbly

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Do call us on 01483 862 691 or email rebeccaleitch@owenjamesgroup.com.

A MEETING OF MINDS WINNING ADVISERS

ROUNDTABLE THEMES

Thursday 9 October, Tylney Hall, Hook, Hampshire

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ECONOMIC & GEOPOLITICS

1. Adapting your strategies to the fiscal policy changes

From the pension reforms now in effect, to further changes expected for inheritance tax, capital gains and non-dom rules, advisers are having to interpret the practical implications of these changes when structuring advice as well as on long-term wealth planning.

Meanwhile, with the Autumn Budget looming and ongoing welfare reform announcements, this session will explore:

- How pre-Budget speculation is shaping investor sentiment and client conversations.
- Preparing clients for possible tax and policy changes in pensions, inheritance and capital gains.
- Positioning financial planning as a source of clarity and confidence in uncertain times.
- How to navigate policy uncertainty with adaptive, scenario-based planning.
- How to position financial planning as a source of clarity, resilience and opportunity in a time of economic uncertainty.

REGULATORY CHANGE

2. Has Consumer Duty changed the advice - or just added more paperwork?

It's two years on and the dust has settled, so are clients better off, or has the burden simply shifted and created more admin? With further pension reforms, tax changes and an evolving FCA agenda on the horizon, this session explores how firms are adapting in practice and what comes next, including:

- How your service, pricing and segmentation models have changed post-Consumer Duty.
- Approaches to vulnerable clients - are we truly treating them differently, or just labelling them?
- How firms are evidencing outcomes and fair value through documentation, MI and internal oversight.
- What the FCA is likely to prioritise next and how compliance might evolve in the shadow of the Duty.

3. Responding to the FCA's data request questionnaire

With the FCA evolving into a data-led regulator, firms are now under pressure to demonstrate how their client data supports good outcomes. Yet, data quality across the sector remains inconsistent and most Practice Management Systems are not built with these regulatory demands in mind. This session will explore:

- What the FCA's data-led approach means for the future of oversight and reporting.
- How to identify and address gaps in client data and improve data hygiene across systems.
- The role of external data specialists in helping firms meet expectations.

- Balancing “best endeavours” responses with long-term data strategy and governance.
- Debating whether data-driven regulation represents a risk or an opportunity for advisers.

YOUR CLIENTS

4. Standing out in a shrinking value chain through exceptional client value

Fee compression, platform innovation and digital DIY options are shifting client expectations fast. Rather than competing on price, many firms are winning loyalty – and higher fees – by delivering deeply personalised advice. This session will explore:

- Why clients are willing to pay more for tailored, human-centred advice in a commoditised world.
- How firms can evidence and articulate value to different client segments.
- Strategies for moving away from “cost-cutting” narratives and towards premium positioning.
- Differentiating in a world of increasing price transparency.
- Tackling client churn and price-based switching through relationship-led retention strategies.
- Evidencing ongoing value in line with Consumer Duty and segmented service models.
- Lifestyle-driven propositions that move beyond investment performance.

5. Creating a proposition based on what the client wants

Firms often design service propositions around internal assumptions or traditional wealth tiers – but how often do we stop to ask what clients actually value? This session will explore:

- Challenging long-held norms around frequency of reviews and “gold-standard” service tiers.
- Using client feedback to design propositions that are leaner, smarter and more valued.
- How to segment services without eroding client trust or perceived value.
- The time and cost savings of focusing on meaningful touchpoints rather than over-servicing.

6. Retirement planning reimagined - from policy shifts to personalised strategies

Retirement is no longer a single financial event - it’s a complex life stage shaped by longer lifespans, evolving family dynamics and shifting client aspirations. This session will explore how advice firms can modernise their retirement conversations to focus on identity, wellbeing and flexibility, not just income and decumulation strategies, such as:

- Articulate retirement goals that go beyond financial metrics to include lifestyle, legacy and purpose.
- Understanding how recent pension and tax reforms are reshaping retirement decision-making and decumulation planning.

- Exploring the role of cashflow modelling, guaranteed income and whole-of-life cover in building adaptable strategies.
- Addressing the emotional, relational and gender-specific factors that influence retirement choices.

7. Delivering inclusive, intergenerational and emotionally intelligent advice

Women and next-gen clients are inheriting wealth in record numbers - yet many still switch advisers or feel underserved. Too often, advisers risk focusing on one decision-maker and missing the concerns of other family members.

This session will discuss how firms can deepen relationships across families, generations and gender lines, including:

- Understanding the priorities and dynamics of all parties in family planning conversations.
- Helping couples and families align values, goals, and expectations across generations.
- Avoiding unconscious biases in client engagement and ensuring inclusive advice.
- Strategies for deepening relationships and retaining assets through transitions.

YOUR BUSINESS

8. Charging models under scrutiny

As Consumer Duty intensifies focus on fair value and transparency, many firms are reassessing whether their pricing still works for both clients and the business. This session explores how advisers are evolving charging models to match modern expectations, risk profiles and service delivery realities, by discussing:

- The viability of hourly, tiered, flat-fee, or hybrid charging models in today's landscape.
- How to align pricing with segmented service levels and client outcomes.
- How to communicate charges clearly, confidently and compliantly.
- How pricing strategy can support inclusion, access and fair value across different client types.

9. Smarter ways to work, serve and scale

With advisers spending just 35% of their time with clients and AI opening new efficiencies, it's time to confront the real blockers in order to unlock productivity without sacrificing wellbeing or quality, including:

- Identifying productivity bottlenecks across advice, paraplanning and support teams.
- Sharing real-world examples of AI-enabled time savings - from prep to follow-up.
- Evaluating the trade-off between hiring, outsourcing and tech investment.
- Setting realistic benchmarks for adviser time and workflow optimisation.

10. Planning for growth, resilience and exit

Growth doesn't happen by accident. Whether you're scaling, evolving, or planning an exit, this session will explore how intentional business planning underpins value, resilience and long-term vision through the following strategic practices:

- Revisiting your 1, 3 and 5-year objectives through a practical planning lens.
- Completing a working SWOT or risk framework relevant to your firm's next chapter.
- Aligning your culture, leadership model and internal structure with business ambitions.
- Understanding the role of business coaches, facilitators and succession advisors.
- Connecting strategic planning to personal purpose, resilience and post-exit goals.

11. Securing the right clients with relationship-led expansion

Smarter growth doesn't always mean more clients. This session will focus on how to refine your proposition, generate advocacy and attract your ideal clients with intention and impact, through

- Rethinking segmentation for value, service and regulatory fit.
- Building structured systems for generating and rewarding referrals.
- Leveraging professional partnerships and introducers with consistency.
- Identifying compelling messaging that resonates with your target clients.
- Optimising your marketing and lead-generation ecosystem for measurable ROI.

YOU & YOUR PEOPLE

12. Taking control of your own succession story

Many firm owners say they are building their business to sell or pass it on, but all too often these plans are vague or left too late. This session will explore how to keep the end in mind in order to plan for a happy ever after, by:

- Knowing where to start when it comes to laying the foundations for a successful exit or succession.
- Defining what "success" means for you personally and professionally and setting clear objectives.
- Knowing when to engage external advisers and which expertise to bring in.
- Navigating family conversations to align personal, financial and business planning.
- Setting parameters and reviewing processes to stay on track.

13. Building the future advice workforce

With adviser shortages, succession pressures and shifting client expectations, firms face a defining talent challenge. This session will explore how to build a modern, sustainable advice workforce - one that is diverse, emotionally intelligent, tech-savvy and equipped for the future, including:

- The roles and capabilities required in tomorrow's advice firm - from life-coaching advisers to paraplanners with technical oversight responsibilities.
- Strategies to attract and retain both early-career and second-career talent, including mentoring, apprenticeships and schools' outreach.
- Developing clearer internal pathways for progression, personal development and leadership - including chartered routes and niche specialisation.
- Sharing strategies for succession planning, team design and reducing key person dependency across your business.

14. Personal wellbeing and sustainable performance in advice firms

In a high-trust, people-driven profession, the pressure is persistent. As adviser workloads intensify, regulatory demands grow and hybrid working blurs boundaries, this session will explore how firms can embed wellbeing into the culture and foundations of a resilient and high-performing business, by:

- Recognising early signs of burnout and fatigue across leadership, advisers and support teams.
- Sharing effective wellbeing practices - from digital detoxes and brain health strategies to executive coaching and structured recovery.
- Exploring how firms are redefining success and performance beyond just financial metrics.
- Addressing work-life boundaries in an always-on, hybrid world - especially for founders and client-facing staff.

TECHNOLOGY & INNOVATION

15. Delivering projects that don't fail

With 70% of tech projects reported as failures, advice firms can no longer afford trial-and-error transformation. This session will discuss how to get digital upgrades right - from scoping and governance to training and integration, as well as:

- Setting clear goals, scope and ROI expectations for tech initiatives.
- Identifying the biggest blockers - poor integration, misaligned workflows, or unclear ownership.
- Sharing success stories and lessons from real-world implementations.
- Building staff buy-in and align training with operational priorities.

16. AI in practice – from tools to trust

AI is already being used across planning, paraplanning and client comms - but how well is it working? This session will dive into practical use cases, oversight frameworks and the ethical guardrails that underpin trust by discussing real AI use cases, in order to:

- Discuss productivity wins, client reaction, and the limits of automation.
- Clarify oversight models to ensure compliance, accuracy and ethical safeguards.
- Explore how AI is reshaping roles - particularly in the back office.

- Debate the emerging risks and reputational issues in an AI-enhanced firm.

17. Embedding tech without losing the human touch

As AI and automation become the norm, the competitive edge lies in how well you preserve empathy, judgement and service standards. This session will focus on people - your team, your culture and your clients - and most importantly how to keep humans at the centre of tech, by:

- Positioning AI internally as a co-pilot, not a threat - especially for paraplanners and ops teams.
- Reframing adviser roles and responsibilities to reflect new capabilities.
- Ensuring client experience remains relationship-led, even as efficiency improves.
- Identifying training priorities - from AI literacy to critical thinking and communication.
- Building a back-office culture of adaptability, curiosity and continuous learning.

PRODUCTS & PROPOSITION

18. Specialising to scale – the rise of niche propositions

Generalist advice only goes so far. As client needs grow more complex and competition intensifies, many firms are carving out distinctive propositions around areas like LTC, protection, HNW and family office services. But should you build that expertise in-house - or buy it in?

This session will evaluate the demand for niche propositions, such as long-term care, protection, legacy planning and multi-generational wealth, as well as:

- Weigh the pros and cons of developing specialist expertise internally vs outsourcing to external advisers or consultants.
- Explore scalable models for embedding, accessing, or partnering on specialist advice services.
- How to align your niche focus to client need, firm culture, staff capacity and long-term strategic goals.