

Meeting of Minds Winning Advisers

Thursday 22 May 2025, 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 and Tessa Lee , Managing Director, moneyinfo		
Radcliffe Room	0920-1000	Keynote	How the New FCA Strategy Applies to Advisers. With Nick Hulme , Head of Department, Advisers Wealth and Pensions / Consumer Investments, FCA		
	1005-1115	Roundtable Session	Finding the human-AI balance in financial advice	The two big risks facing advisers' CIPs	From compliance to competitive edge
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	Managing client emotions in financial decision-making	Practical insights from the frontline of AI	Overcoming organic growth barriers with strategic expansion
Crosby Suite	1330-1430	Lunch	A seated formal lunch		
Radcliffe Room	1435-1505	Keynote	Politics Analysed Differently. Fresh perspectives on politics, polling and public opinion. With Matthew Goodwin , political scientist, best-selling author, pollster and public speaker		
	1510-1620	Roundtable Session	Engaging with the next generation's evolving expectations	Pricing strategies to enhance client value	Coming to terms with Labour's budget
Radcliffe Room	1625-1655	Keynote	The Wealth-Health Connection: Unlocking performance wellbeing for resilient teams and thriving clients. With Jon Pitts , elite performance and FI-inspired human analytics technology expert		
Crosby Suite	1655-1800	Fizz and Farewell	We thank you for joining us and bid you farewell		

A MEETING OF MINDS: WINNING ADVISERS

ROUNDTABLE THEMES

Thursday 22 May, Rudding Park Hotel, Harrogate

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ROUNDTABLE THEMES TABLED FOR DISCUSSION

GEOPOLITICS & THE ECONOMY

1. Coming to terms with Labour's budget

With the Labour government's fiscal policies already reshaping taxation, financial advisers are having to prepare for more legislative changes. This session will explore the current impact on pensions, inheritance, and wealth management strategies, including:

- Assessing proposed reforms to pension tax relief, inheritance tax, and capital gains tax
- Exploring new taxation possibilities, such as a land value tax or tax on lifetime receipts

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REGULATORY CHANGE

2. From Compliance to Competitive Edge: Evidencing client-centric advice in a Consumer Duty era

With the FCA's Consumer Duty regulations now firmly in place, the financial advice landscape is undergoing a transformation. This session brings together the evolving regulatory expectations and the need for innovative, client-focused solutions. By aligning compliance strategies with meaningful client outcomes, firms can not only meet regulatory obligations but also build stronger, more trusted client relationships - and use that trust as a market differentiator. During this session we will explore:

- How leading firms are reframing regulatory compliance as a business opportunity - enhancing service quality, increasing loyalty, and improving long-term outcomes.
- How technology and personalised service models can meet both regulatory requirements and evolving client expectations.
- How firms are addressing Consumer Duty's four outcomes, and discover which key performance indicators (KPIs) can effectively measure impact and progress.
- The FCA's current stance on ongoing advice and uncover how technology can support ensuring compliant, yet engaging, investment guidance.

Expert: Benchmark Capital

YOUR CLIENTS

3. Pricing strategies to enhance client value

Financial firms are increasingly challenged to profitably serve clients with modest portfolios while ensuring high-quality advisory services. This session will explore how to leverage technology to develop pricing strategies that reflect the value provided to clients, by discussing:

- Value-based pricing models that align with client needs and firm objectives.
- Innovative digital strategies to serve modest value clients while ensuring profitability

4. Managing client emotions in financial decision-making

Financial anxiety can lead clients to make impulsive or overly cautious decisions, impacting their long-term financial health. This session will explore how advisers can recognise, address, and manage client concerns to foster rational decision-making and strengthen trust, including:

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

Expert: HSBC

5. Engaging with the next generation's evolving expectations

As the baby boomer generation transfers wealth to younger heirs, financial advisers must adapt their approach to maintain relationships and address evolving client expectations. This session will explore strategies in order to smooth intergenerational wealth transitions, such as:

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

Expert: Scottish Widows

TECHNOLOGY & INNOVATION

6. Practical insights from the frontline of AI

AI is set to transform financial services, but how firms using it in practice is less clear. This session will highlight real-world applications, success stories, and lessons learned from those integrating AI into their workflows, by sharing:

- Best practices for identifying business needs, running pilot programs, and ensuring regulatory adherence while maintaining high-quality client service
- The benefits and challenges of AI tools such as PlannerPal
- Strategies for effective AI adoption, including pilot programs and scalability planning

YOUR BUSINESS

7. Finding the human-AI balance in financial advice

As AI takes on an increasing role, advisers need to navigate the balance between automation and human expertise. This session will explore how AI can enhance, rather than replace, financial advisers, while addressing key concerns around data security, trust, and ethical considerations, including:

- How firms must balance AI capabilities alongside client expectations
- The best practices for integrating AI tools without compromising trust and personalisation in client relationships

8. Overcoming organic growth barriers with strategic expansion

Encountering growth plateaus due to regulatory demands and inefficient processes are key challenges when it comes to growing your business. This session will include data from SEI, Fox Red and Solve's study on Productivity in Wealth Management and examine strategies for overcoming these obstacles by improving productivity, increasing adviser golden time and exploring methods to drive organic growth including:

- Understanding productivity drivers
- Driving growth through referrals

Expert: SEI

PRODUCTS & PROPOSITION

9. The two big risks facing advisers' CIPs

Simon Evan-Cook, founder of the MGTS Downing Fox Funds and Citywire columnist, will outline two risks that may impact your CIP – one to do with current market conditions, the other around the structures your investments are held within.

This session will explore:

- How 'megatrends' end, and what that does to markets
- How you can reduce your risk to megatrend overexposure
- How your product choice may be brewing up tax and regulatory problems

Expert: Downing