

Meeting of Minds Winning Advisers

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	Please refer below to get a feel for the topics that will be tabled for discussion within the roundtables
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	Please refer below to get a feel for the topics that will be tabled for discussion within the roundtables
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	Please refer below to get a feel for the topics that will be tabled for discussion within the roundtables
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: WINNING ADVISERS

ROUNDTABLE THEMES

Thursday 23 April, Ridding Park Hotel, Harrogate

CONTENTS

GEOPOLITICS & THE ECONOMY	1
1. Advising through geopolitical risk and permanent instability.....	1
REGULATORY CHANGE	2
2. Proportional regulation and the case for reform.....	2
3. The operational reality of Consumer Duty.....	2
4. Regulation as a permanent cost of business.....	2
YOUR BUSINESS	3
5. Protecting margins in a decade of volatility.....	3
6. Consolidation as a strategy, not an exit.....	3
YOUR CLIENTS	3
7. Preventing wealth from walking out the door.....	3
8. Human planning, guidance models, and robo-scale.....	3
9. Pricing, value, and fairness under pressure.....	4
YOU & YOUR PEOPLE	4
10. Leading with confidence through a decade of volatility.....	4
11. When compliance crowds out creative thinking	4
TECHNOLOGY & INNOVATION	5
12. Using technology to reduce cost, not add complexity.....	5
PRODUCTS & PROPOSITION	5

ROUNDTABLE THEMES TABLED FOR DISCUSSION

GEOPOLITICS & THE ECONOMY

1. Advising through geopolitical risk and permanent instability

Helping clients plan when the future feels unknowable is an ongoing challenge for financial advisers, with geopolitics now overtaking domestic issues as the single greatest investment concern. Russian aggression and US aggression, populism, unstable governments, and global conflict are now central to client anxiety and portfolio conversations. This session will therefore explore:

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.

- How advisers frame geopolitical risk without alarming clients
- How portfolios and plans are stress-tested for ‘unknown unknowns’
- How advisers maintain client confidence through prolonged volatility
- The language and narratives that support long-term discipline

REGULATORY CHANGE

2. Proportional regulation and the case for reform

There is no one-size-fits-all when it comes to risk-based oversight. Our data shows there is strong frustration among Northern advisers about regulatory proportionality, with well-behaved firms feeling penalised for the actions of bad actors and large institutions. This session will therefore discuss:

- What proportional, risk-based regulation could look like in practice
- The case for a ‘polluter pays’ regulatory model
- The impact of clunky systems such as Connect and RegData
- Where collective adviser voices could influence reform

3. The operational reality of Consumer Duty

Consumer Duty has moved from abstract principle to operational burden, with ‘paperwork for the sake of paperwork’ becoming structural. Given nearly half of firms have already adjusted pricing or propositions, alongside rising documentation and training demands, this session will examine:

- How Consumer Duty has changed pricing and service models in practice
- Where documentation adds value versus unnecessary friction
- How firms evidence good outcomes without over-reporting
- Identify where firms have successfully simplified their propositions

4. Regulation as a permanent cost of business

Regulation is no longer viewed as a changing threat but as a fixed, heavy cost. For many Northern firms, compliance now absorbs around 10% of total revenue, shaping pricing, staffing, and growth decisions. This session will discuss managing a revenue drag without losing focus, including:

- How firms are absorbing or offsetting the true cost of regulation
- Where regulatory effort feels most disproportionate
- How firms protect adviser and client time from compliance overload
- Approaches to simplifying internal compliance processes

YOUR BUSINESS

5. Protecting margins in a decade of volatility

Productivity is the defining strategic battle and has become the primary lever for survival and growth for mid-sized Northern firms. With flat sentiment, rising costs, and a volatile global backdrop, firms are under pressure to deliver more value without expanding headcount or eroding culture. This session will explore:

- Where productivity is genuinely being lost inside advice firms
- Which activities no longer justify their cost or time
- How firms are targeting 10–20% cost base reductions without damaging client outcomes
- Practical productivity gains that have worked in similar-sized firms

6. Consolidation as a strategy, not an exit

Rising compliance costs and operational burden are accelerating consolidation. If regulatory weight is driving M&A, this session will ask whether mid-sized Northern firms are becoming acquirers rather than sellers, including:

- How regulation is reshaping consolidation dynamics
- When acquisition improves resilience versus adding risk
- The integration challenges driven by compliance and systems
- What makes a firm an attractive acquirer or target

YOUR CLIENTS

7. Preventing wealth from walking out the door

With an average client age of 58.2 - and advisers a decade younger - retaining assets during inheritance and generational transition, particularly to disengaged millennials, is now an intergenerational risk. This session will explore:

- Where firms are most exposed to intergenerational asset leakage
- The practical ways to engage the next generation earlier
- Gender- and age-based segmentation strategies
- What keeps heirs loyal when wealth transfers

8. Human planning, guidance models, and robo-scale

By 2030, advisers expect a split market, with HNW clients receiving holistic advice and the rest pushed toward AI-led or guided solutions. Competing in a bifurcated advice market means mid-sized firms must decide where they sit. This session will therefore explore:

- Hybrid guidance-and-advice models emerging in the market
- Where human advice remains indispensable

- How firms price and deliver different service tiers
- Whether guidance models protect or dilute brand value

9. Pricing, value, and fairness under pressure

Pricing is under increasing scrutiny from both regulators and clients. When Consumer Duty meets volatile markets, firms must demonstrate value in a world where outcomes are uncertain and costs are rising. This session will explore:

- How firms articulate value beyond performance
- Pricing changes driven by Consumer Duty
- How clients perceive fairness during volatile periods
- Pricing models that feel sustainable through 2030

YOU & YOUR PEOPLE

10. Leading with confidence through a decade of volatility

Advisers remain broadly bullish, but confidence has softened. Maintaining belief when optimism is fragile and leading teams and clients through prolonged uncertainty now requires clarity, purpose, and resilience. This session will explore:

- What is driving caution in adviser sentiment
- How to maintain confidence internally
- The emotional load of long-term volatility
- The practices that sustain motivation and belief

11. When compliance crowds out creative thinking

Rising documentation, reporting, and training demands are reducing advisers' capacity for creative planning and meaningful client engagement. This risks hollowing out the very value clients pay for. This session will therefore ask:

- How do compliance load affects adviser judgement and creativity?
- How can firms protect thinking time for advisers?
- Are current training models sustainable?
- How can technical, regulatory, and relational work be rebalanced?

TECHNOLOGY & INNOVATION

I2. Using technology to reduce cost, not add complexity

AI and RegTech are seen as essential tools for offsetting regulatory and economic pressure. However, many initiatives stall due to unclear objectives, data quality issues, or internal resistance. This session will therefore identify:

- Where AI is delivering real productivity gains today
- How firms prioritise AI use cases based on cost and effort saved
- Why some technology initiatives fail to deliver ROI
- How firms bring teams with them through automation change

PRODUCTS & PROPOSITION