

# Meeting of Minds Winning Advisers

## Thursday 23 April 2026, Ridding Park, Harrogate, HG3 1JH

<b>Crosby Suite</b>	1900-2200	<b>Networking Drinks and Dinner</b>	Seated for dinner at <b>19:45</b>			
<b>Schedule of the Day</b>						
<b>Radcliffe Room</b>	0830-0900	<b>Coffee and pastries</b>	<b>Informal networking</b> over coffee			
<b>Radcliffe Room</b>	0900-0920	<b>Keynote</b>	<b>Welcome</b> - incorporating the highlights of the Scene Setter research. With <b>James Goad</b> , Managing Director, Owen James Events			
<b>Radcliffe Room</b>	0920-1000	<b>Keynote</b>	<b>Politics and Portfolios - What the global power shifts mean for markets.</b> With <b>Sarah Ghosh</b> , former Finance Director, President of CIMA, Co-Chair of AICPA and 2024 Accounting Personality of the Year			
<b>Breakout Rooms</b>	1005-1115	<b>Roundtable Session</b>	<i>Using technology to reduce complexity - and cost</i>	<i>The operational reality of Consumer Duty</i>	<i>Risk in the real world</i>	<i>Winning business in a hypercompetitive market</i>
<b>Radcliffe Room</b>	1115-1135	<b>Morning Coffee</b>	Grab a refreshment and catch up with your peers			
<b>Radcliffe Room</b>	1135-1210	<b>Networking</b>	<b>Structured networking</b> - an opportunity to meet some new faces			
<b>Breakout Rooms</b>	1215-1325	<b>Roundtable Session</b>	<i>Pricing, value, and fairness under pressure</i>	<i>Preventing wealth from walking out the door</i>	<i>Long-term portfolio construction in a world of geopolitical uncertainty</i>	<i>Human planning, guidance models and robo-scale</i>
<b>Crosby Suite</b>	1330-1430	<b>Lunch</b>	<b>A seated formal lunch</b>			
<b>Radcliffe Room</b>	1435-1505	<b>Keynote</b>	<b>Your Clients Don't Get It - The biggest risk facing financial services.</b> With <b>Dan Russell</b> , industry thought leader and Founder of financial capability platform, Funkled			
<b>Breakout Rooms</b>	1510-1620	<b>Roundtable Session</b>	<i>Protecting margins in a decade of volatility</i>	<i>Consolidation as a strategy, not an exit</i>	<i>US Exceptionalism and its future in global equity allocation</i>	
<b>Radcliffe Room</b>	1625-1655	<b>Keynote</b>	<b>Get Back Up - Building resilience when life doesn't go to plan.</b> With <b>Jamie McAnsh</b> , international wheelchair rugby player, record-breaking adventurer and Founder of See No Boundaries			
<b>Crosby Suite</b>	1655-1800	<b>Fizz and Farewell</b>	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

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**ROUNDTABLE THEMES TABLED FOR DISCUSSION**

**GEOPOLITICS & THE ECONOMY**

**1. Risk in the real world**

We have long worried about the risks facing investors in traditional stock and bond allocations. After years of trending markets and crowded trades, markets have been buffeted by a series of geopolitical shocks: lockdowns, tariffs, trade wars, and kinetic wars among them. These events have disrupted the trends of past decades, creating a new environment in which to seek risk and return. This session will focus on how securities across asset classes respond to these shocks, and how investors can seek to balance risks while maintaining attractive prospective returns.

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By the end of this session, delegates will be able to:

- List the persistent risks facing traditional multi-asset portfolios
- Understand how different types of stocks, bonds, commodities, and currencies respond to various economic regimes
- Explain the relationship between real-world uncertainty, investor fear, and asset valuations
- Identify real-world drivers of recessions and market sell-offs

*Expert: Rob Perrone, Senior Investment Specialist, Orbis Investments*

## **2. Building for Permanence: Long-term portfolio construction in a world of geopolitical uncertainty**

Geopolitical instability is no longer episodic - it is a structural feature of the investment landscape. For advisers building or reviewing client portfolios, the question is not how to predict the next shock, but how to construct portfolios that are resilient to shocks that cannot be predicted. This session takes an investment-led look at what that means in practice.

Discussion to include:

- Why geopolitical shocks are typically absorbed faster than headlines suggest - and what that means for portfolio decision-making
- How long-term capital market assumptions should anchor construction decisions when short-term visibility is low
- The case for active management in regimes where correlations shift and passive concentration risk is elevated
- How to build and communicate a portfolio framework that keeps clients invested through volatility - without relying on forecasts that will be wrong
- What a credible, objectives-based multi-asset approach looks like when uncertainty is the baseline assumption

*Expert: Tim Carr, Multi-Asset Investment Director, Schroders*

## **3. US Exceptionalism and its future in global equity allocation**

For over a decade, US exceptionalism has been the defining force in global equity markets. But with the US underperforming in 2025 and the world order shifting beneath investors' feet, allocators are increasingly asking whether American dominance can continue and what it means for their portfolios if it doesn't.

This discussion brings together perspectives on the structural, political, and geopolitical forces reshaping the investment case for the US and examines where the balance of opportunity may lie in the years ahead. Topics will include:

- The structural foundations of US exceptionalism – which pillars remain intact, and which are showing cracks.
- The bull and bear case for America: separating cyclical headwinds from deeper, structural shifts.
- The Trump administration, Middle East conflict, and their implications for US growth and global capital flows.

- Whether other markets – Europe, Asia, or emerging economies offer credible and durable alternatives for structural growth.
- The risk of reallocating away from US markets too early - versus the risk of remaining structurally overweight.

*Expert: Charlie Parker, Managing Director, Albemarle Street Partners*

## REGULATORY CHANGE

### 4. 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

## YOUR BUSINESS

### 5. Winning business in a hypercompetitive market: Growth, value or lifestyle?

The UK advice market is becoming increasingly competitive. Client acquisition costs are rising, digital competition is intensifying, and traditional growth channels are becoming less predictable. At the same time, many IFA business owners are facing a different question: how to grow in a way that builds enterprise value ahead of an eventual exit - or reduces risk while preserving income and lifestyle.

This session will explore how these forces are reshaping growth strategies in practice, by discussing:

- How rising competition and acquisition costs are changing the economics of growth
- Why traditional referral-led models are becoming less predictable and harder to scale
- How growth strategies impact enterprise value, exit readiness and business resilience
- Where firms are taking on hidden risk through inconsistent lead flow or adviser dependency
- What scalable client acquisition and conversion models look like in practice
- How firms are balancing growth, risk and lifestyle in a changing market

*Expert: Unbiased*

### 6. 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

## **7. 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**

### **8. 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

### **9. 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

## **I 0. Pricing, value, and fairness under pressure**

What you pay, what you get, and what it all means for your clients. 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 the value chain is broken down
- Pricing changes driven by Consumer Duty
- How clients perceive fair value and how you can demonstrate it
- The impact of all of this on clients

*Expert: Arnie Millington, Head of Business Development, Sparrows Capital*

## **TECHNOLOGY & INNOVATION**

### **I 1. Using technology to reduce complexity – and cost**

Advice firms have more technology available to them than ever before – yet many still find their operations becoming more complex rather than less.

This session will explore how firms can make technology decisions that simplify operations, improve productivity and reduce structural cost across the advice value chain – while creating a foundation for future innovation.

The discussion will focus on:

- Why fragmented systems and disconnected data create operational friction
- How firms can design technology stacks that support a coherent end-to-end advice journey
- What deliberate architectural redesign looks like in practice – including examples from firms building more integrated advice stacks
- How firms can evaluate technology decisions beyond functionality alone

*Expert: Barry Neilson, Commercial Director, Seccl*