Schroders Office, 1 London Wall Place, Barbican, London, EC2Y 5AU

Tuesday 25 November 2025

SCHEDULE OF THE DAY

PARAPLANNING Excellence

0845 - 0930	**Registration** – Network with peers over coffee and pastries
0930 - 0940	**Keynote – Welcome.** *With Stuart Podmore, Schroders*
0940 - 1010	**Keynote - Economic Climate.** A look at the current macro - and micro – conditions.
1015 – 1055	*Please refer below to get a feel for the topics that will be tabled for discussion with the roundtables*
1100 - 1115	**Coffee Break**
1115-1145	**Structured Networking**
1150 - 1205	**PowerTalk 1**
1205 - 1220	**PowerTalk 2**
1225 -1305	*Please refer below to get a feel for the topics that will be tabled for discussion with the roundtables*
1310 - 1350	**Lunch**
1355 - 1425	**Keynote speaker – The latest trends on client behaviour and tech**
1425 - 1455	**Panel Discussion**
1500 - 1540	*Please refer below to get a feel for the topics that will be tabled for discussion with the roundtables*
1545 – 1615	**Keynote - Closing address.** With Stuart Podmore, Schroders
1615 - 1700	**Farewell drinks**

Invesco Schroders

Paraplanning Excellence XV, November 2025

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Roundtable Agenda

Contents

SUGGESTED TOPICS

1. Where next for the paraplanning profession?

The paraplanning journey varies dramatically across firms, and the role is still evolving, so does it need redefining? This session will explore how to shape paraplanning as a strategic career path, with opportunities for specialisation, leadership, and greater client value by asking:

- What does "modern paraplanning" look like in in-house, outsourced, and hybrid models?
- Can clearer career tracks address stagnation in pay and progression?
- Should paraplanners play a more client-facing role, and what are the pros and cons?
- How do we better communicate the value of paraplanners to advisers and end clients?

2. AI in paraplanning – from theory to practice

AI is no longer on the horizon, it's in the inbox. But how can paraplanners implement it responsibly, without increasing compliance risk or overwhelming existing processes? This session will focus on practical applications, good governance, and the line between useful and unsafe by discussing:

- How to integrate AI tools while satisfying FCA expectations and audit standards
- Use cases for reducing manual tasks, generating summaries, and improving comparisons
- Tips for evaluating tools (accuracy, explainability, hallucination risk)
- When *not* to use AI, and how to document decisions

3. Decumulation, pensions & the 2027 shifts

With pensions entering estates from 2027, clients are rethinking how they use retirement savings. This session will explore how paraplanners can build flexible decumulation plans that account for tax, longevity, and regulatory change, by asking:

- What's driving the increase in pension access now, and is it sustainable?
- Balancing estate planning with income needs and lifestyle objectives
- Building flexibility into post-retirement strategies using cashflow tools
- Modelling risks, sequencing, and care cost scenarios

4. How to build trust across generations

The advice gap isn't just a compliance concern, it's a business risk. As intergenerational wealth transfer accelerates, this session will explore how paraplanners can help advisers connect meaningfully with younger clients and families, including:

- How do you build credibility with clients older (or younger) than you?
- Supporting advisers in explaining, not just delivering, advice under Consumer Duty
- Communication strategies for values-driven, digital-first clients
- Making intergenerational transitions smoother for clients and the firm

5. Producing efficient files without friction

"How to get a compliant file without p***ing off your adviser." Someone said it, so this session will tackle it by exploring how to work constructively with advisers to meet documentation standards without unnecessary back-and-forth, including:

- Asking for what you need without creating tension
- Building checklists that meet regulatory needs and suit adviser workflows
- Streamlining collaboration across in-house and outsourced teams
- Reducing friction through file hygiene and version control

6. Empowering paraplanners to drive digital change

Paraplanners often spot inefficiencies first, but influencing tech adoption isn't always easy. This session will explore how paraplanners can play a bigger role in driving system change and becoming tech champions inside their firms, by discussing:

- Making the case for change: measuring time savings and user benefits
- Navigating adviser resistance to new tools and workflows
- The emerging role of paraplanners as data specialists and process improvers
- Piloting, testing, and influencing technology rollouts from the ground up

7. Balancing risk, flexibility & expectations: Navigating the retirement advice review

As pension rules evolve and client expectations rise, paraplanners must model complex outcomes in ways that are compliant, compelling, and clear. This session will look at how paraplanners can help manage risk and explain trade-offs under the new LTA rules and beyond, including:

- Communicating complexity: using visuals and plain language to manage expectations
- Modelling flexible income, inflation stress tests, and sequence risk
- Supporting Consumer Duty by clarifying risks before and after advice is given
- Balancing flexibility with safeguards in decumulation plans

8. The paraplanner's role in shaping better client outcomes

Paraplanners often spot recurring issues and client risks before anyone else. This session will focus on how to raise those issues constructively, and help shape better advice and service standards across the firm through the following:

- Identifying process gaps and escalating them to the right people
- Improving goal-based planning by reconnecting technical work to client objectives
- Spotting vulnerability indicators and raising them with sensitivity
- Sharing client insights to help refine your firm's advice proposition

9. Planning for clients who want values-based outcomes

Clients increasingly want advice that reflects their values, not just their goals. This session will explore how paraplanners can support ESG, ethical, and faith-based planning without overcomplicating the report or the process, such as:

- Capturing and communicating qualitative client preferences clearly
- Balancing personalisation with consistent, scalable documentation
- Tools and research sources for sustainable or faith-aligned portfolios
- Managing grey areas and client education around values-based investing

10. What makes a great adviser-paraplanner partnership?

The adviser-paraplanner relationship can be both the biggest enabler and blocker of effective planning. From misaligned expectations to unclear responsibilities, this session will explore how to create partnerships built on trust, shared goals, and mutual respect, including:

- How to clarify roles and responsibilities across different firm structures
- Tactics for managing disagreements without damaging working relationships
- Coaching up: when (and how) to challenge advisers constructively
- Communication habits that build trust and reduce inefficiency

11. The future of outsourcing: Collaboration or fragmentation?

As outsourced paraplanning becomes more prevalent, firms face new challenges around consistency, ownership, and cultural alignment. This session will explore whether outsourcing is supporting efficiency and flexibility, or inadvertently creating fragmented advice processes, including:

- Different models of outsourced paraplanning: what works and what doesn't
- Managing consistency across tone, compliance standards, and client experience
- How to align outsourced paraplanners with internal values and workflows
- Building trust and collaboration between internal and external teams

12. Soft skills for paraplanners: Becoming an influencer inside your firm

Paraplanners are often closest to the detail, but furthest from decision-making. This session will focus on how to build influence, speak up with confidence, and lead from the middle to shape better outcomes for clients, advisers, and the wider firm, through the following:.

- Influence without authority: how to make your voice heard
- Navigating adviser-led cultures while challenging constructively
- Positioning yourself as a strategic partner, not just a technician
- Small shifts in communication that increase your internal credibility