

Retirement Matters

Thursday 30 April 2026 – The Royal College of Physicians, 11 St Andrews Pl, London, NW1 4LE

Schedule of the Day

Osler & Long Room	0845-0930	Breakfast	Informal networking - Over breakfast and coffee
Wolfson Theatre	0930-0945	Keynote	Welcome, Setting the Scene. With James Goad , Managing Director, Owen James
Wolfson Theatre	0945-1025	Panel	A panel of experts discuss retirement outcomes.
Breakout Rooms	1030-1130	Roundtables/ Workshops	<i>Please refer to the draft agenda below to get a feel for the topics that will be tabled for discussion within the roundtables</i>
Osler & Long Room	1135-1200	Coffee	Grab a refreshment and catch up with your peers
Breakout Rooms	1205-1305	Roundtables/ Workshops	<i>Please refer to the draft agenda below to get a feel for the topics that will be tabled for discussion within the roundtables</i>
Osler & Long Room	1305-1405	Lunch	Buffet lunch with networking
Wolfson Theatre	1410-1450	Keynote	A look at the behavioural science surrounding life's greatest transition
Breakout Rooms	1455-1555	Roundtables/ Workshops	<i>Please refer to the draft agenda below to get a feel for the topics that will be tabled for discussion within the roundtables</i>
Wolfson Theatre	1600-1640	Keynote	Insights on navigating the new and evolving retirement landscape
Osler & Long Room	1640-1730	Farewell and Fizz	We thank you for joining us over a glass of bubbly

RETIREMENT MATTERS

RETIREMENT MATTERS CONFERENCE PROGRAMME

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About Retirement Matters

The retirement landscape is entering a period of profound change. Longer lives, persistent economic uncertainty, shifting public policy and rapid technological innovation are converging to challenge long-held assumptions about how people save, invest and draw income in later life. For advice leaders, the question is no longer simply how to help clients retire securely, but how to design propositions, businesses and strategies that work over increasingly long, complex retirements.

This event will engage strategic, practical and behavioural perspectives on retirement - from macroeconomics and regulation through to client psychology, business design and product innovation.

The below roundtable sessions have been designed to help advice leaders leave with clearer insight into how to shape more confident retirements for clients, and more resilient, future-ready businesses for themselves, by covering the following key themes:

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GEOPOLITICS & ECONOMICS

I. Decumulation under tax uncertainty

Retirement planning is increasingly taking place in a climate of policy ambiguity. Proposed changes to pension taxation, frozen allowances, and shifting political priorities mean advisers are being asked to support major decumulation decisions without legislative certainty.

The challenge is no longer predicting outcomes, but helping clients make confident decisions under uncertainty. This session will discuss:

- How advisers plan effectively when tax policy is signalled but not yet defined
- Decumulation strategies that preserve optionality and minimise regret
- How advisers communicate probability versus possibility without paralysing clients
- Where early action is helpful and where patience is the better course

2. UK public finances and the long shadow over retirement

Demographic pressures, constrained public finances, and political trade-offs are reshaping the long-term role of the state in retirement provision.

These forces are influencing how clients perceive security, timing, and responsibility in retirement, often subtly but powerfully. This session will examine:

- The likely long-term direction of UK pensions, tax, and public spending policy
- How fiscal uncertainty affects client confidence and retirement timing
- How advisers position private planning alongside an evolving state backdrop
- How advisers help clients interpret political and media narratives calmly

REGULATORY CHANGE

3. What good retirement outcomes really mean

Regulatory focus has shifted decisively from process to outcomes, placing greater responsibility on firms to demonstrate that retirement advice works for clients over time. This requires clarity about what “good” looks like across long, complex retirements - not just at the point of recommendation.

This session will what good outcomes look like across different retirement stages, as well as:

- How Consumer Duty is reshaping retirement advice beyond compliance checklists
- To examine where firms may be over-engineering process at the expense of clarity
- To identify practical ways to evidence outcomes that genuinely matter to clients

YOUR BUSINESS

4. Retirement as a 40-year client relationship

Retirement is no longer a single transition but a multi-decade relationship marked by changing risks, needs, and priorities. As assets decline over time, advice firms must rethink how they deliver - and charge for - value in a sustainable and defensible way.

This session will explore how firms structure advice relationships over long retirements, including:

- How value is delivered and evidenced as AUM falls
- Service models that flex as needs rise and assets fragment
- Scalable approaches for clients with smaller or declining pots

5. Designing a business that works at retirement scale

Retirement advice is operationally demanding, emotionally intensive, and increasingly scrutinised. Scaling it successfully requires deliberate choices around structure, capacity, and success measures that go beyond short-term profitability.

This session will examine how firms balance growth, productivity, and service quality in retirement, by discussing:

- What sustainable adviser capacity looks like in later-life advice
- How leaders measure success beyond AUM and margins
- Operational models that support resilience and consistency

6. Organic growth, acquisition or both? Strategic choices at mid-life

Many advice firms reach a strategic inflection point as they mature: whether to continue organic growth, pursue acquisition, or prepare for eventual exit. Each path has different implications for culture, client mix, and long-term value—particularly in retirement-heavy businesses.

This session will explore the real trade-offs between organic and acquisitive growth strategies, as well as:

- What genuinely creates and destroys value in consolidation
- how client demographics shape strategic options
- The leadership and cultural implications of each growth path

7. Productivity, well-being and the human cost of advice

Sustainable productivity in retirement advice depends on adviser capacity, engagement and well-being. Burnout is increasingly a strategic risk rather than an HR issue. This session will aim to:

- Explore the link between adviser well-being and client outcomes
- Discuss how leaders design roles, workloads and career pathways
- Share cultural practices that sustain performance over time

YOUR CLIENTS

8. Behavioural risk as the dominant retirement risk

While market risk is visible and measurable, behavioural risk is often hidden - but increasingly decisive. As clients live longer, revisit decisions repeatedly, and face uncertainty, psychology has become the single greatest threat to good retirement outcomes.

This session will identify which behavioural biases most damage retirement outcomes in practice, as well as:

- How advisers recognise behavioural tipping points over time
- How propositions can be designed to reduce poor decisions
- Practical framing techniques that improve long-term client confidence

9. When retirement advice becomes protection from harm

Loss of capacity, declining health, and vulnerability are no longer edge cases in retirement. Advisers are increasingly required to anticipate these risks early and design plans that protect clients when decision-making ability diminishes.

This session will explore what advisers can and cannot do when capacity is compromised, by discussing:

- How to structure portfolios, income, and documentation defensively
- Best practice around powers of attorney and family involvement
- How firms prepare for foreseeable harm before crisis points

10. Retaining relevance as wealth, responsibility, and control shift

Retirement advice increasingly operates within a family context shaped by inheritance, care needs, and shifting control. Maintaining relevance requires advisers to navigate complex intergenerational dynamics without undermining client autonomy.

This session will discuss the behavioural and emotional dynamics around inheritance and gifting, as well as:

- Examine how responsibility and control shift over later life
- Identify strategies that future-proof relationships beyond the first generation

11. Planning for the moment advice becomes protection

Capacity loss is inevitable for many, yet rarely planned for early. Loss of capacity triggers some of the most complex regulatory, legal, and ethical boundaries advisers face. This is fundamentally about permissions, authority, liability, and foreseeable harm, rather than product or behaviour. This session will discuss:

- What advisers can and cannot do once capacity is compromised
- How to structure portfolios, income, and documentation defensively
- How to prepare families and powers of attorney before crisis points

TECHNOLOGY & INNOVATION

12. Technology as infrastructure, not disruption

Technology, AI, and automation are now core infrastructure for retirement advice - but only when aligned to workflows, data quality, and human judgement. The challenge is integration, not innovation for its own sake.

This session will explore where technology genuinely improves retirement advice delivery as well as discuss:

- The limits of automation in complex, emotional client decisions
- Lessons around data quality, integration, and oversight
- Where technology supports scale without eroding trust

PRODUCTS & PROPOSITION

13. Retirement income architecture: Designing systems, not choosing products

The retirement landscape now demands system design rather than product selection. Longevity risk, behavioural bias, regulatory scrutiny, and evolving client needs mean income must be structured as an adaptive architecture that works over decades.

This session will explore how firms design retirement income architectures rather than isolated solutions, including:

- Income layering, ladders, floors, and transition points
- How Central Retirement Propositions support long-term adaptability
- Where product design enables—or constrains—good outcomes