A Meeting of Minds Scotland

Monday 10 - Tuesday 11 November

1900-2200	**Networking Drinks and Dinner**	Seated for dinner at **19:45**
	Schedule of the Day	
0830-0900	**Coffee and pastries**	**Informal networking** over coffee
0900-0920	**Keynote**	**Welcome** - incorporating the highlights of the Scene Setter research. With **James Goad**, Managing Director, Owen James Events
0920-1000	**Keynote**	**Expert insights on the geopolitical and economic landscape.** With **James Ashley,** Managing Director, GSAM: Head of International Market Strategy & Head of Strategic Advisory Solutions EMEA + Asia
1005-1115	**Roundtable Session**	*AI in Action: From theory to tangible ROI* *The pressure of protecting culture in a changing industry* *Aligning compliance with business growth* *What a Labour budget means for Scottish wealth firms*
1115-1135	**Morning Coffee**	Grab a refreshment and catch up with your peers
1135-1210	**Networking**	**Structured networking** - an opportunity to meet some new faces
1215-1325	**Roundtable Session**	*Delivering productivity without burnout* *Organic Growth vs Acquisition: Choosing the right path for scale* *Rethinking retirement planning in a lower-yield world*
1330-1425	**Lunch**	**A seated formal lunch**
1430-1505	**Keynote**	**Intelligence Over Information - Leading with influence & resilience.** With **Tim Bradshaw,** founder and director of Sandstone Communications - international leadership and trauma training consultancy
1510-1620	**Roundtable Session**	*A new breed of adviser for a next-gen strategy* *Integration, automation and efficiency when building a scalable tech stack* *Intergenerational planning with a Scottish lens*
1625-1655	**Keynote**	**Purpose is the New Profit - Rethinking wealth, work and what really matters.** With **Dr Josh Littlejohn MBE,** social entrepreneur and co-founder of Social Bite
1655-1800	**Fizz and Farewell**	We thank you for joining us and bid you farewell

A MEETING OF MINDS SCOTLAND

ROUNDTABLE THEMES

Tuesday 11 November, Doubletree by Hilton Dunblane Hydro Hotel

Contents

ROUNDTABLE THEMES TABLED FOR DISCUSSION

GEOPOLITICS & THE ECONOMY

1. What a Labour budget means for Scottish wealth firms

A potential Labour-led government could bring sweeping changes to pensions, tax reliefs, CGT and IHT, impacting client strategies across the UK. And with devolved powers, Scotland could also see divergent policy from Westminster, creating additional complexity.

This session will explore tax planning, pensions and IHT in a shifting fiscal policy environment, including:

- The likely policy changes and their implications for Scottish advisers.
- Early planning opportunities to protect client wealth.
- How to use policy change as a catalyst for client engagement.

REGULATORY CHANGE

2. Aligning compliance with business growth

Regulatory change is a constant, but it doesn't have to hold back ambition. This session will explore how firms can align compliance strategy with their wider commercial goals to stay both competitive and compliant, as well as transforming Consumer Duty from a cost centre into a competitive advantage, by:

- Identifying ways to embed regulatory priorities into business planning without slowing growth.
- Sharing examples of using regulation as a competitive advantage.
- Discussing how to create a forward-looking compliance culture that supports innovation.

YOUR BUSINESS

3. Organic Growth vs Acquisition: Choosing the right path for scale

When should Scottish firms double down on referrals and brand - and when to look to buy?

For growing advice businesses, deciding between organic growth and M&A is one of the biggest strategic calls. This session will weigh the risks and rewards of each path, by:

- Comparing the long-term economics and risks of organic vs acquired growth.
- Discussing integration challenges and cultural alignment in acquisitions.
- Exploring scalable organic growth levers, from referrals to niche specialisms.
- Identifying hybrid strategies that balance speed and sustainability.

4. Delivering productivity without burnout

Rising client demands, operational pressures and regulatory requirements can push teams to breaking point. This session will explore how to increase productivity without sacrificing wellbeing, enhancing adviser 'golden time' and rethinking how success is measured post-Consolidation, by:

- Sharing practical approaches to streamline workflows and reduce admin burden.
- Exploring the link between adviser wellbeing and sustainable productivity.
- Discussing capacity planning and workload management in growing firms.
- Identifying cultural and leadership practices that prevent burnout.

YOUR CLIENTS

5. Intergenerational planning with a Scottish lens

The intergenerational wealth transfer is a UK trend, but local tax regimes, property markets and family structures in Scotland create distinct planning considerations. This session will discuss how to prepare clients for succession, IHT and gifting amid differing attitudes north of the border, including:

- How Scottish-specific tax rules influence intergenerational planning.
- Approaches to engaging multiple generations in the advice process.
- Balancing tax efficiency with family and client relationship dynamics.
- Sharing tools and structures for protecting and passing on wealth effectively.

YOU & YOUR PEOPLE

6. The pressure of protecting culture in a changing industry

Market volatility, regulatory demands and M&A can all strain culture and it is strong culture that drives retention. This session will discuss what senior leaders can do to hold onto top talent as costs rise and models evolve, by:

- Exploring how to define and protect core cultural values during change.
- Discussing leadership behaviours that strengthen loyalty.
- Identifying early warning signs of cultural erosion.
- Sharing retention strategies beyond financial incentives.

7. A new breed of adviser for a next-gen strategy

Engaging and developing the next generation of advisers is key to succession and growth. This session will explore how to engage, train and retain a new breed of adviser and reshape the adviser/client dynamic, by discussing:

- Recruitment pathways and appeal to younger talent.
- Training and mentoring models for skill development.
- How to bridge generational differences in client approach.
- Success stories of integrating next-gen advisers into client teams.

TECHNOLOGY & INNOVATION

8. AI in Action: From theory to tangible ROI

AI promises transformation, but firms need clear use cases and measurable results. This session will look at real-world examples of how Scottish firms are using AI to drive productivity and personalisation, in order to:

- Share examples of AI delivering proven operational or client-facing value.
- Explore the challenges of integrating AI into existing systems and workflows.
- Discuss how to measure ROI and mitigate implementation risk.
- Consider compliance and ethical dimensions of AI adoption.

9. Integration, automation and efficiency when building a scalable tech stack

An effective tech stack should scale with the business, not slow it down. This session will focus on avoiding tech sprawl and getting to one version of the truth - from onboarding to annual review, by:

- Identifying the most impactful areas for integration and automation.
- Exploring vendor selection and avoiding over-customisation.
- Discussing the role of data architecture in scalability.
- Sharing case studies of efficiency gains from smart tech deployment.

PRODUCTS & PROPOSITION

10. Rethinking retirement planning in a lower-yield world

Persistently low yields challenge traditional retirement income strategies, demanding fresh thinking.

From balancing guarantees, drawdown flexibility and long-term sustainability in client portfolios, this session will:

- Examine the risks of relying on historic return assumptions.
- Explore alternative income sources and structures.
- Discuss balancing longevity risk with sustainable withdrawal strategies.
- Share methods for communicating these shifts to clients.

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