

## INVESTING IN RETIREMENT IV

Tuesday 15 May 2018 at

The Royal College of Physicians, 11 St Andrews Pl, London NW1 4LE

### The preparation:

In anticipation of Mindful of Investing in Retirement IV which will take place on Tuesday 15 May, the following provides an illustration of how the day will run and the subjects being addressed.

This will be the fourth iteration of Mindful of Investing in Retirement. It is an opportunity for participants to immerse themselves in the most up to date thinking around this key area. The day will update you on the latest innovative products and solutions addressing the needs of the substantial number of people approaching and already in retirement as well as provide a review of the backdrop – demographic, economic and regulatory.

Over the next few weeks, we will be meeting with participants to ensure that the agenda is addressing those issues which are top of your list in terms of importance. The goal is always to enable you to do better business.

If you would like to input your thinking, we would of course be delighted to hear from you.

The day is a blend of **lectures** and **tutorials**. The lectures take place in the College auditorium. Picture yourself back at University – our “lecturers” will address the big themes. The tutorials take place in private rooms. They will be more granular in nature and address a specific part of the market or an innovative solution.

### So what will be discussed?

- The FCA Retirement Outcomes Review: concerns over the reasoning behind people taking their money out of pensions.
- How are providers reacting to pensions freedoms? Is it fair to say that product innovation has been limited?
- PenTech: we like this – makes us feel very modern! Big data and analytics are beginning to change the relationship pension providers have with their customers enabling greater personalisation. It will also help the industry engage with those of us raised with an iPhone readily to hand.
- The impact of technology on the industry itself: some roles in the pensions industry may prove redundant, as automation and digitisation replace manual processes, or robo-advice and AI capture market share from financial advisers and wealth managers. Oh lawdy – that’s us!
- The rising costs of healthcare – the NHS is under pressure. Is it just a case of more money or a different approach?
- Residential property as part of the solution.
- The end of the three stage life of education, career and retirement. No pipe and slippers for me – more a case of a two year university degree and back into the workforce!

This curriculum will evolve over the next month as we continue our research and confirm our lecturers and tutors.

Participation as a delegate is by invitation only and free of charge.

TIME	LOCATION								
0815-0900	Osler Long Room	Informal networking over breakfast							
0900-0905	Wolfson Theatre	<b>Welcome:</b> Owen James Group							
0905-0935	Wolfson Theatre	<b>Lecture 1: Living and working in an age of longevity.</b> It's time to change the way we all think.							
0935:1005	Wolfson Theatre	<b>Lecture 2: PenTech.</b> Reduced costs, improved access, transparency and enhanced user experience – well that is the hope.							
1010-1100	<b>Tutorials 1</b>	Wolfson Theatre	Council Chamber	Linacre Room	Dorchester Library	Censors Room	Heberden Room	Willan Room	Sloane Room
		<b>Please see below list of sessions</b>							
1100-1120	Osler Long Room	Coffee and “Apple and Blackberry” time							
1120-1210	<b>Tutorials 2</b>	Wolfson Theatre	Council Chamber	Linacre Room	Dorchester Library	Censors Room	Heberden Room	Willan Room	Sloane Room
		<b>Please see below list of sessions</b>							
1215-1245	Wolfson Theatre	<b>Lecture 3: Policy and regulatory update –</b> FCA invited to provide an update on the Retirement Outcomes Review							
1245-1315	Wolfson Theatre	<b>Lecture 4: Lessons from Japan.</b> People over the age of 65 make up a quarter of Japan's population, and it's on track to reach 40 per cent. The top-heavy demographic creates huge challenges for government and the economy. Although not as extreme, the UK will also have to adjust to an ageing society. What can we learn?							
1315-1415	Osler Long Room	Buffet lunch							
1420-1510	<b>Tutorials 3</b>	Wolfson Theatre	Council Chamber	Linacre Room	Dorchester Library	Censors Room	Heberden Room	Willan Room	Sloane Room
		<b>Please see below list of sessions</b>							
1510-1530	Osler Long Room	Afternoon Tea and “Apple and Blackberry” time							
1530-1620	<b>Tutorials 4</b>	Wolfson Theatre	Council Chamber	Linacre Room	Dorchester Library	Censors Room	Heberden Room	Willan Room	Sloane Room
		<b>Please see below list of sessions</b>							
1625-1655	Wolfson Theatre	<b>Lecture 5: Keeping fit in old age – what are the chances?</b> Get out those fitbits!							
1655-1700	Wolfson Theatre	<b>Farewell Graduation Ceremony:</b> Owen James Group							
1700-1800	Osler Long Room	Faculty farewell drinks							