

Meeting of Minds: Winning Advisers

Thursday 10 October 2024 – Tylney Hall Hotel & Gardens, Ridge Lane, Hook, RG27 9AZ

Oak Room	1900-2200	Drinks and Dinner	Dinner will be served at 19:45				
Schedule of the Day							
Mattingley	0815-0900	Breakfast Briefing	Private breakfast - Ensuring compliance with FCA's Sustainability Disclosure and Labelling Regime				
Library Bar	0830-9000	Registration	Informal networking - Over breakfast and coffee				
Tylney Suite	0900-0920	Keynote	Welcome - Incorporating the highlights of the Scene Setter research. With James Goad , Managing Director, Owen James				
Tylney Suite	0920-1000	Keynote	The New Supervisory Strategy for the Financial Advice Sector. With Nick Hulme , Head of Department, Advisers Wealth and Pensions / Consumer Investments, FCA				
Breakout Rooms	1005-1115	Roundtable Session	<i>Building a winning culture by enhancing team performance</i>	<i>Making the right decision when buying or selling a business</i>	<i>Geopolitical volatility amidst US election uncertainty</i>	<i>Help your clients retire by powering up your CRP</i>	<i>The impact of the Consumer Duty</i>
Library Bar	1115-1135	Coffee	Grab a refreshment and catch up with your peers				
Tylney Suite	1135-1205	Networking	Structured networking - An opportunity to meet some new faces				
Breakout Rooms	1210-1320	Roundtable Session	<i>The potential for growing your business intelligently</i>	<i>Future Proofing - Growing your book up the wealth curve</i>	<i>The rise of evidence-based and passive investing</i>	<i>How do we get the pension portfolio mix right for clients?</i>	<i>The Green Agenda – is it a broken promise?</i>
Oak Room	1320-1420	Lunch	A seated formal lunch				
Tylney Suite	1430-1500	Keynote	Recruiting and Retaining Gen Z - Craving the human touch. With Alex Atherton , leadership development consultant and former inner-London headteacher				
Breakout Rooms	1505-1615	Roundtable Session	<i>Empowering advisers with AI for efficiency, speed, and effectiveness</i>	<i>The 'two stage' intergenerational wealth transfer</i>	<i>Mindful markets – have better conversations with anxious clients</i>	<i>What changes to the tax treatment of pensions, inheritance and allowances</i>	
Tylney Suite	1620-1650	Keynote	How to find the time to improve productivity, reduce risk and drive growth. With Paul Holbrook , creator of the Diary Detox®				
Library Bar	1700-1800	Farewell & Fizz	We thank you for joining us over a glass of bubbly				

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A MEETING OF MINDS: WINNING ADVISERS

ROUNDTABLE THEMES

Thursday 10 October, Tylney Hall, Hook, Basingstoke, Hampshire

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ECONOMIC & GEOPOLITICS

1. Navigating geopolitical volatility amidst US election uncertainty

While domestic issues have been central to the upcoming US election, rising geopolitical risk is a clear foreign policy focus for both candidates, with potential tariff use among the points of debate.

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This session will delve into global investment strategies, analyse economic indicators, and offer insights into navigating geopolitical volatility.

Key topics include:

- The critical role of globally diversified portfolios in mitigating political and economic risks
- The significance of long-term economic trends in crafting a global, value-driven investment strategy

Expert: Julie Dickson, Investment Director, Capital Group

2. What changes to the tax treatment of pensions, inheritance and allowances should we anticipate from the Labour Government?

We have already seen the winter fuel payment and the proposed cap on care costs removed so what can we expect next?

Two key roles for a retirement wealth manager are those of tax adviser and estate planner, and understanding all the different nuances of a sophisticated tax regime are key. This session will ask:

- How far do you could the new government and what can be done to prepare?

Expert: Paul Speight, Business Development Director, INGENIOUS

REGULATION

3. The impact of the Consumer Duty

Increasing regulatory requirements and costs are compelling advisers to navigate the complex landscape of compliance while still providing proactive client support. This creates challenges in defining what constitutes meaningful ongoing service. Now, over a year since the Consumer Duty was introduced, this session will focus on:

- The impact of the Consumer Duty and the work being done by the FCA on advice reviews
- Practical strategies to enhance compliance processes and deliver exceptional ongoing service to clients
- How to maintain high standards of service amidst these challenges

Experts: Nick Hulme, Michael Lawrence, and Keith Richards

PRODUCTIVITY

4. Building a winning culture with strategies for enhancing team performance

Consistently delivering results in a financial advice business is complex, requiring strategic leadership and skilful management. A high-performance culture is essential, but achieving this is notoriously challenging due to the many factors which can undermine team performance.

This session will focus on the practical cornerstones of people management required for optimum performance, by exploring:

- The factors that enable productive and high-performing teams to thrive
- The relationships between business vision, clear business targets, team goals, individual goals, and performance management

Expert: John Batten, Strategic and Technical Sales Manager, Columbia Threadneedle Investments

5. Empowering advisers with AI for efficiency, speed, and effectiveness

The transformative potential of AI and how to integrate it into advisory practices in order to stay competitive. This session will:

- Demonstrate how AI can boost productivity and streamline operations for financial advisers
- Debunk common misconceptions about AI in the financial advisory sector
- Provide actionable strategies for implementing AI solutions to support advisers and improve client service

GROWTH

6. The potential for growing your business intelligently

With pressure on your productivity such a key challenge when it comes to growth, automating your business processes is more and more attractive. But with such a myriad of systems available, integration - or more accurately, the lack of, is still a major cause of frustration, particularly as when it comes to the essential integration with back-office systems.

This session will explore the barriers to productivity and future growth, as well as:

- How the right partnership can help re-calibrate a business allowing the individuals to focus on client work whilst building effective value

Expert: Duncan McKillop, Director of Corporate Development, Fidelius

7. Making the right decision when it comes to buying or selling a business

This discussion will provide financial services businesses with an insight into the process of acquiring another firm or selling your business. This session will offer practical insights, expert advice, and address frequently asked questions to help navigate this critical choice.

- Understand the legal process and factors involved in buying or selling a business, and answer a host of “Frequently Asked Questions”
- Examine key negotiating points in sale agreements to help prepare your “red lines”
- Explore strategies for aligning processes and cultures, preparing data, and managing client expectations during a sale process
- Gain insights from industry experts who have helped dozens of buyers and sellers navigate the process
- How to ensure buyers of your business deliver on the integration plans

Expert: Alex Canham, Partner, Corporate, Herrington Carmichael

8. Future proofing your business - Growing your book up the wealth curve

This session will address how you attract and serve today’s HNW clients by asking:

- What is the size of the opportunity?
- What are they looking for and how do you meet their expectations productively and profitably?

- How do you scale your business and investment process? Moving beyond 60/40 portfolios to access this investment expertise and collective intelligence for sophisticated investors

Expert: Heather Christie, Head of the UK Adviser and Platform Sales Team, Blackrock Investments and Ben Roberts, MPS Manager, Transact Adviser

YOUR CLIENTS

9. Help your clients retire with confidence by powering up your CRP

Striking the right balance between your clients' goals and their tolerance for risk during retirement can be tricky.

With the Financial Conduct Authority's thematic review shining a light on retirement income advice, it's increasingly vital for firms to evaluate their Centralised Retirement Proposition (CRP) to ensure they are providing the best possible outcomes for clients as they draw down their retirement funds.

This session will explore:

- How a better understanding of attitudes towards financial risk can help deliver optimal client outcomes in retirement
- The importance of building stronger relationships with your female clients
- The psychology of investing and how you can mitigate behavioural biases and support client composure
- The benefits of a Centralised Retirement Proposition and how to enhance retirement portfolios

Expert: George Pullar, Partnerships Development Manager, LV=

10. The 'two stage' intergenerational wealth transfer, why it matters and what you can do about it

With one trillion pounds of UK wealth set to change hands over the next decade, this will often be passed to a partner or spouse, before any future generations. This 'two stage' wealth transfer presents unique challenges both in retaining assets and dealing with new client cohorts with different behaviours and needs.

This session will focus on the implications of this wealth transfer for your firm and discuss proactive ways you can build lasting, multi-generational relationships with your clients and their families, by looking at:

- Why having a refreshed intergenerational strategy is important for your firm
- What the key barriers are to establishing relationships with entire families and how to foster trust and communication across multiple generations
- How to tailor your approach to connect with the spouse or partner and how to better support female clients, considering factors such as communication style, risk tolerance, and financial goal

Expert: Ross Easton, Head of Intermediary Platform Propositions, Scottish Widows

11. How do we get the pension portfolio mix right for clients?

The FCA's thematic review into Retirement Income Advice highlighted the need for firms to clearly assess and evidence clients' ATR and CFL, and pressed the importance of stringent fact-finding to demonstrate advice suitability – especially in respect of vulnerable customers.

Given rates for guaranteed income solutions are now even more attractive, these options are likely to take more prominence in retirement planning. However, there can be a reluctance among advisory firms, as buying a guaranteed income policy (fixed-term income products or a lifetime annuity) can lock away assets. Clients can also be biased against purchasing such products due to perceived lack of flexibility and wanting to leave an inheritance. This session will therefore ask:

- What should robust pension portfolios look like in the future?

Expert: Gemma Mitchell, Business Development Manager – Retail Intermediary Distribution, Standard Life

INVESTMENT THEMES

12. The Rise of Evidence-Based and Passive Investing

One of the most significant shifts in portfolio management has been the rise of passive investing, now gaining prominence in the UK. In recent years, passive funds in the UK have seen substantial growth, with assets under management continuing to rise as active managers increasingly incorporate passive strategies into their portfolios.

This trend is driven by the underperformance of many active managers, the higher costs of active management, and the growing role of holistic financial planners. This session will therefore explore:

- The differences between passive and evidence-based investing, the development of evidence-based strategies, and the academic research supporting them
- Market performance, cost implications, and the impact on achieving positive client outcomes in the UK

Expert: Hugo White, Business Development Manager, Timeline

13. Mindful Markets – Have better conversations with anxious clients

The ability to tackle investor anxiety is central to the value and power of face-to-face financial advice. But what does it take to protect anxious investors from their worst instincts?

This session will delve in to the psyche of investors and outline ways you can help your clients navigate the ever-changing investment landscape.

Expert: Nathan McKerlie, Strategic Partnership Manager, Albemarle Street Partners

14. Ensuring compliance with the FCA's Sustainability Disclosure and Labelling Regime

This session will discuss effective approaches for ensuring compliance with the FCA's Sustainability Disclosure and Labelling Regime (SDR) as well as building and maintaining trust with clients through transparent and sustainable investment practices as well as combating greenwashing.

- The key requirements and implications of SDR for financial advisers and their clients
- Identifying and addressing greenwashing practices in investment products
- Strategies to ensure transparency and authenticity in sustainability claims

- Best practices for conducting thorough due diligence on ESG (Environmental, Social, and Governance) investment products
- Evaluating the long-term impact and sustainability of investment options
- Effective methods to educate clients about the principles and benefits of sustainable investing
- Building client awareness and trust through clear communication and transparent reporting
- Establishing credibility and trust with clients by adhering to SDR and demonstrating genuine commitment to sustainability
- Case studies on successful implementation of SDR compliance and client education

Expert: Neil Hill, Partner - Head of Adviser Team, Tribe Impact Capital

15. The Green Agenda – is it a broken promise?

Against a challenging economic backdrop some governments and companies have been tempted to water down some of their sustainable commitments over the last 2 years, this session will ask:

- Is the case for sustainable investing still there and if so, what does the future look like?

Expert: Ben Palmer, Lead Sustainable Portfolio Manager, LGT Wealth Management UK