

Paraplanners Excellence IX

Tuesday 5 November 2019

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

SUBJECT MATTER

INDUSTRY WORKSHOPS.....	2
1. How to nurture a healthy culture in your business.....	2
2. What will the paraplanner role look like in 5 years' time and how much influence will technology have?.....	2
3. Regulation Update- 10 things you should do tomorrow.....	3
4. Delivering a seamless investment journey	3
INVESTMENT BRIEFINGS	3
5. Intergenerational wealth transfer- considerations for your clients and your business	3
6. The global Energy Transition Opportunity	3
7. Sustainable Model Portfolio Service	3
8. Risk Targeted	3
9. UK Equities.....	4
10. Investing in ideas.....	4

INDUSTRY WORKSHOPS

1. HOW TO NURTURE A HEALTHY CULTURE IN YOUR BUSINESS

Is Your Company Culture Helping Your Employees Perform?

Healthy, confident teams are vital to the success of any business. Research shows happy workers are 12% more productive than your average worker. It follows that the culture of a business can have a profoundly positive effect on productivity, whereas a toxic environment can dramatically affect your employees' physical and mental wellbeing.

Many employees across all industries leave their jobs to either start up on their own or to join somewhere new because of a toxic workplace culture.

But what do people mean by 'toxic'. A toxic culture will lead smart, highly capable people to leave a business. Not because of the work itself or their compensation package, but because they grow tired of 'swimming through wet cement' every day. I recently came across an article on how to spot a toxic workplace culture, the signs included the following.... Using it as a check list, how do you think you are doing?

- No camaraderie
- Title and status take centre stage
- Rules, rules, rules
- A clear divide
- Good people go quiet
- Triumphs without celebration
- Things are getting ridiculous
- The informal grapevine prospers
- Fear is palpable

2. WHAT WILL THE PARAPLANNER ROLE LOOK LIKE IN 5 YEARS' TIME AND HOW MUCH INFLUENCE WILL TECHNOLOGY HAVE?

Research into the paraplanner role has revealed a significant growth in influence of paraplanners in financial planning firms over the past 5 years.

The Rise of the Paraplanner Report 2019, published by Research in Finance is the latest in a series of in-depth studies conducted over the past 5 years, which has tracked key metrics including paraplanners' influence and responsibility within adviser firms and in the research and selection of funds, products, platforms and services.

The research shows that not only is paraplanning now a core function within financial planning but paraplanners are being given greater responsibility and rising up the ranks within firms, with increasing numbers taking positions on investment committees, becoming key members of the management team and development committees, and in some cases joining the board.

Paraplanners are increasingly working together with advisers to enable them to seek new business and strengthen client relationships. With this trend set to continue, it is important we have an understanding of how the role of the paraplanner is changing. So what does the future look like? What impact is technology going to have?

3. REGULATION UPDATE- 10 THINGS YOU SHOULD DO TOMORROW

From the RDR, to pension freedoms, Mifid II and the General Data Protection Regulation, there has been little let-up.

In comparison 2019 has not been very eventful – in terms of new regulation, at least. It seems the FCA's work this year may lay the groundwork for action that could give advisers a headache into 2020.

So, in this session we'll be looking at :

- What should be on your radar?
- How can you prepare for what's to come?
- How is regulation changing the market?

4. DELIVERING A SEAMLESS INVESTMENT JOURNEY

- What are the Next-generation investment platforms?
- Cutting out the noise: what are the trends for simplifying end-to-end customer experiences.
- Which elements can be personalised?
- Developing user-friendly interfaces: what are the strategies for success?
- The evolution of platforms: Who are the players successfully innovating in this space, and what sets them apart?
- Fast, reliable, simple: what roles will AI and RPA have to play in this transformation of platforms?
- A glimpse into the future: what other services might platforms provide in years to come?

INVESTMENT BRIEFINGS

5. INTERGENERATIONAL WEALTH TRANSFER- CONSIDERATIONS FOR YOUR CLIENTS AND YOUR BUSINESS

It's predicted that trillions of pounds of assets will be passed down between generations in the next 20 years*. This session will consider what that will look like, and how Financial Advisers can:

- Support their clients with potentially difficult conversations surrounding inheritance planning and the transfer of wealth
- Maximise the opportunity of wealth transfer, retention of the next generation of potential clients and support their needs
- Identify the impact which the transfer of wealth might have on their business
- Identify how this potential opportunity relates to their own succession plans and investment solutions used within their business

*Cebr & Kings Court Trust

6. THE GLOBAL ENERGY TRANSITION OPPORTUNITY

The way we produce and consume energy is changing. This change is needed in order to significantly reduce carbon emissions and limit future global temperature rises to less than 2°C. The target of increasing renewable energy from 20% to 85% of the energy mix by 2050 is definitely achievable but requires significant investment. The energy transition investment opportunity is massive with US\$120 trillion of investment required by 2050 to meet globally agreed climate goals and growing consumer demand for clean technologies. Now is a great time to invest in the energy transition, and investors have not missed out on this opportunity yet with significant inflection points being reached in the last two years.

7. SUSTAINABLE MODEL PORTFOLIO SERVICE

The session will focus on the importance of sustainability within investments, both in the eyes of clients and for financial returns. The session will provide a guide to the different approaches of incorporating sustainability into an investment strategy from ESG integration and screening to impact investing. Emilie has a deep understanding of the different needs of clients and will also focus on how she aligns the investments to reflect their core values whilst achieving their financial objectives.

8. RISK TARGETED

9. UK EQUITIES

We have faced an unprecedented level of political uncertainty since the EU Referendum result in 2016. Amid protracted negotiations and sustained sterling weakness, the UK equity market has fallen from favour with global investors. Meanwhile, within the market, a polarisation has occurred. Internationally orientated stocks have benefitted from the devaluation of the pound, whilst domestically exposed equities have been notably de-rated.

Now, with significant political progress made, increasing M&A activity evident and the spread between dividend yields and corporate bond yields widening, we ask: is it time to re-consider UK equities?

10. INVESTING IN IDEAS

In the current low-growth, low-yield environment, investors are being tested by the highly volatile markets of recent years and are starting to look for ways to diversify across asset classes. Clive Emery, Portfolio Strategist of the Henley-based Multi Asset team, will discuss the philosophy his team's 'ideas-based' approach to multi-asset investing, which seeks to combine a wide range of asset classes into a single risk-adjusted portfolio.

If you have got this far, thank you!

If you would like to make any suggestions to the content of the roundtables or put forward case studies or indeed any additional thinking, we would love to hear from you.