

TIME	LOCATION								
0815-0900	Osler Long Room	Informal networking over breakfast							
0900-0905	Wolfson Theatre	Welcome: Owen James Group							
0905-0935	Wolfson Theatre	Lecture 1: Funding health care in older age – how can financial services help? <i>Baroness Greengross, perhaps one of the best known and best qualified commentators on issues affecting an aging population, will open the conference with her take on the threats and opportunities which lie ahead.</i>							
0935:1005	Wolfson Theatre	Lecture 2: An introduction to the Pensions Dashboard – Yvonne Braun, Director, Long Term Savings Policy, ABI							
1010-1100	Tutorials 1	Wolfson Theatre	Council Chamber	Linacre Room	Dorchester Library	Censors Room	Heberden Room	Willan Room	Sloane Room
		Please see below list of sessions							
1100-1120	Osler Long Room	Coffee and “Apple and Blackberry” time							
1120-1210	Tutorials 2	Wolfson Theatre	Council Chamber	Linacre Room	Dorchester Library	Censors Room	Heberden Room	Willan Room	Sloane Room
		Please see below list of sessions							
1215-1245	Wolfson Theatre	Lecture 3: Policy and regulatory update - Maggie Craig, Head of Pension Policy, Strategy and Competition, FCA							
1245-1315	Wolfson Theatre	Lecture 4: Life, work and death – the good and the bad news of living longer. This session explores changing trends in lifespan and lifestyle, offering plenty of food for thought on the challenges that lie ahead for the pensions industry. <i>Professor Les Meyhew, Professor of Statistics, Faculty Actuarial Science and Insurance, Cass Business School</i>							
1315-1415	Osler Long Room	Buffet lunch							
1420-1510	Tutorials 3	Wolfson Theatre	Council Chamber	Linacre Room	Dorchester Library	Censors Room	Heberden Room	Willan Room	Sloane Room
		Please see below list of sessions							
1510-1530	Osler Long Room	Afternoon Tea and “Apple and Blackberry” time							
1530-1620	Tutorials 4	Wolfson Theatre	Council Chamber	Linacre Room	Dorchester Library	Censors Room	Heberden Room	Willan Room	Sloane Room
		Please see below list of sessions							
1625-1655	Wolfson Theatre	Lecture 5: What are the Prospects for our pensions? <i>The Rt Hon Lord Willetts - Executive Chairman of the Resolution Foundation, author of the Pinch; and former Minister for Universities and Science under the Conservative Government</i>							
1655-1700	Wolfson Theatre	Farewell Graduation Ceremony: Owen James Group							
1700-1800	Osler Long Room	Faculty farewell drinks							

TUTORIALS:

1. Why a centralised retirement proposition is a must for switched-on advisers?

Clients and Regulators are demanding a consistent approach from financial advisors. How should firms deliver consistency to clients? How can adviser thrive and not just survive in this new retirement world as well as control regulatory and legal risk? Is centralised retirement proposition the solution?

- What should be covered?
- Reasons for income vs. growth.
- Are your current providers fit for purpose?
- The toolset. Supporting your clients every step of the way.

Expert: **Architas**

2. De-risking your lifetime wealth management strategy

- The Long Game. How can investors achieve their goals no matter what the world throws at them?
- Lessons learned during uncertain, volatile times. What did we learn from the 2007-8 crash?
- Macro and economic themes we should be aware of.
- Building a blueprint for **Later Life Planning**.

Expert: Didier Saint Georges, **Carmignac**

3. A Radical Rethink on Retirement Risk

In the new world of lower expected returns from fixed income and longer savings horizons, we investigate whether conventional wisdom is wrongly focused on a narrow definition of what risk really means. We quantify the trade-off between the different levers savers can pull, as well as the implications for strategies that have historically been adopted to manage risk.

- Explore a model designed to explain and quantify the risks surrounding retirement plans in general, including the relative importance of investment returns and savings rates.
- Understand how these (and other risks) interact to affect the overall probability of a client meeting their retirement goals.
- A practical tool an adviser can use with their clients to access the trade-offs between the various risks.

Expert: Robert Poulten, Head of Sales, **7IM** and Verona Smith, Head of Platform, **7IM**

4. DB – DC, friend or foe?

- Can DB to DC transfer ever be right for clients?
- What are the circumstances where you would recommend a transfer out of a DB scheme?
- How do you handle insistent customers?

Expert: Michelle Cracknell, Chief Executive, **The Pensions Advisory Service**

5. Customer sentiment towards retirement. How should we respond?

- Attitudinal differences in the three stages:
 - Early Planning;
 - Retirement on the Horizon; and
 - In Retirement
- When and how do you engage consumers in retirement planning?
- Retirement is an increasingly long phase of life, what can we do to help consumers to navigate their way through difficult challenges?

The Skipton Building Society Retirement Tracker is a new piece of research that examines how well prepared people across the UK are when it comes to thinking about life ahead.

Created in conjunction with YouGov and based on data from over 6,000 UK consumers, it tracks how people are saving for and planning for their retirements. It looks at household income, economic sentiment, what people are doing to fund their plans for later life, as well as overall attitudes to retirement preparedness

Expert: Jacqui Bateson, Senior Proposition Manager, **Skipton Building Society**

6. Rethinking the role of housing wealth in retirement

The last year has brought two major milestones for the equity release sector. 2016 marked 25 years since the first industry Standards were introduced to ensure a safe and reliable market for consumers, with annual lending surpassing £2bn for the first time on record. Consumers, policymakers and regulators are increasingly looking to housing wealth as a key part of retirement planning in the new era of defined contributions and pension freedoms.

Peter Borley, Director of Propositions – Retirement Lending and Malcolm Tyrrell, Business Development Manager at Just will discuss the opportunities for industry to help the UK's ageing population use the value in their homes to boost their retirement income, fund one-off expenses, make home improvements and care adaptations, pay off debt and provide financial help to younger generations. This includes the vital role of industry Standards and consumer protections to ensure good outcomes as new products emerge and the adviser population grows.

Experts: Peter Borley, Director of Propositions - Retirement Lending at **Just** and Malcolm Tyrrell, Business Development Manager at **Just**

7. Intergenerational wealth transfer – An opportunity for advisers

With an ageing population and rising levels of wealth, the country is set to see substantial growth in the number of inheritances and financial gifts taking place each year.

When a family member dies, apart from the obvious grief and loss, there is the issue of sorting out their estate. Imagine a world where this process is completely taken away and handled by people who do nothing but sort out these issues. Enter the estate administration specialists.

The amount of wealth set to pass between generations over the next 10 years is set to be unprecedented and will raise both opportunities and threats for the financial services industry.

That money is hard earned and families will want to ensure that the whole process is handled as efficiently as possible. From a commercial perspective, firms could stand to lose millions of pounds of assets as they cascade from one generation to another...

The majority of your existing clients will be, dare we say, slightly older and therefore more likely to be passing on the money than receiving it. A diminishing client base is an issue on several fronts – not least in terms of the valuation of your company as your FUM reduces.

To ensure any wealth management company prospers you need to ensure a flow of new clients – so it would make sense to pay attention to the structuring of the estate to ensure all ends are neatly tied up. Do you know who will inherit your clients' wealth? And would they contact you to help them deal with the estate?

Kings Court Trust provides a market-leading estate administration service. They are keen to work with financial advisory firms to provide a service which benefits all parties. They are about to release the first research report which will analyse the impact intergenerational wealth transfers will have on UK wealth management firms. This session will set out the commercial case for ensuring your clients' affairs are in order on all fronts.

8. Millennial money: shaping a more meaningful retirement through engagement

As the new pension freedoms start to make themselves felt, the need for consumer engagement with retirement planning and saving becomes ever more important.

One demographic in particular is causing a headache for the industry: that of the millennial generation. These are people who came of age during the financial crisis and as a result have been shaped by it, becoming more conservative, more risk averse and worryingly, less trusting of financial institutions.

In order to reach them, the industry needs to work with this group to overcome a number of barriers to engagement, among them lack of disposable income, lack of financial knowledge and apathy.

In this session, Sophie Robson, author of the recent report “**Generation Austerity: Brexit and Beyond**”, and consultant at MRM will talk delegates through the research while offering practical solutions and proposals to help make retirement work for the next generation.

Expert: Sophie Robson, Consultant, **mrm-london**

9. Using drawdown: reaching the mountain summit is optional - getting safely back down is mandatory!

We are now nearly two years on from the most revolutionary change to pension legislation in living memory, so it's a good time to look back and assess what has actually happened. Have we witnessed what we expected or have unintended consequences created a different outcome. In this session we'll look at the opportunities, threats and business risks involved in managing an individual's retirement journey.

We will suggest what an evidence based, robust and defensible approach to delivering income in retirement needs to include to meet regulatory expectations, manage advice risk and deliver good customer outcomes.

Expert: David Elliott : Head of Retirement Consulting - FinalytiQ