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Personal Finance Society
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Agenda Q2 Northern Scotland Regional Conference

Venue: Hilton Aberdeen Treetops, 161 Springfield Rd, Aberdeen AB15 7AQ
Date: Wednesday, 6 May 2015

In association with our Partners in Professionalism:



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Please use this CPD recording agenda to record your CPD and take it home with you to upload to your records on the CII CPD Tool. Do not leave this behind.

- 08:30 - 09:00** Delegate Registration
- 09:00 - 09:15** Welcome and Introduction from the Chairman
Robert Broad
- 09:15 - 09:55** The Budget

John Woolley, Director, Technical Connections

CPD Log

Why did you choose this session and how is it relevant to your learning needs?

Reflective statement - What did you learn and how will you apply it?

- 09:55 - 10:35** Lifetime Cash Flow Modelling
- Learning objectives - be able to:
- Understand the value of cash flow modelling
 - Understand the downsides and limitations of cash flow modelling
 - Understand how to use cash flow modelling effectively, including help in establishing capacity for loss.

TBC, Distribution Technology

CPD Log

Why did you choose this session and how is it relevant to your learning needs?

Reflective statement - What did you learn and how will you apply it?

- 10:35 - 11:15** Income planning in early retirement
- Learning objectives - be able to:
- Understand the particular challenges for “middle Britain” and the FCA’s current stance on minimum pot sizes for income drawdown
 - Identify ways in which those remaining invested in early retirement can manage the investment risk they are exposed to
 - Understand the differences between growth and income portfolios within a pension fund
 - Understand the options for measuring sustainable income for different clients during retirement

Kirsty Anderson, Business Development Manager, Royal London

CPD Log

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11:15 - 11:35 **Coffee & Tea break**

11:35 – 11:40 **Video message from the Personal Finance Society CEO**
Keith Richards

11:40 - 12:20 **Diversification: more important than ever?**
Learning objectives - be able to:

- Understand the benefits of diversifying a portfolio and why it is especially important in the current market environment
- Describe how a diversified strategy can support clients' who are cautious and concerned about capital preservation
- Demonstrate how to construct a portfolio using alpha and beta building blocks

Matthew Bullock, Product Strategist, Director, Blackrock

CPD Log

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Reflective statement - What did you learn and how will you apply it?

12:20 -13:00 **Can you really have it all?**
Learning objectives- be able to:

- Explore how clients come to their decisions on their investment and income
- Identify the language we use to enable clients to think realistically about their future
- Consider how the Retirement Income Spectrum can be used in the new world of pensions freedom

Richard Sheppard, Intermediary Development Manager, MetLife

CPD Log

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Reflective statement - What did you learn and how will you apply it?

13:00 - 13:40 **Lunch**

13:40 - 14:55 **Creating highly personalised advice solutions. Planes, trains and automobiles – the multiple routes of a retirement planning journey**
Learning objectives - be able to:

- Consider on new advice implications post 6/4/15 – does this change what you have done previously?
- Understand the tax consequences of drawing income across different tax wrappers
- Look at appropriate ways to analyse and make recommendations on legacy pension policies
- Introduce a simple and highly effective way of helping clients understand their retirement income needs
- Not just listen – learn by application of advice ideas

Roddy Munro, Pension Specialist, Old Mutual Wealth

CPD Log

Why did you choose this session and how is it relevant to your learning needs?

Reflective statement - What did you learn and how will you apply it?

14:55 -15:15

Coffee & Tea break

15:15 - 15:55

Crowdfunding, peer-to-peer lending, and micro funding - disentangling the issues

Learning objectives - be able to:

- Understand how the alternative finance industry has developed in recent years
- Understand the fundamentals of crowdfunding, peer-to-peer lending and other forms of micro lending
- Assess the pros and cons of each
- Understand the regulatory response to date

Fraser Lusty, Head of Business Development, LendingCrowd

CPD Log

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Reflective statement - What did you learn and how will you apply it?

15:55 - 16:00

Chairman's closing remarks

The morning session provides 3 hours 20 minutes CPD.

The afternoon session provides 1 hour 55 minutes CPD.

The content in each session has been carefully selected and can be considered for both structured and unstructured CPD hours, depending how this activity addressed each individual's personal development needs.

Structured CPD is the undertaking of any formal learning activity designed to meet a specific learning outcome (this is what an individual is expected to know, understand or do as a result of his or her learning).

Unstructured CPD is any activity an individual considers has met a learning outcome, but which may not have been specifically designed to meet their development needs.



Attendance at Q2 events can be included as part of your CPD requirement should you consider it relevant to your professional development needs.