Agenda Q3 Birmingham Regional Conference

Venue: Ramada Hotel, Sutton Coldfield, Penns Lane, Walmley, Sutton Coldfield, Birmingham, B76 1LH
Date: Wednesday, 17 September 2014

In association with our Partners in Professionalism:

08:30 - 09:00 Delegate Registration

09:00 - 09:15 Welcome and Introduction from the Chairman
Prithpal Saimbi

09:15 - 09:55 Update from the FCA – Costs and Suitability
Learning objectives: to be able to:
• Re-assess the impact of costs when making suitable investment recommendations
• Evaluate the cost implications of different investment options
• Consider the implications of adviser charging
• Understand the FCA’s expectations on costs and suitability

Mark Goold, Senior Associate in the Communications Division, FCA

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 Retiring traditional retirement advice strategies
Now the dust has settled on the game changing budget speech, Prudential will analyse what it means for advisers in the retirement market and ask what strategies could be suitable for different client types going forward. Prudential will look in detail at two different client types and suggest alternative strategies for them to meet the client’s requirements.
Learning objectives: to be able to:
• Understand the new rules - what do we now know/what do we expect
• Assess the need for last minute pension planning
• Meet the needs of different retiring client types
• Alter strategies to ensure suitability requirements are met in the new world

Colin Simmons, Pensions BDM, Prudential

CPD Log
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10:35 - 10:55 Coffee & Tea break

10:55 - 11:35 Is Low risk the new High Risk?
Post financial crisis we saw significant flight to ‘safer assets’. Partly driven by client demand and partly driven by regulatory concerns. Pleasingly many of the low risk assets performed spectacularly well but
does it leave us in a position where low risk is looking decidedly risky?
In this presentation we will look at the premise behind determining what is low risk and how this measures up across the entire fixed income market. We'll delve into the world of duration risk and even whether active fund management is worth paying for in this asset class. We will make some suggestions in fixed income positioning and examine whether commercial property can in any way help out with asset allocation strategy for lower risk clients.
So if low risk is the new high risk and clients continue to select low risk can you afford to miss this session?
Learning objectives: be able to:
• Discuss the current environment and risks for investors exposed to fixed interest assets
• Explain the evolving nature of asset class risk and why it's important to review and align this with clients capacity to cope with loss and their risk tolerance
• Highlight the current opportunities within the fixed income market and the risk associated with other asset classes
• Explore the role of commercial property for clients with a lower risk profile

Rob Maltby, Business Development Director, M&G

CPD Log
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Reflective statement - What did you learn and how will you apply it?
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11:35 - 12:15 Segmentation and platforms - the key to success in the retirement market
Learning objectives: to be able to:
• Recognise the benefits of a segmented approach to providing retirement advice for greater profitability
• Maximise relationships with existing clients to improve and deliver a range of investment options to clients
• Use platforms in the design of a profitable client proposition and deliver a range of retirement options to clients
• Explain the benefits of consolidating assets onto a platform for retirement planning
• Enhance the retirement planning process and increase client engagement across all client segments using the latest platform technology

John Joe McGinley, Head of Business, AEGON

CPD Log
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12:15 - 12:55 Think Small. Think Global.
The aim of this session is to help advisers understand the part that an active global equity fund can play in the portfolios of UK clients. Now that we are six years on from the crises of 2008, are there still the same opportunities for alpha?
Learning objectives: to be able to:
• Discuss the key factors impacting Global and Regional markets
• Explore the various ways to access Global markets
• Understand the importance of the “active share” metric and how this can add value to your portfolios
• Identify the advantages of a conviction led investment strategy

Mike Schnackenberg, Sales Manager, UK Retail Sales, NGAM UK Ltd, Natixis Global Asset Management

CPD Log
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12:55 - 13:40  Lunch

13:40 - 15:00  Investing for income – A Case Study
Learning objectives: to be able to:
• Calculate a client’s current and future income needs;
• Factor in the impact of inflation, flexibility and tax efficiency;
• Gain an understanding of financial products that can be used to secure an income;
• Gain an understanding of lifetime cashflow modelling and planning to neutralise the impact of capital reductions when generating income; and
• Plan for contingencies

Paul Duckworth,

CPD Log

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15:00 - 15:15  Coffee & Tea break

15:15 - 16:00  How to get more clients more easily using these 15 Magic Words
Learning objectives: to be able to:
• Get more Clients more Easily
• Close More Quickly with No Rejections
• Understand The Five Levels of Closing, Without Being Pushy
• Get More Personal Introductions
• Build solid trust in seconds with everyone you meet
• The 15 Magic Words to Pre-close Every Client

Bernie De Souza, International Keynote Speaker,

CPD Log

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16:00  Chairman’s closing remarks

The morning session provides 3 hours and 20 minutes CPD.
The afternoon session provides 2 hours and 5 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.