Agenda Q4 Birmingham Regional Conference

Venue: Ramada Hotel, Sutton Coldfield, Penns Lane, Walmley, Sutton Coldfield, Birmingham, B76 1LH
Date: Thursday, 4 December 2014

In association with our Partners in Professionalism: Schröders, NS&I, Cornelian Asset Managers

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 - 09:05 Regional AGM

09:05 - 09:25 Welcome and Introduction from the Chairman
       Prithpal Saimbi

09:25 - 10:05 Structured Products and Behavioural Economics - How Structured Products can be Used in Financial Planning to Help Investors and Advisers Meet Their Objectives
       Learning Objectives: be able to:
       • Understand how the main features of structured products work
       • Understand the investment risks involved
       • Understand the circumstances in which these products have a valid place in investors’ portfolio.
       Nev Godley, Member of the UK Structured Products Association, UK Structured Products Association

10:05 - 10:45 Global Outlook – Local Opportunities
       Learning objectives: be able to:
       • Analyse the state of the global economy
       • Understand how markets have been influenced by quantitative easing and other extraordinary measures since the financial crisis began
       • Interpret how economies and markets are likely to react as stimulus is gradually withdrawn
       • Consider investment strategies which have the potential to generate attractive returns for investors in the current environment
       Alan Marshall, Regional Sales Manager, Schroders

CPD Log

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

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

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CPD Log

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10:45 - 11:25  Freedom and Choice – Are You Ready to Help Your Clients Solve the Pension Puzzle?
Learning objectives: be able to:
- Describe the importance to clients of a viable annuity market
- Assess the value of guaranteed lifetime income
- Understand the relevance and importance of benchmarking when assessing appropriate retirement income solutions
- Evaluate the risk of running out of income or capital too soon

Jan Holt, Head of Business Development Team, Just Retirement

CPD Log
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11:25 - 11:45  Coffee & Tea break

11:45 - 12:25  The Changing Face of Savings
Learning objectives: be able to:
- Understand key consumer behavioural trends in regards to savings over the last few years, including current attitudes to saving ‘At Retirement’ and for ‘Later Life’
- Consider how this research can help inform the relationships you have with your clients and their financial planning needs
- Understand how NS&I is changing, especially its plans to improve its service to you and your clients, and to give you the opportunity to provide input to these plans
- Prepare yourself and your colleagues for the upcoming launch of special edition bonds for ‘over 65s’ and the further increase in the Premium Bond maximum limit to £50,000

Julian Hynd, Director, Retail, NS&I

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12:25 - 13:05  Managing Current and Emerging Risks in Multi-Asset Portfolios
Learning objectives: be able to:
- Identify the risks that should be given due consideration for 2015
- Understand the variety of tools available to multi-asset fund managers to manage risk, and when they should be used
- Understand the role of different investment vehicles to manage risk

David Appleton, Investment Director, Cornelian Asset Managers

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13:05 - 13:45  Lunch
13:45 - 15:00   Financial Planning with Offshore Investment Bonds - A Case Study

Learning objectives:
• An understanding of the recent Government disclosure initiatives on overseas tax avoidance.
• A knowledge of how Offshore Bonds are taxed – with particular reference to
  - the recent changes on time apportionment relief
  - the recent changes on deficiency relief and
  - the interaction with the remittance basis
• Using Offshore Bonds in financial planning for a family with particular reference to
  - tax sheltering for higher rate and additional rate taxpayers
  - using 5% allowances to benefit children
  - minimising tax by assignment, both to other individuals, into trusts and out of trusts
  - effective use of the savings rate band
  - using trusts to help finance student children/grandchildren
• Planning considerations for non-domiciled persons for both
  - income tax
  - inheritance tax
• Planning considerations where one spouse is UK resident and the other non-domiciled

Paul Duckworth

CPD Log
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15:00 - 15:30   From ‘Guidance’ to ‘Advice’ – opportunity under the spotlight

Learning objectives: be able to:-
• To review the latest understanding as to the proposed content and delivery of the ‘Guidance Guarantee’
• Understand the basis of the FCA’s consultation on the draft levy rules
• Understand a summary of the latest research on consumer reactions to the ‘Guidance Guarantee’
• Asses the opportunities offered by the ‘guidance guarantee’ for subsequent regulated and non regulated advice.

Paul Duckworth

CPD Log
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15:30 - 15:40   Chairman’s closing remarks

The morning session provides 3 hours and 20 minutes CPD.
The afternoon session provides 1 hour and 45 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.