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Agenda Q4 Surrey Regional Conference

Venue: Epsom Downs Racecourse, Epsom Downs, Surrey KT18 5LQ
Date: Wednesday, 14 October 2015

In association with our Partners in Professionalism:

Cornelian
ASSET MANAGERS



justretirement



Schroders

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GLOBAL INVESTORS

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08:45 - 09:30

Delegate Registration

09:30 - 09:45

Welcome and Introduction from the Chairman

Martin Woodcock

09:45 - 10:25

EIS, SEIS and VCT – Tax efficient investing

Learning Objectives - be able to:

- Compare and contrast the EIS, SEIS and VCTs
- Understand the changes for EIS and VCT investors announced in the 2015 Budgets - eg changes affecting pension tax relief for high earners are likely to support increased demand for VCTs as a tax efficient way to save. They also have tax free dividends, which is important following today's changes to taxation of dividends
- Understand which clients and planning scenarios are best suited to EIS, SEIS and VCTs.
- Be able to place each vehicle within its regulatory context

Tom Hopkins, Co-founder, Kin Capital

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?

10:25 - 11:05

Investment outlook – Forewarned is forearmed

Learning objectives - be able to:

- Demonstrate the need for caution
- Explain why economic 'exit velocity' will be difficult to achieve
- Identify which asset classes offer value
- Enable delegates to make more informed investment decisions

Speaker TBC, TBC, Cornelian Asset Managers

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?

11:05 - 11:10

Educational Officer

11:10 - 11:50

Pension freedom: Choices and the new normal

Learning objectives - be able to:

- Identify key principles to embed in the advice process
- Outline ways in which a client's capacity for loss can be discussed and assessed
- Describe a range of options available to clients wishing to use DC pensions to create retirement income, and evaluate the risks of each

Billy Brown, Business Development Manager, Just Retirement

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?

11:50-12:10

Coffee & Tea break

12:10 - 12:50

Achieving better outcomes through identifying and overcoming behavioural biases

Learning objectives - be able to:

- Understand the main behavioural biases which may compromise investment decision making
- Identify the behavioural biases exhibited by your clients through the use of structured questions
- Provide advice to your clients on how to overcome any identified behavioural biases

Speaker TBC, TBC, Schroders

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?

12:50 - 12:55

Membership Officer

12:55 - 13:35

Investment trusts: RDR - ready since 1868

Learning objectives - be able to:

- The structure, regulatory framework and make up of an investment trust
- How investment trusts differ from OEICs and unit trusts
- The impact of gearing, discounts/ premiums and liquidity
- The costs involved in dealing
- How investment trusts can be used for both growth and income investors

Speaker TBC, TBC, Henderson

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?

13:35 - 14:15

Lunch

14:15 - 15:30

Case study - Mr and Mrs Cream- Post Budget planning opportunities

Learning objectives - be able to:

- Understand the various remuneration strategies available to a director/shareholder of a private limited company and appreciate how these are likely to change in 2016/17
- Appreciate how a director's spouse can be employed in a business and take tax and NIC-efficient

drawings

- Understand the pension changes that will be taking place in 2016/17 in relation to both:
 - The reduction in the lifetime allowance and
 - The restriction in pensions tax relief for additional rate taxpayers
- Be aware of the advance planning action that could be taken in relation to the forthcoming changes on:
 - The restriction in annual allowance for high income individuals
 - The alignment of PIP dates
 - The use of carry-forward relief in maximising contributions
 - The reduction in the LTA
- Be aware of the need to make sure the terms of any pension product permits the proposed planning
- Appreciate how the taxation of investments will change from 6 April 2016 and be aware of the tax planning opportunities that exist

Terry Bateman

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?

15:30 -15:35

Coffee & Tea collection

15:35 - 16:25

Boosting retirement income – State Pension top up in context'

Learning objectives - be able to:

- Understand and explain UK pensions reforms and their implications
- Understand and advise clients on the 'State Pension top up' scheme and its implications for financial planning in retirement
- Confidently explain the impact of State Pension reform in broad terms
- Identify and advise upon key areas where clients can benefit from the reforms, based on their individual circumstances

Speaker TBC, TBC, Department of Work and Pensions/State Pension Programme Comms

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?

16:25 - 16:30

Chairman's closing remarks

The morning session provides 3 hours 20 minutes CPD.

The afternoon session provides 2 hours 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.



Attendance at Q4 events can be included as part of your CPD requirement should you consider it relevant to your professional development needs.