



Personal
Finance
Society

Standards. Professionalism. Trust.

Agenda

Central Scotland Regional
Conference Q2 2019

Venue:

Crowne Plaza Glasgow, Congress Rd, Glasgow, G3 8QT

Date:

Wednesday 15 May 2019



In association with our Partners in Professionalism:



Schroders

SEVEN 
Investment Management



15-May-2019

08:45 - 09:30 **Delegate Registration**

09:30 - 09:40 **Chair's Introduction**
Alison Tilzey, Chartered Insurance Institute

09:40 - 10:15 Around the World in 40 Minutes

By the end of this session you will:

- Be able to describe the opportunities that each economy offers an investor
- Understand where each of those economies sits in the economic cycle
- Consider the role that an unconstrained approach can play in a diversified portfolio.

Paul Pugh, Legal & General Investment Management

10:15 - 10:50 Gaining an investment advantage – The psychology of value

This presentation is designed to aid your understanding of:

- The psychology of asking the right Value questions
- Why probabilities are so important to Value investors
- Why Value is an important theme in markets now.

Ross MacKinnon, Schrodgers

10:50 - 10:55 Professional Qualifications Officer

10:55 - 11:20 Morning break

11:20 - 11:25 Chartered Champion

11:25 - 12:00 Caging the Lizard – Helping clients to make better retirement decisions

- Understand the psychology behind human decision making
- Understand what can happen when we have too much information
- Understand the regulatory and client service need for a Centralised Retirement Proposition
- Understand the mathematical and scientific theory behind calculating optimal income for retirees in decumulation.

Tim Coverdale, Seven Investment Management

12:00 - 12:35 Pension Death Benefits – Facts and Planning

By the end of this session you will be able to:

- Identify what death benefit choices are available
- Explain the taxation of death benefits
- Understand the impact of IHT on death benefits
- Describe spousal bypass trusts and how they work.

Justin Corliss, Royal London

12:35 - 13:10 How technology is giving advisers, time, efficiency and growing revenues

- Appreciate the results that technology is helping advice firms to realise
- Recognise how advice firms are using the technology available in the market to drive efficiency through their advice processes
- Identify what technology can deliver in your business.

Steven Rees, Intelliflo

13:10 - 13:15 Membership Officer

13:15 - 13:55 Lunch

13:55 - 14:30 IHT Planning: Keeping it Simple

At the end of this session you will be able to:

- Explain the key recommendations made in the first IHT report by the OTS
- Consider the outlook for IHT planning in light of the OTS review
- Unravel some of the existing complexities in IHT legislation
- Identify and compare ‘tried and tested’ IHT solutions
- Appreciate how Business Relief can offer unique mitigation opportunities.

Campbell Rayner, TIME Investments

14:30 - 15:10 Protection session

By the end of session event delegates will have gained an insight into:

- IDD and it’s “Acting in the customers best interests” principle, plus an awareness of the Senior Managers Regime and its requirements
- The IDD principle - an implied “duty of care”, to aid clients better access insurance
- Focus on delivering the best customer outcomes and what this means for the future of underwriting and improving access to insurance.

Graeme Martin, Scottish Widows

15:10 - 15:15 Chair's Close



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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 this event can be included as part of your CPD requirements should you consider it relevant to your professional development needs.

