Agenda
Central Scotland Regional Conference Q3 2017

Venue:
Airth Castle, Airth, Airth, FK28JF

Date:
Wednesday 13 Sep 2017
### Focusing on fundamentals in an uncertain world

1. Describe the importance of focusing on fundamentals, particularly in an uncertain macro environment
2. Analyse how human behaviour impacts decision making and how this affects investment decisions
3. Give examples of how it is possible to invest without taking big sector and size bets relative to the benchmark

Andrew Robbens, J.P. Morgan Asset Management

### Fact v fiction in the investment news cycle - Who holds all the TRUMP cards?

1. Understanding neo-nationalism. Is it a global phenomenon? Or: Is it a rising phenomenon?
2. Appraise if we are in a growing ‘fake news’ cycle; seeing through the noise
3. Describe and explain the key policies at the disposal of policy makers

Andrew Burns, M&G Investments

### Education Officer

Tracy Bissett, Nexus Wealth Planning Ltd

### Morning Break
11:20 - 11:55  The evolution of platforms – and how this creates opportunity for advisers

- Recognise the significance of platform consolidation and the implications for advice
- Understand the challenges facing platforms and the impact this has on advisers
- Examine how platforms can support individuals throughout all stages of their financial lives
- Identify how the UK platform space is expected to evolve and what this means for advisers and their clients

Jon Kidd, Liverpool Victoria Friendly Society

11:55 - 12:30  “Till debt do us part” – Pensions and Divorce

- How pensions and divorce has been affected post-freedom
- What this means for death benefits
- The impact this could have on income issues and taxation

Kirsty Anderson, Prudential

12:30 - 13:05  The Investment Conundrum

- Refresh your memory of the current UK savings and investment landscape.
- Understand the generational factors that have influenced attitudes towards savings and investments across different client types and generations.
- Learn more about Columbia Threadneedle Investments’ views on the key factors to consider in pre and post retirement solutions.

Jonathan Feely, Threadneedle Investments

13:05 - 13:10  Membership Officer

Kenny Stevenson, Mazars
13:10 - 13:50 Lunch

13:50 - 14:25 Testamentary Freedom – what does it mean for clients?

This session is designed to address:

1. The meaning of ‘testamentary freedom’.
2. Why and how things have changed over the years.
3. Common complaints from those disappointed by the content of a will (or the fact that there is no will)
4. Overview of the legal pegs on which disappointed beneficiary claims are hung, and a look at the facts of some cases where the courts have considered those legal pegs.
5. What can be done to minimise the prospect of there being litigation about an estate post death, and how best to advise clients.

Peter Littlefield, Turcan Connell Solicitors, Edinburgh and Glasgow
14:25 - 15:15  **Pension scams and Automatic enrolment: Updates from The Pensions Regulator**

- Find out what the danger signs are
- Know what action to take (and in what order) if you think your client has been scammed
- Find out what information and guidance is available to help you protect your clients
- Update on Automatic enrolment progress to date
- 2017 and beyond
- New employers and instantaneous AE duties from 1 October 2017
- Planned increases in contributions in April 2018 and April 2019
- Re-enrolment and ongoing duties

There will be an opportunity to ask The Pensions Regulator questions after this session.

Rebecca Woodley, The Pensions Regulator

15:15 - 15:25  **Close**

Linda Gilbert, Bonum Wealth Ltd
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.