Agenda
Central Scotland Retirement & Later Life Roadshow 2019

Venue:
DoubleTree by Hilton Dunblane Hydro, Perth Rd, Dunblane, FK15 0HG

Date:
Thursday 06 Jun 2019
In association with our Partners in Professionalism:

6-Jun-2019

08:30 - 09:30  Registration

09:30 - 09:40  Welcome & Introduction
Tony Miles, Personal Finance Society
09:30 - 09:55  From normal cognitive ageing to dementia – implications for Advice Firms

Learning Objectives:

- To understand the basic journey of the ageing mind
- To review the impact on financial capability
- To assess implications for my firm in dealing with older clients

Tony Miles, Personal Finance Society

09:55 - 10:30  The search for income – here today, gone tomorrow?

Learning Objectives:

- To understand the key considerations when seeking to fund a retirement that could span decades rather than years.
- To understand what natural income is & why it can be a powerful option within retirement.
- To understand how a multi-asset, multi manager income portfolio can be constructed and the investment outlook for income generation.

Simon Morris, Premier Funds

10:30 - 11:05  Re-thinking Retirement

Learning objectives:

- You will have a greater understanding of how evolving macro and socio-economic factors are impacting and radically changing retirement norms
- You will have a greater understanding of how these changes call for more tailored and flexible retirement plans
You will be able to better evidence how a range of solutions can be layered to provide clients with security, flexibility and control.

You will be able to identify the changing role of advice in modern day retirement planning and the shifting focus towards ‘life planning’

Cecilia Furner, Legal and General

11:05 - 11:25    Break

11:25 - 12:00    The pathway to better retirement outcomes

Learning Objectives:

- Develop a consistent and robust advice process for clients in decumulation.
- Recognise the importance of capacity for loss and the process for establishing and communicating this to clients.
- Explain the key elements of ‘safety-first’ and ‘probability’ approaches
- Appreciate the place for cash-flow modelling software and other associated tools in helping clients to understand and engage in their retirement plans.

Jeremy Martin, Just.

12:00 - 12:35    Using alternative investment strategies to complement retirement planning

Learning Objectives:

- Have a clear understanding of how you could use alternative investments as part of a client’s retirement planning.
• Be able to identify the type of clients who could benefit from the Innovative Finance ISA.
• Understand the key risks and benefits of VCTs and investing in asset-backed lending.

George Rooke, Octopus Investments

12:35 - 13:10  Pension Hot Topics

Learning Objectives:

• Identify the key legislation changes relating to the State Pension
• Understand the main concerns raised by the Retirement Outcome Review
• Comprehend the issues with IHT and pensions

Craig Muir, Royal London

13:10 - 13:50  Lunch

13:50 - 14:20  Unlocking housing wealth in later life: The implications for social care

Learning Objectives:

• To learn more about the use and application of equity release in relation to social care and how this solution compares to more traditional alternatives
• To explore and learn more about the changing nature of later life advice and how equity release solutions fit into the landscape of consumer options
• To understand the different types of later life lending options available to consumers, including the most recent innovations to be launched into this market, and how they compare to each other in terms of features, benefits and client safeguards.
Amanda Day, More 2 Life Ltd

14:20 - 14:55  Why protection should be a keystone of your clients’ retirement plans

Learning Objectives:

- Consider how protection plans could be used as an alternative and complimentary asset class.
- Explain the impact of recent changes affecting clients/landlords with residential/buy-to-let property.
- Understand how protection insurance can be used to protect investments on early death and various later life scenarios.
- Consider the planning points and opportunities to use protection plans for clients with property or approaching/in-retirement.

15:00 - 15:05  Chair's Close
Tony Miles, Personal Finance Society
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.