Agenda
Edinburgh Retirement & Later Life Roadshow Q2 2018

Venue:
Sheraton Grand, 1 Festival Square, Edinburgh, EH3 9SR

Date:
Thursday 07 Jun 2018
In association with our Partners in Professionalism:

PRUDENTIAL

JUST

Aberdeen Standard Capital

7-Jun-2018

08:45 - 09:15  Registration

09:15 - 09:20  Welcome and Introduction
Tony Miles, Personal Finance Society

09:20 - 09:55  What’s your client proposition for Later Life transitioning?

- To review the nature of financial advice for clients in Later Life and why it might require a bespoke approach
- To assess a firm’s existing proposition against a holistic model for delivering integrated later life advice
- To be able to identify gaps that exist in a firm’s existing proposition against such a model

Tony Miles, Personal Finance Society

09:55 - 10:30  We Are Family: Intergenerational Planning

- The impact of cascading wealth through the generations
- Key tax considerations for intergenerational planning; income tax, IHT, LTA
- The importance of planning ahead and utilising reliefs and exemptions

Andrew Nash, Prudential

10:30 - 10:50  
Tea & Coffee

10:50 - 11:25  
**Defined Benefit transfers following FCA Policy Statement PS18/6**

- Outline the scope of the policy statement PS18/6
- Understand the key risks to your business when advising on Defined Benefit Transfers
- Describe the key areas for consultation within CP18/7
- Understand the main areas of proposed change and how it will affect you and your business

, Retirement Advantage

11:25 - 12:00  
**Equity Release Opportunities**

- To understand the current ER market and popular uses for it
- To help identify customers through actual case studies
- To understand the modern product features and what it means for the customers

Hema Patel, Key Retirement

12:00 - 12:35  
**Refining a Centralised Retirement Proposition**

- What’s driving demand for advice and the Regulatory direction of travel?
• The advice challenges
  • How to refine and create a robust, repeatable retirement advice process
  • How to build a tax and estate planning policy
  • Introducing new, younger clients – capitalising on flow of funds from inheritance

Tony Davies, 11 Ludolf Drive

12:35 - 13:15 Lunch

13:15 - 13:50 How Are Your Clients Behaving?
  • Identify key common behavioural biases
  • Discuss the regulatory concerns
  • Recognise where biases may be presented in the advice process
  • Explore ways in which good practice can positively use the impact of behavioural research

Martin Lines,

13:50 - 14:25 The Role of the Care Navigator
  • Assess the nature of non-regulated care advice and how it can fit within the overall advice process
  • Appreciate the role of the Care Navigator and how this role can work effectively alongside Financial Advisers for the benefit of the client
  • Compare the advantages and disadvantages of differing advice models

Jacqueline Berry, My Care Consultant

14:25 - 15:00 A practical approach when it comes to talking to clients about care
• The issues involved when clients and families face the need for full time care
• The advantages of home care and what good practice looks like
• The types of care and when to start planning
• The cost of care and available benefits

Rory Maclachlan, The Good Care Group

15:00 - 15:10  Closing remarks
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.