



Personal  
Finance  
Society

Standards. Professionalism. Trust.

# Agenda

Essex Regional Conference Q2  
2019

**Venue:**

Hylands House, London Road, Chelmsford, CM2 8WQ

**Date:**

Thursday 23 May 2019



In association with our Partners in Professionalism:



Schroders

**SEVEN**   
Investment Management



23-May-2019

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

**09:30 - 09:40**      **Chair's Introduction**  
Mark MacLean, HarperLees

**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.

Antony Teare,

**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.

Stuart Podmore, Schroders

**10:50 - 10:55      Professional Qualifications Officer**

Maxine Parris, Parris & Co

**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.

Andrew Donald, 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.

Ryan Medlock, 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.

Paul Thomson-Clark, Client Solutions Consultant

### **13:10 - 13:15 Membership Officer**

Stephanie McDonald, HarperLees

**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.

Siobhan Griffin, TIME Investments

**14:30 - 15:10      Why protection should be a keystone of your clients' retirement plans**

- 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.

Richard Moodey, Zurich Intermediary Group

**15:10 - 15:15      Chair's Close**



Personal  
Finance  
Society

Standards. Professionalism. Trust.



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.

