



Personal  
Finance  
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Standards. Professionalism. Trust.

## Agenda

### South Wales Regional Conference Q3 2019

#### Venue:

The Celtic Manor Resort, Coldra Woods, The Usk Valley , NP18 1HQ

#### Date:

Tuesday 03 Sep 2019



In association with our Partners in Professionalism:

3-Sep-2019

08  **Canada Life** Estate Registration



09:30  **BlackRock** Chair's Introduction  
Kelvy Investment Solutions



09:40 -  **ZURICH** Five Rules of Contrarian Investing.... Does Contrarian Investing still work?

- When you have read about it in the newspapers or see it on the news, it's already over.
- Buy when everyone wants to sell and sell when everyone wants to buy.
- No one sees a bubble when their income depends on it.
- Don't take tips and don't rely on sentiment.
- What is obvious to you is not obvious to others (Long-term).

Andrew Holmes, M&G

10:15 - 10:50 **Inheriting tax – the potential pitfalls which may await**

- Explain the advice which may be given not just to recipients of lifetime gifts but those giving the assets away.
- Demonstrate how inheritance tax is calculated on estates and lifetime gifts.
- Explain the need for differing types of life assurance to meet the needs of those giving and receiving lifetime gifts, and ultimately the estate on death.

Kevin Holloway, Aviva

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

Ian McIver, Whitechurch Securities

**10:55 - 11:20 Morning break**

**11:20 - 11:25 Membership Officer**

Peter Harris, Jacobs & Harris Ltd

**11:25 - 12:00 Pensions – The Good, The Bad and The Ugly**

- Understand - the real value of the state pension as a guaranteed income foundation
- Describe - the direction of travel the FCA are highlighting in cp19/5 and will this become a new option to consider for some advised clients?
- Understand - the risks and benefits of a partial transfer over a full transfer (blending solutions)
- Explore - how best practice enables us all to stay safe in the transfer market - db to dc and dc to dc - are there synergies?

Kevan Ramanauckis, Canada Life

**12:00 - 12:35 What is RegTech and how can it benefit your business?**

- The role of technology in supporting professional development
- The FCA's direction of travel and support for RegTech
- RegTech enabling proof for the 2 key areas for professionalism
  - a. Competency (Knowledge)
  - b. Conduct (Behaviour)

Chris Davies, Model Office

## 12:35 - 13:10 **Map your future**

- Determine the latest changes in the investment landscape and the impact on investors
- Understand how investment solutions have evolved in order to build diversification based on investors desired level of risk or time-horizon
- Describe the characteristics of a low cost multi-asset solution and consider its place as part of a well-diversified portfolio

Susan Rohe, BlackRock

## 13:10 - 13:15 **Chartered Champion**

Tony Thomas, Wealthmasters Financial Management

## 13:15 - 13:55 **Lunch**

## 13:55 - 14:30 **Running a compliant and profitable business in 2020**

- A summary of the major regulatory and commercial challenges facing advisers.
- Insight into the ability of technology to tackle these challenges.
- Understanding the challenges technology cannot solve without good business processes.
- A brief, high level practice audit that delegates can follow along with during the presentation, leading to a clear “to do” list.

Neil Stevens, SimplyBiz

## 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.**

**Andy Woollon, Zurich**

**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.

