



Personal  
Finance  
Society

Standards. Professionalism. Trust.

## Agenda

# Stamford Specialist Regional Roadshow | Retirement & Later Life | 2023

### Venue:

Peterborough Marriot, Tesla Court Peterborough Business Park, Lynch  
Wood , PE2 6GB

### Date:

Tuesday 31 Jan 2023



Stamford Specialist Regional Roadshow | Retirement & Later Life | 2023

In association with our Partners in Professionalism:

31-Jan-2023

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

**09:30 - 09:35 Chair Introduction**

**09:35 - 09:50 Word Cloud Activity**

**09:50 - 10:25 Jam today or jam tomorrow: ensuring clients live comfortably today and pass on wealth generously in the future**

- Articulate the reasons for concern around IHT, and why Business Relief investing may be an attractive option for many clients
- Identify intergenerational planning opportunities within your existing client bank
- Understand the characteristics of different generations and routes to engage with Millennials and Gen Z

Siobhan Griffin, TIME Investment

**10:25 - 11:00 Shackled & Shipwrecked : Charting a course in a new investment regime**

## How has the investment landscape changed?

- The last 40 years have provided a golden era for asset class returns
- The structural trends that acted as tailwinds over this period can no longer be relied upon

## Will the current strategy yield the same results?

- A different investment landscape requires a different set of tools
- Genuine diversification will be key

## It won't be easy, but there are some rules that can be followed

- Be active, use cash, be anti-fragile, make time your friend, own real-assets

Jasmine Yeo, Ruffer LLP

## 11:00 - 11:20 Conversation Over Coffee

## 11:20 - 11:55 Creating sustainable income during uncertain times

- Identify how clients' objectives and priorities in retirement have changed
- Explain the impact of volatile economic environments on a client's retirement objectives and portfolio
- Describe how a layered allocation approach could be used effectively to underpin a client's retirement portfolio using guaranteed income

ian ferguson, L&G

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**11:55 - 12:30 Business Relief as a financial planning tool – with a focus on smaller company investing What it is, how it works, and what it offers clients**

- To understand business relief in relation to IHT, its origin and whether legislation may change
- To explore business relief and financial planning opportunities for clients
- Gain a better understanding of investing in smaller companies for business relief & how to avoid overpaying

Tony Whincup, Close Brothers Asset Management

**12:30 - 13:15 Lunch & Learn**

**13:15 - 13:30 Word Cloud Activity**

**13:30 - 14:05 Building retirement income strategies for a changing world**

- Recognise the current economic and regulatory challenges around retirement income
- Consider how higher levels of income can be sustained
- Understand how legacy provision can be improved
- Explore how retirement plans can be made more resilient

Karl Steadman, Just.

**14:05 - 14:40 Asset Protection Trusts**

- Assess the role of Asset Protection Trusts in protecting assets, including residential property
- Review the risks to clients of transferring assets during their lifetime
- Weight up alternative ways clients can ringfence some of their assets to protect them from the cost of care fees including Proper Trust Wills

Emma Carr, Solicitor Shakespeare Martineau LLP

#### **14:40 - 15:00      Conversation Over Coffee**

#### **15:00 - 15:45      Are your clients getting the benefits they are entitled to?**

- Review the high-level benefit rules that help determine eligibility and levels of state benefits
- Provide an overview of the key benefits for those nearing retirement and in later life
- Assess the impact of specific areas of later life advice on benefit entitlement.
- Identify sources of benefit checking

Jon Dunckley, Fortica

#### **15:45 - 16:20      Care Reforms deferred - what does this mean for consumers and advice?**

- Assess the nature of consumer need following the deferral of the government care reforms for England
- Identify and assess some of the key advice opportunities in relation to social care
- Review the support available from My Care Consultant

Anthony Miles, Miles Associates Ltd

#### **16:20 - 16:25      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.

