



Personal
Finance
Society

Standards. Professionalism. Trust.

Agenda

Yorkshire Retirement & Later Life Roadshow 2019

Venue:

Elland Road Stadium Leeds, Elland Road, Leeds, LS11 0ES

Date:

Tuesday 21 May 2019



In association with our Partners in Professionalism:



21-May-2019

08:30 - 09:15 **Registration**

09:15 - 09:20 **Welcome & Introduction**

Tony Miles, Personal Finance Society

09:20 - 09:55 **From normal cognitive ageing to dementia – implications for advice firms**

- 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?**

- 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

- 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

- 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.

Martin Lines,

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

- 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.

Victoria Barber, Octopus Investments

12:35 - 13:10 Pension hot topics

- 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

Justin Corliss, Royal London

13:10 - 13:50 Lunch

13:50 - 14:25 Unlocking housing wealth in later life: The implications for social care

- 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.

Gillian Roberts, Key Retirement

14:25 - 15:00 The importance of non- regulated care advice

- To assess the scope and nature of non- regulated care advice
- To appreciate the importance of non- regulated care advice by reference to real life case studies
- To review how best to incorporate non- regulated care advice within a firms existing business model

Jacqueline Berry, My Care Consultant

15:00 - 15:05 Chair's Close

Tony Miles, Personal Finance Society



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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.

