# Agenda

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<th>Timings</th>
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<th>CPD</th>
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<tr>
<td>09:00 to 09:30</td>
<td>Arrival &amp; Refreshments</td>
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<td>09:30 to 10:00</td>
<td>Welcome &amp; Introduction New Model Business Academy</td>
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| 10:00 to 11:00| ‘Maximising Opportunities and countering the threats of a new decade’  
Presented by Aviva | 60 Minutes Structured |
| 11:00 to 11:15| Refreshment Break                                  | -                          |
| 11:15 to 12:15| ‘The importance of working with Vulnerable Clients’  
Presented by JUST | 60 Minutes Structured |
| 12:15 to 13:00| ‘Open Forum – Session One’  
Hosted by NMBA | 45 Minutes Unstructured |
| 13:00 to 13:45| Lunch                                              | -                          |
| 13:45 to 14:45| ‘Future-proof your retirement business’  
Presented by Canada Life | 60 Minutes Structured |
| 14:45 to 15:30| ‘Open Forum – Session Two’  
Hosted by NMBA | 45 Minutes Unstructured |
| 15:30         | Review and Close New Model Business Academy        | -                          |

| Total Structured CPD Hours: | 3 Hours |
| Total Unstructured CPD Hours: | 1 Hr 30 Mins |
In our session we would like to explore with you three of the opportunities and three of the threats that you identified in the recent survey.

My objective is simply to help you decide which next action or actions would be most beneficial to your business for the future.

I have chosen the three opportunities of intergenerational planning, business succession planning, and taking advantage of technological advancement as it seems that much less can be analysed in the fourth opportunity of professional standing and gaining exams.

From the threats I have chosen: lack of time, administrative burden, and regulatory change. With the fourth identified threat I’m sure you’re not surprised that influencing the level PII fees seems a challenge too far!

It immediately occurs to me, as I expect it does to you, that much of the future challenge may be addressed at least partially by taking advantage of technology. I will endeavour to share and bring out as many ideas as possible in this regard.

Over the last 15 years many advisers have testified that small changes and tweaks can make a massive positive difference.

I also believe, again confirmed by advisers over the years that simply taking a step back from your business to carefully consider what you most want to achieve can bring significant dividends, perhaps helping you to again distinguish the wood from the trees -if this has not always been clear.

If this leads to one action taken, then regularly revisited and reviewed, this is clearly more valuable than more actions which are planned but not quite put into effect.

I look forward to working with you. I trust I can bring you some value and together we can feed of the ideas in the room.

Learning Objectives:

• Articulate the key opportunities of the future as you see them
• Outline some key potential obstacles & advantages to be weighed up when considering intergenerational planning
• Outline how you intend to maximise the value of your own business unit, should you ever wish to exit
Is a client vulnerable? At first glance this appears to be a fairly straight-forward question to answer, yet a common misconception is that a vulnerable client is simply someone experiencing the frailties that often occur with advanced ageing. This session will explore that element, but throughout the discussion you will discover this is far more wide-reaching. Vulnerability is a complex area. This session aims to summarise some of the key indicators of vulnerability. It will also highlight the main points in the FCA’s recent guidance consultation and give some valuable pointers to help review existing approaches. Just will also show you how to access valuable online training material and discuss the importance of working with other organisations.

Karl Steadman
Retirement and Later Life Specialist

Karl Steadman is a Retirement and Later Life Specialist at Just. Karl shares his knowledge of the retirement and later life markets with intermediaries through the delivery of high-quality presentations and workshops.

He has over 22 years’ experience in financial services, working as an adviser and with product providers. Karl joined Just in 2009. Over the last 10 years, Karl has gained in-depth experience of the retirement income, lifetime mortgages and care markets.

He lives in Surrey with his wife and 2 children and enjoys motocross racing and Mud Runs.

Learning objectives:
• Understand the key points from the FCA guidance for firms on the fair treatment of vulnerable consumers
• Understand what lessons can be learned to make improvements in financial planning firms
• Understand how to identify potential vulnerable clients
‘Future-proof your retirement business’

A Centralised Investment Proposition (CIP) gives advisers the framework to provide consistent outcomes for their clients primarily during the accumulation phase. But what about during decumulation? A Centralised Retirement Proposition (CRP) helps advisers assess their client’s ability to bear loss and consider whether the current investment strategy is the right one in the decumulation stage.

In this presentation we will discuss the following:

- Explore the changing risks clients face as they start to take an income from their pension
- Consider what a Centralised Retirement Proposition is, and why you may want to consider having one
- Discuss the key steps in developing a CRP

Learning objectives:

- Explore the changing risks clients face as they start to take an income from their pension
- Consider what a Centralised Retirement Proposition is, and why you may want to consider having one
- Discuss the key steps in developing a CRP

John Chew
Pension and estate planning specialist

John has 30 years’ experience working with advisers to help them navigate the broader issues of retirement and estate planning. Most recently, John was commercial director at Fidelity International, responsible for the strategy and business plan for Fidelity Retirement Services.

Prior to Fidelity, John worked at Legal and General as product and funds director in the savings business. Having helped establish trust companies, spoken on pension and estate planning topics, he brings a wealth of experience from a broad-ranging career with thorough knowledge of pensions, investments, estate planning and the platform market.