

Winning Advisers

Thursday 29 April 2021

Virtual Event

THE AGENDA

This document lists the roundtable topics which will be addressed at **MOM Winning Advisers**. You will be invited to select those subjects of particular interest to enable us to tailor your individual itinerary accordingly.

YOUR CLIENTS 2

1. The wealth of families- has the pandemic prompted further considerations? 2

IT'S NOT ALL ABOUT MONEY BUT... 2

2. As the economy picks up speed through 2021, investors could have to wrestle with some Post-Pandemic Inflation. Are you prepared? 2

TECHNOLOGY 2

3. Tectonics: tech, markets and regime change 2

4. Client Experience vs Cost Reduction vs Revenue Growth: a battle for budget 3

YOUR PROPOSITION 3

5. What does the future of advised investment propositions look like for IFA's? 3

6. Multi-asset approaches to risk 3

7. How and why has Cash become an integral part of the holistic financial planning process, rather than just being a peripheral concern, and how is the Cash world likely to evolve in the future 4

THE GREATER GOOD 4

8. What was ESG?, What is ESG now?, and Where is ESG going? Everyone's opinion is the RIGHT one, but where do you go from here? 4

9. Suitability, sustainability and risk: can you do it all? 4

YOUR CLIENTS

1. THE WEALTH OF FAMILIES- HAS THE PANDEMIC PROMPTED FURTHER CONSIDERATIONS?

The Covid-19 pandemic has affected all our lives. It has changed not just the way we live and work but also how we think about the future. As well as dealing with the immediate fall-out from the virus, it has given us all a chance to think about how we want our lives to be going forward. This might mean changing retirement plans - deciding to bring retirement forward or having to work longer to bridge any gap in savings. It could mean thinking differently about where we live and work, with most expecting a much higher level of homeworking and less travel.

All of this will affect how family finances are organised, presenting an opportunity for advisers to help clients reimagine their futures. In particular, it demands consideration of how wealth is managed across generations. In some cases, this may just be a tweak to existing plans but for many it will involve a radical rethink of who gets what and when. Your business needs an intergenerational wealth strategy for client retention and growth.

Join our experts for a discussion regarding the latest thinking about client and family behaviours when wealth is passed on. This will be a thought provoking debate about best practice when seeking to add value to your business with a family office strategy.

Expert: Darren Wardman, Business Development Manager – North, **Quilter**
Scott Harrison, Regional Manager – North, **Quilter**

IT'S NOT ALL ABOUT MONEY BUT...

2. AS THE ECONOMY PICKS UP SPEED THROUGH 2021, INVESTORS COULD HAVE TO WRESTLE WITH SOME POST-PANDEMIC INFLATION. ARE YOU PREPARED?

According to Bloomberg, consumers in the world's largest economies totalled £2.1 trillion in extra savings during Covid-related lockdowns. The pandemic has drastically changed consumer behaviour and curtailed spending, however as we exit the pandemic we expect to see a rise in inflation in 2021.

In this session we will share with you how increased consumer spending, dislocated supply chains and money printing by central banks may contribute to this rise in inflation. We will also discuss the impact that higher inflation may have for you and your clients, and some consideration of how you can adjust your portfolios for this potential shift.

Expert: Michael Walsh, FIA, CFA, CAIA, Multi-Asset Solutions Strategist, EMEA, **T Rowe Price**

TECHNOLOGY

3. TECHTONICS: TECH, MARKETS AND REGIME CHANGE

Fast-growth tech stocks have dominated markets in recent years. But will they always? We look at how technological disruption is itself contributing to regime change for financial markets. The new regime will require radically different investment strategies to those which have worked so well in recent decades. We'll look at winners and losers in the new era, including the potential fate of those fast growth tech stocks.

Expert: Alexander Chartres, Investment Director, **Ruffer**

4. CLIENT EXPERIENCE VS COST REDUCTION VS REVENUE GROWTH: A BATTLE FOR BUDGET

- While wealth managers always have (and always will) invest in technology aimed at meeting regulations and improving the cost-income ratio, in recent times they've also channelled significant effort and expenditure into client-facing technologies to digitise and improve the client experience. This has been accelerated by Covid 19 and rightly so, as 85% of HNWI's want more digital interaction from their wealth manager.
- But have relationship managers been overlooked in the drive to achieve digital transformation, despite their critical role in engaging and retaining clients? With so much of an adviser's time spent on repetitive, manual administration tasks, there are plenty of opportunities to invest in technology automation to achieve operational efficiency and redirect their time towards more value-added tasks such as greater client interaction with existing clients and prospecting for new clients to drive revenue creating opportunities.
- How are you leveraging technology to:
 - Engage and grow your existing clients' AUM?
 - Acquire new clients?
 - Reduce costs

Expert: Keith Hare, Group Development Director, **Benchmark Capital**

YOUR PROPOSITION

5. WHAT DOES THE FUTURE OF ADVISED INVESTMENT PROPOSITIONS LOOK LIKE FOR IFA'S?

In this session we'll discuss the findings from a recent survey Hymans Robertson conducted:

- Giving insight into the opportunities, risks and challenges IFA's are facing regarding suitable investment propositions for their clients;
- We'll understand how other business models are gearing up;
- What solutions are out there.

Expert: William Marshall, Head of Wealth Investments, **Hymans Robertson Financial Services**

6. MULTI-ASSET APPROACHES TO RISK

It has been over 40 years since the first multi-asset funds were launched in the UK. These funds are in the business of risk management and with over 750 multi-asset funds in the UK market to choose from, their approaches to risk can vary greatly.

What does multi-asset mean to you?

- Is it volatility targeted or peer-grouped?
- Is it UK or globally focused?
- Is it ESG integrated?

These different options can have a huge impact on your client's investment outcome.

Expert: Senior Representative, **Aviva Investors**

7. HOW AND WHY HAS CASH BECOME AN INTEGRAL PART OF THE HOLISTIC FINANCIAL PLANNING PROCESS, RATHER THAN JUST BEING A PERIPHERAL CONCERN, AND HOW IS THE CASH WORLD LIKELY TO EVOLVE IN THE FUTURE

- Why has the approach to Cash changed in the minds of Financial Advisers?
- How many firms currently include Cash in their financial planning propositions and how is it incorporated?
- What emerging technologies are becoming prevalent in the Cash world?
- How will Cash products evolve in the future?

Expert: Andrew Pike, Head of Intermediary Relationships, **NS&I**

THE GREATER GOOD

8. WHAT WAS ESG?, WHAT IS ESG NOW?, AND WHERE IS ESG GOING? EVERYONE'S OPINION IS THE RIGHT ONE, BUT WHERE DO YOU GO FROM HERE?

As investors strive to achieve their sustainability aspirations, creating your own proprietary proposition is more important than ever. But how far does the “E”, the “S”, and the “G” integrate into your business? And what are the most important factors for you? And how far can you make this the differentiator for your business, as an investor and as an employer?

Whilst clients and investors should not be required to sacrifice investment returns in their desire to invest sustainably, at what point does embedding your own systems of assessment and appraisal in creating your own proposition and USP's become a priority?

With legislation looking a year or more away in the UK from a process/guidance perspective, there is a mutual agreement that a one-size-fits-all solution does not and, should not exist. This alongside the death of the term 'Greenwashing' is a matter of fact!

Over the last five years there has been a distinct shift in focus across the ESG universe. Environmental and Governance were the key focus areas initially, however have those become closer aligned as more environmental elements have become mandatory? Is there a far greater focus now being given to the “S”, and everything that the Social element brings to the fore?

So, with an ever-changing backdrop in this mine field...In this session we will explore the importance of having your OWN philosophy and proposition which integrates throughout your business and in everything you and your business does. From your own priorities and beliefs through to staff engagement and your client proposition. We will debate the areas which matter to you and your business to help where possible share best practices and ideas to enhance your propositions.

Expert: David Beacham, Business Development Director, Head of Regional Sales, **Carmignac**

Facilitator: Jo Goddard, Founder and lead consultant, **Green & Good**

9. SUITABILITY, SUSTAINABILITY AND RISK: CAN YOU DO IT ALL?

The impact of sustainability on an investment's risk and its suitability for a portfolio is now front and centre for governments, regulators, managers, advisers and clients. Abhimanyu Chatterjee, Chief Investment Strategist at Dynamic Planner, will discuss why savers should be thinking more clearly about overall portfolio suitability risk, and how advisers can use the available tools to measure and consistently assess the issues and drivers of sustainability to help people fund better futures for themselves and their fellow man.

Expert: Abhimanyu Chatterjee, Chief Investment Strategist , **Dynamic Planner**