

# Meeting of Minds Winning Advisers

## Thursday 22 May 2025, Rudding Park, Harrogate, HG3 1JH

<b>Crosby Suite</b>	1900-2200	<b>Networking Drinks and Dinner</b>	Seated for dinner at <b>19:45</b>
<b>Schedule of the Day</b>			
<b>Radcliffe Room</b>	0830-0900	<b>Coffee and pastries</b>	<b>Informal networking</b> over coffee
<b>Radcliffe Room</b>	0900-0920	<b>Keynote</b>	<b>Welcome</b> - incorporating the highlights of the Scene Setter research. With <b>James Goad</b> , Managing Director, Owen James Events
<b>Radcliffe Room</b>	0920-1000	<b>Keynote</b>	<b>Expert insights on the geopolitical and economic landscape</b>
	1005-1115	<b>Roundtable Session</b>	<i>Please refer below to get a feel for the topics that will be tabled for discussion within the roundtables</i>
<b>Radcliffe Room</b>	1115-1135	<b>Morning Coffee</b>	Grab a refreshment and catch up with your peers
<b>Radcliffe Room</b>	1135-1210	<b>Networking</b>	<b>Structured networking</b> - an opportunity to meet some new faces
	1215-1325	<b>Roundtable Session</b>	<i>Please refer below to get a feel for the topics that will be tabled for discussion within the roundtables</i>
<b>Crosby Suite</b>	1330-1430	<b>Lunch</b>	<b>A seated formal lunch</b>
<b>Radcliffe Room</b>	1435-1505	<b>Keynote</b>	<b>A focus on productivity, performance and wellness</b>
	1510-1620	<b>Roundtable Session</b>	<i>Please refer below to get a feel for the topics that will be tabled for discussion within the roundtables</i>
<b>Radcliffe Room</b>	1625-1655	<b>Keynote</b>	<b>Disruptive thinking to challenge the status quo</b>
<b>Crosby Suite</b>	1655-1800	<b>Fizz and Farewell</b>	We thank you for joining us and bid you farewell

**A MEETING OF MINDS: WINNING ADVISERS**

**ROUNDTABLE THEMES**

Thursday 22 May, Rudding Park Hotel, Harrogate

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# ROUNDTABLE THEMES TABLED FOR DISCUSSION

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## ECONOMICS & GEOPOLITICS

### 1. Coming to terms with Labour's budget

With the Labour government's fiscal policies already reshaping taxation, financial advisers are having to prepare for more legislative changes. This session will explore the current impact on pensions, inheritance, and wealth management strategies, including:

- Assessing proposed reforms to pension tax relief, inheritance tax, and capital gains tax
- Exploring new taxation possibilities, such as a land value tax or tax on lifetime receipts

### 2. Geopolitical and economic shifts and their impact on financial advisers

Beyond tax reforms, broader economic challenges including government debt, demographic shifts, and monetary policy all pose planning challenges, and with the return of Trump to the Whitehouse, there is even more uncertainty than usual in 2025.

This session will explore the unpredictable global environment, including:

- How new US tariffs policies will affect global trade and investment opportunities
- How advisers can stay adaptable and responsive to the evolving geopolitical landscape

### 3. The impact of zero-sum thinking and reasons to be optimistic in 2025

Pessimism is growing in the UK which has one of the lowest trusts in government among OECD countries. This session will focus on the damage that Zero-Sum Thinking has – particularly on shaping the investment environment. We will also discuss:

- Whether we will see a way out of this trough with economic growth
- The emerging megatrends that may provide a more optimistic future

## REGULATION

### 4. Leveraging regulations to strengthen client trust and business outcomes

With Consumer Duty regulations now in effect, firms are shifting their focus from understanding compliance to delivering measurable benefits for clients. This session will examine how financial advisers can refine their approach, ensure adherence, and assess the progress of Consumer Duty implementation across the industry, including:

- How firms can turn regulatory obligations into a competitive advantage by enhancing service quality and trust

### 5. Tackling regulatory compliance with client-centric innovation

Balancing regulatory requirements with personalised services that enhance client outcomes is one of the key strategies for optimising and enhancing service efficiency. It may also help to finally bridge the advice gap. This session will therefore explore:

- How to align innovation with Consumer Duty regulations to maintaining a client-first approach

## **6. The effectiveness of the FCA in regulating firms that support advisers**

The FCA plays a crucial role in ensuring fair client treatment, but does its oversight extend far enough to firms that assist advisers? This session will examine this, as well as:

- Possible regulatory enhancements and industry collaborations to improve the advisory process

## **CLIENT EVOLUTION**

### **7. Pricing strategies to enhance client value**

Financial firms are increasingly challenged to profitably serve clients with modest portfolios while ensuring high-quality advisory services. This session will explore how to leverage technology to develop pricing strategies that reflect the value provided to clients, by discussing:

- Value-based pricing models that align with client needs and firm objectives.
- Innovative digital strategies to serve modest value clients while ensuring profitability

### **8. Managing client emotions in financial decision-making**

Financial anxiety can lead clients to make impulsive or overly cautious decisions, impacting their long-term financial health. This session will explore how advisers can recognise, address, and manage client concerns to foster rational decision-making and strengthen trust, including:

- The psychological factors contributing to financial anxiety and their impact on decision-making
- Communication techniques to ease client concerns and encourage long-term financial strategies
- Behavioural finance insights to help clients navigate emotional biases in investing and planning

### **9. Engaging with the next generation's evolving expectations**

As the baby boomer generation transfers wealth to younger heirs, financial advisers must adapt their approach to maintain relationships and address evolving client expectations. This session will explore strategies in order to smooth intergenerational wealth transitions, such as:

- Identifying the generational differences in financial values, communication preferences, and service expectations
- How to build trust with younger clients through financial education and digital tools
- Planning family wealth transfer approaches to ensure continuity across generations

### **10. Is it time to retire old attitudes to retirement planning?**

As clients transition into retirement, they now seek both income security and spending flexibility. This session will examine how advisers can create customised retirement plans that align with new client preferences, balancing guaranteed income with adaptable withdrawal strategies, such as:

- Client attitudes toward income security versus flexibility and how to tailor retirement strategies accordingly
- Evaluating the suitability of different retirement income products, such as annuities, drawdown strategies, and hybrid solutions

- Innovative approaches to decumulation planning that go beyond traditional risk profiling methods

## **I 1. Attracting and retaining High-Net-Worth clients**

As wealth becomes increasingly concentrated among high-net-worth individuals, financial advisers must refine their strategies to attract and retain affluent clients. This session will examine the unique needs of this segment and explore innovative approaches to client acquisition and relationship management, such as:

- Personalised financial planning strategies to differentiate independent advisers from larger private banks.
- How technology and digital marketing can engage next-generation wealth holders.
- Client service models that enhance retention and long-term relationships with high-net-worth individuals

## **PRODUCTIVITY**

### **I 2. Practical insights from the frontline of AI**

AI is set to transform financial services, but how firms using it in practice is less clear. This session will highlight real-world applications, success stories, and lessons learned from those integrating AI into their workflows, by sharing:

- Best practices for identifying business needs, running pilot programs, and ensuring regulatory adherence while maintaining high-quality client service
- The benefits and challenges of AI tools such as PlannerPal
- Strategies for effective AI adoption, including pilot programs and scalability planning

### **I 3. Finding the human-AI balance in financial advice**

As AI takes on an increasing role, advisers need to navigate the balance between automation and human expertise. This session will explore how AI can enhance, rather than replace, financial advisers, while addressing key concerns around data security, trust, and ethical considerations, including:

- How firms must balance AI capabilities alongside client expectations
- The best practices for integrating AI tools without compromising trust and personalisation in client relationships

### **I 4. Managing talent, training and staff retention as costs continue to rise**

Increasing regulatory pressures and rising workforce costs such as National Insurance are adding further pressures for financial firms when it comes to attracting, training, and retaining top talent. This session will explore:

- Practical strategies for managing workforce training and professional development amidst increasing costs and evolving regulatory requirements
- Strategies for adviser retention, including contracts, incentives, and cultural alignment

## **GROWTH**

### **I 5. Overcoming organic growth barriers with strategic expansion**

Encountering growth plateaus due to regulatory demands and inefficient processes are key challenges when it comes to scaling business models. This session will examine strategies for overcoming these obstacles by streamlining operations and leveraging technology and partnerships, including:

- The importance of clear business models and tailored client propositions in fostering sustainable growth
- Overcoming time constraints and business limitations

### **I 6. Mastering inorganic growth complexities**

When it comes to M&A, firms must navigate the complexities of deal structuring, adviser retention, and cultural integration. This session will provide insights into effective preparation, risk management, and strategies, as well as best practices for:

- Structuring deals to preserve business value and ensure smooth transitions
- Address key risk factors in M&A transactions, from due diligence to regulatory compliance

## **INVESTMENT THEMES**

### **I 7. ESG investing – managing challenges and client expectations**

While ESG investing has grown in popularity, the limited availability of high-quality ESG funds presents challenges for financial advisers. This session will explore how advisers can construct robust ESG portfolios while balancing regulatory responsibilities and long-term client objectives.

- Assess the limitations of current ESG investment options and their impact on portfolio diversification.
- Explore the intersection of ESG investing, Consumer Duty, and client relationship management.
- Discuss whether prioritising ethical, client-first investment strategies can lead to better business outcomes.

### **I 8. The future of investment advice – regulatory expectations and ongoing management**

Investment management is evolving, with increasing regulatory scrutiny on ongoing advice and portfolio oversight. This session will explore how firms can refine their investment processes to meet FCA expectations while enhancing client engagement and portfolio outcomes.

- Discuss the FCA's stance on ongoing investment management and the implications for advisers.
- Explore strategies for balancing regulatory compliance with personalized, long-term investment guidance.
- Identify best practices for enhancing portfolio oversight while maintaining strong client relationships.