



PROFESSIONAL PLANNER

RETIREMENT CONFERENCE

MARCH 20, 2019

AMORA HOTEL JAMISON, SYDNEY, NSW

pp.retirementconference.com.au

AGENDA



TUESDAY MARCH 20

8.30 AM REGISTRATION

9.00 AM WELCOME

- **Colin Tate**, chief executive, Conexus Financial

9.10 AM **OVER THE POLICY HORIZON: THE NEW RULES AND REGULATIONS SHAPING OUR FUTURE**

The rules governing advice, superannuation and retirement are being redefined following substantial reports and recommendations handed down by the Productivity Commission and the Royal Commission into Misconduct in the Banking, Superannuation and Financial Services Industry in recent months. Hear from regulators, Treasury and public policy experts' as they look over the horizon to map out what the future holds.

- How will financial planners and the advice landscape change and adapt in the post Royal Commission world?
- What's next for retirement income covenants following the Productivity Commission's recommendations?
- What does a fee model for advice in retirement look like now?
- How will the new delineation of responsibilities between APRA and ASIC impact regulation and compliance?

SPEAKERS

- **Joanna Bird**, senior executive leader, financial advisers, ASIC
- **Dante De Gori**, chief executive, Financial Planning Association
- **Michelle Dowdell**, principle adviser, retirement income policy division, Treasury

Chair: Dr Deborah Ralston, chair, SMSF Association

9.55 AM **THE CRUCIAL ROLE OF THE FINANCIAL ADVISER ALONG RETIREMENT'S JOURNEY**

The unique and differentiated risks (sequencing, longevity, inflation) and client needs for retirement demand specialist skills and solutions. This session will explore the critical role adviser's play in guiding clients through the complexities.

- What opportunities are there for retirement advice specialists?
- How do advisers adapt their value proposition as clients move into retirement?
- How does the wealth industry solve the maths complexities of a generation moving from accumulation to decumulation phase.
- What are innovative strategy solutions for retirees in decumulation phase?

SPEAKERS

- **Jacqui Lennon**, head of customer experience and product, Allianz Retire+ Powered by PIMCO
- **Miriam Herold**, head of research, Centrepont Alliance
- **Alan Freshwater**, financial adviser, RI advice

Chair: Jason Andriessen, director of core data consulting, CoreData

10.35 AM MORNING TEA

11.00 AM **PORTFOLIO CONSTRUCTION FOR DECUMULATION**

This session will consider equities strategies that seek to solve the riddle of drawing dependable income on a declining asset base with an eye to downside protection.

- How advisers can build more resilient strategies for decumulation?



- How can advisers achieve more dependable income while providing exposure to growth with lower drawdown risk and volatility?
- Manage clients' sensitivity to risk or loss of capital.
- What is the nature of cash flow, liquidity and capital preservation?
- Answer the question from clients: 'Will my retirement savings last?'

SPEAKERS

- **Dr Philipp Hofflin**, portfolio manager, Lazard Asset Management
- **Rudi Minbatiwala**, head of equity income, Colonial First State Global Asset Management

Chair: Paul Saliba, managing director and founder, Evolutionary Portfolio Services

11.40 AM

BIG DATA AND TECHNOLOGY: IMPROVING THE EFFICIENCY OF ADVICE

This session will explore how technology, big data and robo-advice are reshaping advice delivery.

- Who sits behind the algorithms and big data?
- How is big data being used to improve the efficiency of advice delivery?
- How is technology reshaping traditional risk profiling?
- What's the latest from start-ups and fintechs?
- How is behavioural and science based research improving our understanding of superannuation fund members?
- How can the adviser use advancements in technology to deliver more cost-effective and specialist advice which meets best interest duty obligations?

SPEAKERS

- **Lisa Chambers**, general manager – advice monitoring wealth, National Australia Bank
- **Dr Eraj Ghafoori**, behavioural economist, AustralianSuper
- **Wade Matterson**, practice leader, Australia, Milliman

Chair: Ben Marshan, head of policy and standards, Financial Planning Association

12.20 PM

WHAT LIES BENEATH: HOW IS THE INDUSTRY WORKING TOGETHER TO FACILITATE MEANINGFUL PORTFOLIO COMPARISONS?

Superannuation fund members are requiring more specialist advice as they approach retirement. While some will turn to their funds for this, many more will look to specialist retirement for SMSF alternatives. This session will explore what industry and retail super funds – along with the industry more broadly – are doing to help clients and advisers compare options.

- What information do researchers and advisers need to recommend industry fund products and for these products to be included on more approved product lists?
- Are we doing fund members justice with their existing retirement strategies?
- How do advisers access and use investment portfolio information?
- How do we work together to compare retirement strategy information in industry, retail and SMSFs?

SPEAKERS

- **Andrew Fisher**, portfolio manager, Sunsuper
- **Liz Hughes**, certified financial planner, Wealthspring Financial
- **Graeme Mather**, director, Schroders

Chair: Veronica Klaus, head of investment consulting, Lonsec Research

1.00 PM

LUNCH



2.00 PM

RETIREMENT OUTCOMES: GENDER IMBALANCES AND ETHICAL ISSUES

Employer contributions form the crux of savings for retirement. This leaves some segments of the population at a disadvantage. This session will look at some of the challenges and ethical issues facing retirees who have inadequate savings and explore potential solutions.

- What can be done for women, who on average have less savings and live longer?
- What are the impacts of divorce and hybrid families on retirement incomes?
- What can be learned from recent research on retirement outcomes for female primary carers in Australia?

SPEAKERS

- **Christina Hobbs**, chief executive & founder, Verve Super
- **Sharon Taylor**, associate professor, Western Sydney University

Chair: Deborah Kent, director, Integra Financial

2.40 PM

INTERGENERATIONAL WEALTH TRANSFER: NAVIGATING ESTATE PLANNING

Financial planners are psychologists, Nobel laureate professor Richard Thaler says. Estate planning for modern families is emotionally charged and technically difficult to navigate. This session will look at how to have more productive conversations on the topic with clients and specialists.

- Engaging with kids of retirees and your future client base
- Ethics and grey areas around wealth transfer
- Understanding client needs and spending time in conversations to build rapport and trust
- Tax minimisation, testamentary trusts and philanthropy for modern hybrid families

SPEAKERS

- **Sarah Broady**, retirement adviser, The Retirement Advice Centre
- **Paul Evans**, partner, Makinson d'Apice Lawyers
- **Michelle Gortan**, director - philanthropy, Mutual Trust

Chair: Andrew Keay, director, Aged Care Planners

3.10PM

AGED-CARE MAELSTROM: USING SOCIAL CARE THEORY WITH CLIENTS

Clients can't envisage the realities of retirement, especially when it comes to planning for cognitive decline and aged-care. This session will look at the aged-care minefield and how advisers can encourage better decision-making using social care theory.

- The challenges of the evolving client situation, late-stage changes, and determining aged-care needs.
- Tips for managing home care waiting lists and choosing aged-care services.
- How to use social care theory to have more meaningful conversations with clients and/or families during periods of stress and conflict.
- What are some of the technical and social issues to explore with clients to help encourage better decision-making?

SPEAKERS

- **Jo Fox**, founder and director, Strengthening Practice, UK
- **Dianne Chalk**, principle, Hillross Fairy Meadow

Chair: Louise Bifi, director, Aged Care Steps

4.00PM

END